

Advocacy in a Pandemic

Annual Report 2020

AgeAction

For all older people

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A Message from our Chairperson

I am delighted to introduce our Annual Report for 2020. As there was no Annual Report in 2019 due to the significant disruption caused by the pandemic, I trust you will find this year's Report a useful and informative update on our activities and projects.

The defining feature of 2020 has been the outbreak of the COVID-19 pandemic and its impact on the whole population. Many of our staff, volunteers and supporters have lost loved ones to the virus and we offer our sympathy and condolences to them.

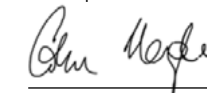
The various restrictions introduced to manage the impact of the pandemic have affected everyone but had a disproportionate effect on the social and economic health and wellbeing of older people. Age Action's staff responded with energy and creativity to the evolving advocacy and support needs of these people despite the impact on their own lives and the difficulties of working remotely. Their commitment and flexibility in trying to reach and support as many as possible has been a vital connection for thousands of older people. I would like commend and thank the staff and volunteers who stepped up to the challenge with such positivity.

A gratifying impact of the pandemic was the amazing outpouring of support from individuals, community groups, trusts and Foundations, and corporates, which greatly assisted us in responding as we did. We received many unexpected and generous donations as well as people and groups offering time and energy to support our projects. All this help is much

appreciated and we thank all those who contributed.

The past year has seen changes at Board level in Age Action as well as further progress in ensuring that our governance standards reflect best practice and are appropriate to the needs and issues facing the organisation. The Board commissioned an external review of governance during 2020 and is currently implementing the recommendations. This has led to an expansion of the number of Board sub-committees, a review of their terms of reference and the appointment of additional members with professional experience of the relevant areas.

I would like to thank Anna McCabe, David Healy, Lisa McKenna, Michelle O'Keefe and Sean Oliver who served as Board members and on the various Board sub-committees for a number of years and who retired or stepped down during 2020 and Anne Donnellan who is stepping down at the upcoming AGM. I would also like to welcome our incoming Chairperson, Michael Ahern, as well as Ciara O'Donoghue and Dermot O'Riordan who have joined the Board in the past few months.



Colm Nagle
Chairman

A Message from our CEO

In writing these words I am, first and foremost, mindful of the thousands of people who have died during the pandemic. In addition to those who have died as a consequence of the Coronavirus, many others have passed in a year when our usual opportunity to grieve, be close to our loved ones, and feel the embrace of our wider community of friends and colleagues has been disrupted. To our staff, volunteers and members who have been bereaved in the past 15 months I offer our thoughts and condolences.

The importance of our connection to family, friends and community has never been so obvious as it is today, not just for our mental health and wellbeing, but also as carers, as volunteers, as neighbours and as relatives. Through these roles we provide many of the vital supports that meet the shortfall of what is available from our public health and social protection system.

The pandemic has further exposed these shortfalls. Deep inequalities exist in the delivery of health and social services. The most shocking of these inequalities is our over-reliance on institutional models of care, nursing homes and care institutions, and the absence of care and support, close to home and in the community. This came into stark focus with a disturbing number of deaths from COVID-19, over half, occurring in these centres. Older people have consistently stated that they do not wish to live their later years in nursing homes. It is critical that the Government listen to this message and learn from the tragic events of the pandemic, and legislate for, and invest in, a statutory homecare scheme. We must turn on its head

the current two-to-one ratio that the Government invests in nursing homes over homecare.

Older people carried a significant portion of the impact of COVID-19. People aged over 65 accounted for 26% of all COVID-19 cases, 53% of all hospitalised cases, and 91% of all COVID-19 related deaths. Many older people lost their jobs or were unable to work during the pandemic: 14% of over 65s saw their employment affected. While eligible according to normal criteria for the Temporary Wage Subsidy, older people who had lost their jobs during the pandemic were prohibited from availing of the Pandemic Unemployment Payment.

The requirements of managing the pandemic and addressing these particular risks have led to policy responses that have negatively impacted on the social, economic, health and wellbeing of many older people. These policy responses were often couched in a language that is ageist.

Age Action, in a submission to the Irish Human Rights and Equality Commission, argues that older people

have experienced significant human rights and equality breaches as a direct consequence of some national policy responses. In doing this, we are working towards a system of health and social protection that is founded on human rights and equality principles. We have applied energy and creativity in responding to the advocacy and support needs of older people during the pandemic and this work has been underpinned by a commitment to our values of Social Justice, Dignity, Diversity, Participation and Professionalism. Age Action owes a debt of thanks to its staff and volunteers who have endeavoured to reflect these values in their work. As CEO, I echo our Chairperson's thanks for their enormous efforts during an extremely challenging year.

As we reflect on 2020, and look forward to leaving COVID-19 behind, we have been fortified by our experience of working in partnership with, and for older people. Our energy and commitment to advocating for all older people, and to continue highlighting and challenging inequalities that affect us all as we age, is undimmed.



Paddy Connolly
CEO

Our Values-Led Mission

As an advocacy organisation, Age Action seeks to effect positive change in relation to ageing and the situation and experience of older people. This advocacy for change frames and shapes each area of our work. Our objectives and activities are directed at and designed for supporting the advancement and achievement of equality and human rights.

As an advocacy organisation, Age Action starts from the needs, perspectives and interests, and the participation of older people in the co-creation of our advocacy positions. We are solution-focused in presenting, building the demand for, and securing a response to our vision of change. We seek to influence policy thinking, policy making and policy implementation, public discourse and societal values, institutional provision and procedure, and civil society's capacity to engage with and to effect change.

This work is driven by our values of Dignity, Participation, Social Justice, Diversity and Professionalism.

Dignity

Dignity is about respect, compassion, kindness and valuing each individual. It involves independence and wellbeing as we age.

Our Priority

Age Action seeks to contribute to a society where older people are valued and respected, with access to services that meet their needs and affirm their independence. We seek to establish a workplace where staff and volunteers of all backgrounds are valued and respected.

Our Approach

- Age Action treats people with respect and upholds their dignity in how we operate.
- In Age Action, our practice and behaviours contribute to a workplace culture of empathy, mutual respect and valuing diverse opinions.

Participation

Age Action seeks to contribute to the empowerment of older people to make their own decisions and have an influence on policy making and service provision. We seek to establish a workplace where staff and volunteers can make a meaningful contribution to decision-making.

Our Priority

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Our Approach

- Age Action enables people to contribute ideas and raise concerns,

through our structures and feedback processes, and ensuring they have the information to participate effectively.

- In Age Action, our practice and behaviours ensure we reach out to include older people, engage in cross-team collaboration and listen to all voices

Diversity

Diversity is about recognising and valuing difference. It involves challenging discrimination, and acknowledging and responding appropriately to different groups in society.

Our Priority

Age Action seeks to ensure recognition for and inclusion of the diversity of older people, and an adequate response to the specific needs that flow from this diversity. We seek to establish a workplace with diverse staff and volunteers, where the specific needs flowing from this diversity are accommodated.

Our Approach

- Age Action works to prevent discrimination, ensure access and positive outcomes for the diversity of people.
- In Age Action, our practice and behaviours involve building staff capacity to respond effectively to diversity, and having flexibility to accommodate and value difference.

Social Justice

Social justice is about equality of access, participation and outcome, and a fair and equitable distribution of resources. It involves having real choices, control over our lives, and access to the economic, cultural, and social life of the community.

Our Priority

Age Action seeks to challenge ageism, reduce social isolation of older people and ensure positive outcomes for older

people in key areas of life, including: employment, income, health, education, housing, transport, and community activism. We seek to establish a workplace with fair terms and conditions for staff and volunteers.

Our Approach

- Age Action prioritises access to services and supports to those people most in need. We support people to exercise their rights and secure their entitlements.
- In Age Action, our practice and behaviours involve mutual support, sharing of staff resources, and coordination between all parts of the organisation.

Professionalism

Professionalism is about working to the highest standards with integrity and transparency. It involves being committed, responsive, accountable and innovative.

Our Priority

Age Action seeks to develop and sustain an organisation that: operates to the highest standards in all our programmes and activities; reflects our values; and secures stakeholder trust. We seek to establish a workplace with opportunities for progression and development for staff and volunteers.

Our Approach

- Age Action implements robust planning, evaluation, human resources, and financial policies and procedures that express our standards. We seek to ensure our internal and external communication is effective and reflects our values.

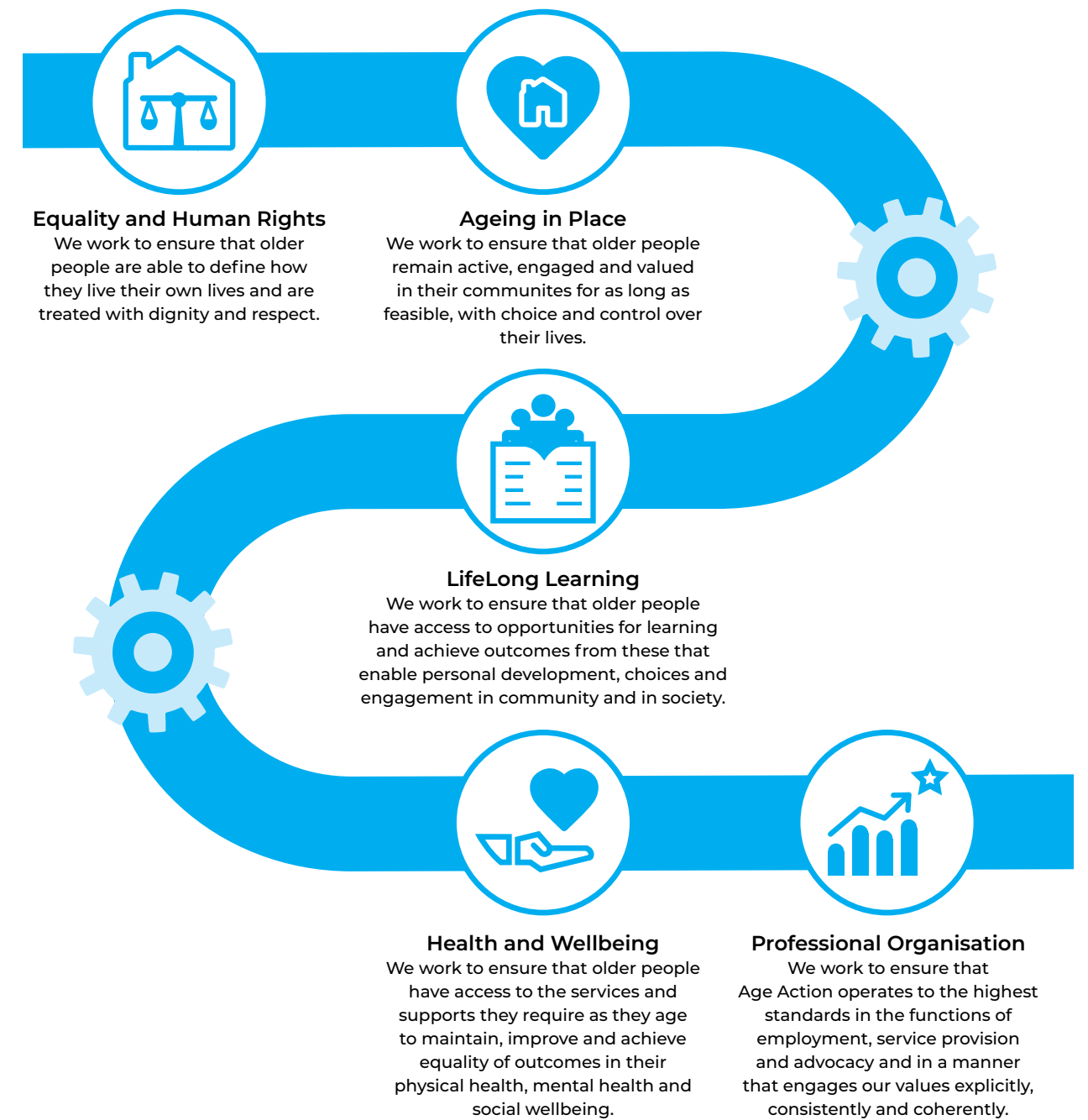
- In Age Action, our practice and behaviours involve team building, capacity building, performance review, and regular reflection and assessment on progress being made.

We seek to mobilise older people and to provide innovative services that prefigure and demonstrate the change we seek.

We seek to conduct research and knowledge development in building the case for change.

We seek to build relationships and to collaborate with different sectors and organisations in building support and a shared endeavour for advancing equality and human rights for older people.

Statement of Strategy 2021 - 2023



COVID-19 - Organisational Impact

COVID-19 challenged the organisation to adapt to new ways of working, and to provide additional supports to staff due to increased levels of stress, uncertainty and the need to work from home. It also tested the organisation's capacity to change and adapt to meet the needs of older people.

Age Action's staff demonstrated great resilience throughout the pandemic with all teams (Programmes, Advocacy and Communications, Admin and HR, Finance and Fundraising) rising to the challenge and delivering high quality outcomes despite the disruption caused by the pandemic. There is further detail in later sections on the work undertaken in Programmes, Advocacy and Communications, and Fundraising. In addition to supporting each programme, our Admin and HR Team instituted a series of employee assistance measures to complement our existing Employee Assistance Programme (EAP). Regular all-staff emails provided resources and advice on self-care during the pandemic.

The closure of our retail shops on foot of public health measures posed a particular challenge in terms of loss of income and ongoing overheads. Since the first lockdown in March 2020, the retail shops were only able to open for 10 weeks for the remainder of 2020. We maintained the employment relationship with the retail team throughout 2020. The Government's wage subsidy scheme was an important enabler to support the organisation through the pandemic, as was the emergency funding provided. The decision by the Board in late 2019 to divest of the retail business was carried

out in 2020, with final transfer in early 2021. The Finance team was intrinsic to the smooth transfer of Age Action's retail operation to the National Council for the Blind of Ireland (NCBI). The Transfer of Undertakings was a complex legal process and there were unforeseeable delays before it was completed. Providing comprehensive information on what the process meant for individuals, regular communication and support for the team helped to minimise the uncertainty caused by the process.

The Finance team also continued with ensuring progress of Age Action's financial reporting and monitoring systems towards full compliance with the Statement Recommended Practice for Charitable Organisations (SORP). There were a number of additional pressures on the finance department during the year, which included: managing the additional oversight of the fundraising dividend which arose from COVID-19; the launch of a Hardship Fund in conjunction with the Irish Red Cross; and management of the Government's Wage Subsidy Scheme. The process of restructuring and modernising Age Action's finance function commenced prior to the onset of the pandemic, served to strengthen the organisation's financial governance systems and proved

robust under the pressures it sustained. No significant events were noted in the report of the independent auditor.

Looking Forward

Financial Stability

Age Action has a core operating deficit which the company has been progressively addressing over the past three years. A series of bequests has supported the organisation to restructure its cost base in a planned fashion. The onset of COVID-19 challenged the organisation to respond to the needs of older people whilst maintaining a focus on organisation restructuring.

The organisation conducted a review of income generation operations (Statutory, Fundraising and Retail). The Board considered proposals from the CEO to address the underlying operational deficit. A number of actions were prioritised, these included:

- Achieving significant savings in core costs and overheads,
- Securing funding under the Government's proposed digital skills strategy,
- Increased funding from the HSE for our Care and Repair service, and
- Bringing Board focus and priority to Age Action's fundraising efforts.

2020 resulted in a significant fundraising boost as the organisation played a key role in supporting older people through the pandemic.

The 2020 surplus has improved Age Action's cash reserves position. This will support the organisation to implement its restructuring plans as outlined above. While the challenge of addressing Age Action's core operating deficit remains, developments in early 2021 give the Board confidence that we are well placed for the period ahead. These

developments include:

- The sale of the retail programme, and reduction in staff numbers by approx. 50%, has enabled the organisation to focus on its core strategic objectives,
- The HSE has indicated that financial support will be available for the Care and Repair programme,
- A revitalised fundraising team, and Board fundraising sub-committee, are progressing the fundraising strategy,
- A number of cost-saving measures have been implemented and will continue, including relocating Age Action to a smaller and less costly head office premises,
- The Government has indicated that a new digital literacy skills strategy will be ready in mid-2021, which will provide funding opportunities.

Ambition


The organisation is operating at what we believe is an appropriate and sustainable scale. We believe that the financial and organisational restructuring the Board has undertaken since 2019 positions us to achieve impactful change over the coming years. 2021 will see a refreshed Age Action brand identity, setting out how we represent ourselves, and the issues that are important to us. Our values-led approach to building collaboration and relationships will underpin Age Action's unique contribution to advocating for older people and an Ireland in which we would all be proud to age. During 2021, we will identify key change ambitions and set for ourselves Key Performance Indicators (KPIs). The Board will use these KPIs to ensure that the organisation is monitoring progress as it seeks fundamental change in Ireland's attitudes to ageing and its ambition for us all as we age.

Age Action's Impact 2020

Advocating for Change

In working for equality and the rights of us all as we age, our advocacy and policy work is grounded in the lived experience of people growing older in Ireland. We aim to keep older people engaged and supported through information provision and policy engagement. We consult with older people on specific policy issues throughout the year.

Age Action's relationship with

 **2,252**
active members
of the U3A (University of the Third Age) network,

 **1,939**
organisational and individual members

and partner organisations such as Active Retirement Ireland, Alone, Age & Opportunity, Senior Citizens Parliament, Irish Hospice Foundation, Third Age and The Alzheimer's Society of Ireland, all supports us to stay close to and to understand the lived experience of older people. We also use methods of engagement such as regional meetings, the distribution of surveys, contacts to our information line and contacts through our network of older people

Informing and Empowering

The Information Service in Age Action seeks to empower people to make decisions that are right for them, based on factual and timely information provision. The Information Service is

staffed by trained information officers, who identify trends in the issues raised and communicate this with our policy and advocacy team. Issues raised include entitlements such as pensions or carer's allowance, accessing community supports, accommodation issues such as Fair Deal Scheme, homecare supports and age discrimination.

In 2020, Age Action dealt with 2,709 queries from people through the Information Service. COVID-19 accounted for 8% of all queries. Accessing healthcare was the primary topic concerning people at 21%, followed by issues related to nursing homes.

Accessing Community Care Services accounted for 27% of all queries related to healthcare, which demonstrates that people in caring roles, the majority of whom are supporting older people, are attempting to navigate the system to access services for older people to age at home.

The primary issue people contact us about in relation to nursing homes is the Fair Deal Scheme. The majority sought clarification about completing Fair Deal application forms.

The Information Service will be reviewed and renewed in 2021. Age

Action will seek to ensure a whole-of-organisation approach to information and empowerment. Timely and accurate information is a key enabler for older people to self-advocate.

Age Action advocates across Government Departments and state agencies on a variety of themes. The following strategic priority themes encapsulate a significant element of Age Action's change agenda.

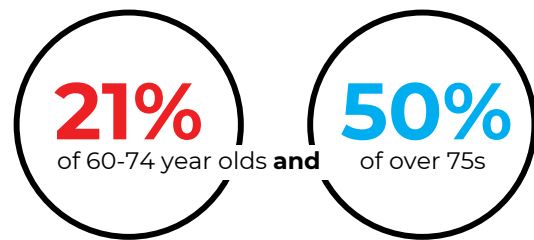
Ageing in Place

Age Action believes that we should have a choice to age in place which means the creation of age friendly environments, including the provision of support services locally, which enable people to remain in their own homes and in communities for longer. Central to this is access to adequate and appropriate care. Ireland does not have an integrated system of long-term care either in legislation or in practice. Older people are not systematically involved in the planning or review of their care services. The system of long-term care in Ireland remains disjointed. The ongoing absence of a statutory model to provide a continuum of care between home supports and nursing homes has left people without adequate care.

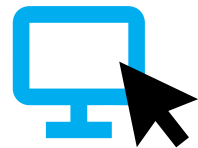
Age Action advocates for a statutory home care (supports) scheme that is grounded in equality and human rights standards. In practice, this means a scheme that standardises the criteria for assessment and access across the country, provides transparency and accountability and, crucially, enables access to the service for people when they most need it.

We have identified opportunities for closer collaboration with other agencies concerned with homecare. In early 2021 we will publish a policy document on long term care to support our advocacy work in this area.

Equality and Rights - Digital Inclusion



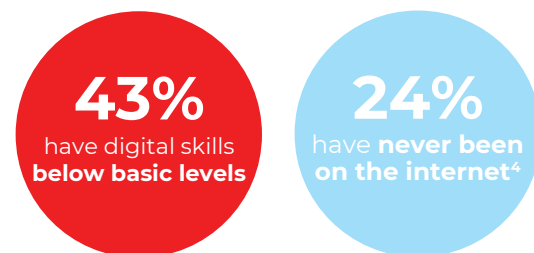
have never been on the internet – compared to **0% of people aged 16-44**¹.



In recent years we have seen many more older people getting online.

In 2018, almost half of 60-74 year olds had never used the internet² and this has dropped in 3 years down to just one in five having never been online.

While there has been an increase in those aged 55-74 who are online in recent years, this group largely has below basic digital skill levels³ which means they are unlikely to be able to use the internet independently or safely:



Government digital skills training feedback shows that **44%** of digital literacy training participants **feel less isolated as a result of completing training**⁵.

The pandemic has highlighted the growing phenomenon of digital exclusion of vulnerable groups, particularly older people. Access to public services was almost exclusively online which undermined equal access for people who experience digital exclusion. Age Action advocated for offline access to services, including public health information about COVID-19, and we welcomed the establishment of the

dedicated COVID-19 information line for older people.

Following several contacts from older people to our Information Service regarding driving licence applications, we engaged with the Department of Transport and the Road Safety Authority. We highlighted the difficulty of applying for renewal for those older people not online, who could not present at a public

office due to public health restrictions. We welcomed the introduction of an extension of driving licences for the August-December 2020 period and the temporary suspension for the need for a medical report for people over 70.

In terms of policy advocacy, Age Action is part of the oversight group developing Ireland's first ten-year national digital literacy strategy, the Adult Literacy Numeracy and Digital Literacy Strategy due for publication in 2021. We will continue to support this process and to ensure the needs of vulnerable groups are addressed through both a national digital strategy and a national digital literacy strategy.

Equality and Rights - Participation and Voice

Much of Age Action's work in the first half of 2020 focused on Election 2020 and preparations and responses to the COVID-19 pandemic.

In the context of Election 2020, Age Action developed a partnership with Active Retirement Ireland so that a combined membership of 30,000 older people were facilitated to actively engage in the election. A joint manifesto document detailing priorities that support *Ageing Better: Putting Older People at the Heart of the Next Government* was circulated to candidates and parties. The campaign included the production and dissemination of priorities which have been informed by the members and produced as flyers and talking points as well as a published manifesto. Policy analysis and advocacy on this continued with older people and political parties during the Programme for Government negotiations as Age Action conducted a systematic review of the party positions and circulated it to stakeholders encouraging them to engage with their local public representatives.

On 27th November, Age Action supported three older women to present their lived experience of healthcare in Ireland to the Women's Health Taskforce. They highlighted how cumulative disadvantage has impacted on equality of outcomes for them as well as outlining how COVID-19 response measures negatively impacted their health. Age Action highlighted the data gap to support evidence-based policy that would contribute to combating inequality in terms of access to healthcare. We were pleased to note that the Task Force committed to prioritising disaggregated data, to reviewing reported age limits on access to healthcare and committed to including the voices of older women in future discussions.

Equality and Rights - Income Adequacy

Advocacy for an economically efficient, fiscally sustainable and socially equitable state pension system that will promote enhanced living standards for those in retirement is a key focus for Age Action. The COVID-19 pandemic highlighted the need to strengthen social security in areas such as unemployment, illness, income and family supports.

Ahead of Election 2020, Age Action joined the *STOP67* campaign which includes SIPTU, the National Women's Council of Ireland (NCWI) and Active Retirement Ireland.

Almost **80% of voters supported parties which were committed to stopping the increase in the pension age to 67 next year**

¹ CSO (2020). Information Society Statistics - Households. Available at: <https://www.cso.ie/en/releasesandpublications/ep/p-isshh/information-society-statistics-households2020/frequencyofinternetusage/>

² 48%: CSO (2018). Information Society Statistics - Households. Available at: <https://www.cso.ie/en/releasesandpublications/er/isshh/information-society-statistics-households2018/>

³ Eurostat defines basic digital skills through a competence framework that can be simplified as: being able to find information about goods and services, send an email, buy something online and use word processing software. https://ec.europa.eu/eurostat/cache/metadata/en/tepsr_sp410_esmsip2.htm

⁴ Eurostat (2019) *Digital skills: Individuals level of digital skills*. Available at: <https://ec.europa.eu/eurostat/web/digital-economy-and-society/data/database>

⁵ Bill Morrissey, DCCA (2019). Statement to Joint Committee on Education and Skills. Available at: https://data.oireachtas.ie/ie/oireachtas/committee/dail/32/joint_committee_on_education_and_skills/submissions/2019/2019-11-19_opening-statement-bill-morrissey-principal-officer-department-of-communications-climate-action-and-the-environment_en.pdf

and the Programme for Government included a commitment to defer the increase to 67, due to come into force on 1st January 2021, “pending the report of the Commission on Pensions and any subsequent Government decisions on its recommendations.” The legislation was repealed in December 2020.’ The Pensions Commission was also established as a direct response to the demand by the STOP67 campaign.

Age Action will continue the campaign to ensure that older people, and in particular women and those who depend entirely on the State for their income in retirement, can benefit from a reformed pension system that secures their quality of life.

Advocacy in a Pandemic

Enabling the participation of older people to have their views and lived experience represented to policymakers is central to our work. It is notable that throughout the pandemic the Government did not consult directly with older people or their representative organisations. Many older people, who have been self-isolating for over a year, will find it hard to reengage in civil engagement and social activities they enjoyed before the pandemic.

Response measures to COVID-19 that failed to reflect the diversity of experience and resilience in older age have entrenched ageism and put a focus on vulnerability over autonomy.

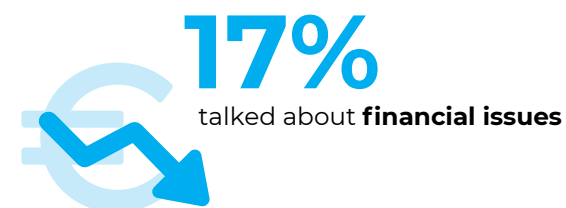
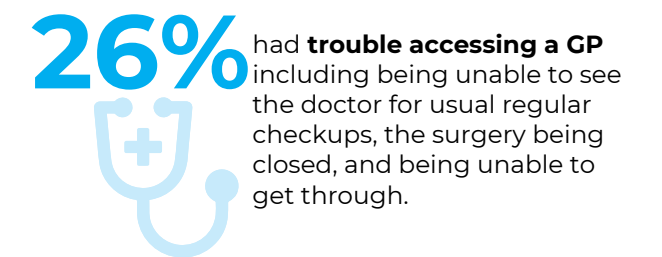
Throughout the months of the pandemic, supports for many older people were framed in the context of vulnerability. Age Action heard from many older people who simply did not identify with this representation and saw it as contributing to their stigmatisation.

Age Action launched two surveys for older people in March and April 2020 in conjunction with Active Retirement Ireland. These looked at the situation, needs and concerns of older people who were restricting their movements in line with public health advice. The results of the survey informed priority policy analysis and advocacy engagement continued during COVID-19 with the Department of Employment and Social Protection on several aspects of the COVID-19 response measures and with the Department of Health on the statutory home care scheme and implementation of the Assisted Decision Making (Capacity) Act 2015.

People over the age of 65 depend on social protection for more than three-quarters of their income,

and the State Pension is often the only source of income for many older people. Many people on the partial State Pension continue to work to meet their needs as the pension isn’t enough to meet their living costs. Age Action was conscious that some of those who lost their jobs due to COVID-19 are not eligible for the Department’s Pandemic Unemployment Payment due to being in receipt of a (partial) State Pension. Age Action called for the Minister for Social Protection:

- To issue an emergency double State Pension payment (up to €237-€248.30 extra),
- To immediately **double the Living Alone Increase** (€14 per week) to reach €28 per week, until the end of June, and
- To **extend the Fuel Allowance payment** (€24.50 per week) to the end of June.



Nursing Homes

Age Action represented the Alliance of Age Sector NGOs at a hearing of the Expert Panel on Nursing Homes. Age Action engaged with and supported a family member whose relative died while resident in a nursing home during the pandemic to have their voice heard. By sharing our opening statement time with the family member, the Panel were able to hear directly the lived experience

and concerns of those most affected by the measures.

Age Action supported an informal network of family members of residents of nursing homes to organise and advocate on their own behalf. Their lived experience is reflected in Age Action’s submissions to the Expert Panel on Nursing Homes and the Oireachtas Special Committee on the COVID-19 Response. Our contacts with

officials in Department of Health, called for an independent inquiry into the deaths of nursing home residents and the situation of people in vulnerable situations during COVID-19. We welcomed a recommendation by the Oireachtas Committee to this effect.

Stakeholder Engagement and Collaboration

Age Action initiated a fortnightly meeting with the HSE, hosted by the HSE Older Persons Services and including a wide range of organisations, to enable a two-way communications channel during the height of the pandemic. Organisations raised issues including day care services, information provision, impact of services withdrawal, and confusion and misunderstanding in some public health messages.

Age Action continues to be a member of the Steering Committee of the Vincentian Partnership for Social Justice's research advisory committee, the Raise the Roof housing security campaign and the Home Care Coalition focusing on the development of a statutory home care scheme. We participate in the National Safeguarding Committee and the HSE-led National Patient Forum (NPF) which looks at improving research, policy and service provision outcome. During COVID-19 we also took part in a NPF sub-group looking at how best to engage and roll out the new COVID-19 digital contact tracing app in the context of digital exclusion experienced by older people.

Research collaborations were initiated in 2020, including:

- With the University of Limerick School of Law regarding the experience of consent and healthcare planning of older people. A joint policy report

was published by Age Action looking at the healthcare and rights of older people.

- With Maynooth University Assisting Living and Learning (ALL) Institute and colleagues in technology-oriented departments across five institutions who were successful in a bid for a Science Foundation Ireland Research Training Programme on Networks for a smart and socially inclusive future (NESSI)'.
– With University College Cork and the HSE, a successful Irish Research Council application on 'The symbolic representation of community in social isolation and loneliness among older people: Insights for intervention from a rural Irish case study.'

Enhancing Stakeholder Engagement

In early 2021, Age Action appointed a staff member tasked with building stakeholder engagement in Age Action's policy work.

In the first half of 2021 we will host a series of online events on current policy issues and seek to build a broad stakeholder base of older people and others who wish to engage in our advocacy work.

HSE Collaboration

Age Action's relationship with the HSE is a key strategic relationship. Our work would not be possible without their core funding support for our Head Office costs. The HSE is also of course the key agency responsible for the delivery of a comprehensive system of health and social care supports for older people. In this context we collaborate with them across a number of areas. We work to maintain strong links to the HSE both at local Community Healthcare Organisations and national office levels. Examples of collaboration includes;

- Working with HSE Communications to produce a **How to...** guide on the COVID-19 Tracker App;
- Collaboration with HSE Community Office to pilot the Hospital Discharge programme in Bishopstown, Cork.
- Representation on the following stakeholder groups:
 - COVID-19 Tracker App National Oversight Group
 - HSE Resumption of Day Care Services focus group
 - National Patient Forum
 - Community Vaccination Network
 - Alliance of Age Sector NGOs bilateral meetings with Older People's Services
 - HomeCare Coalition
 - National Safeguarding Advisory Committee.

Change in Action – Programmes and Supports

Age Action reconfigured its work in response to the pandemic aiming to Connect, Inform and Support older people. This section details our Programmes activity during 2020, while highlighting some of the COVID-specific measures taken to ensure consistency of service and safety for all participants.

Ageing in Place

The HomeSafe Hospital Discharge service was piloted in Cork and Dublin.

The service is tailored to meet the specific needs of older people whose hospital discharge is delayed due to an unsafe or unsuitable home environment. Adhering to safety protocols, the Age Action team completes work in someone's home before they leave hospital. The programme supports reablement at home after a crisis, reducing delayed discharge.

Focusing on *prevention* of crisis and reducing the need for hospital admission, our Care and Repair service continued to provide DIY jobs to older people free of charge, and maintained a Trades Referral Service where a list of local tradespeople was available to people for larger jobs. The Care and Repair HomeSafe COVID-19 programme had protocols in place for each level of public health restrictions. Only "essential" services were provided during lockdown restrictions. With reduced capacity due to only completing essential work, Age Action staff and volunteers completed

1,197 Care and Repair jobs in people's homes during 2020, and referred a further 1,697 jobs to trusted tradespeople.

Getting Started – Digital Inclusion Strategy

Age Action's Getting Started digital literacy programme delivers free face-to-face training on computers, tablets and smartphones to people over the age of 55.

As part of our COVID-19 Connect, Inform, Support campaign we developed our online Getting Started Keep In Touch (GS KIT). This national learning innovation provides step-by-step support to bring older people with no online communication or social media access to a point of confidence and digital literacy. GS KIT comprises four components which people use together or separately depending on their preferred method of learning:

1. Eight How To... guides, including how to set up an email account; use WhatsApp; and how to use the COVID-19 Tracker App.
2. Six tutorials, presented by television personality Mary Kennedy, giving real-time demonstrations of the How To guides content.
3. Up to five one-hour over-the-phone volunteer tutoring sessions for older people.
4. Digital Champions, providing family, friends and HSE staff with the tools necessary to support older people's digital literacy.

Over 2,200 guides were posted to older people during the pandemic. The six tutorials were shown on RTÉ during the pandemic and are available on YouTube. Age Action recruited and supported over 400 volunteers and over 200 Digital Champions to provide one-to-one telephone or face-to-face support to enhance the learning experience. Between May and December, 668 learners were supported to improve their digital skills through over 3,340 hours of volunteer tutoring.

COVID-19 Urgent Response Measures

CallSafe

As part of our Connect, Inform, Support Campaign, Age Action's CallSafe initiative phoned 11,000 older people. Aware of the potential impact of "cocooning" on people's mental health and wellbeing,

we wanted to ensure those with whom we have regular contact would feel supported by us reaching out to them.

We identified people to call by reviewing the people who regularly engage with us and from whom we have valid consent to proactively contact. We quickly re-organised teams to make these calls and the team began their calls by offering information to people for their immediate needs, ongoing needs, and signposting to other services. The team also offered repeat check-in calls during the initial phases of the pandemic restrictions. Our intention was to provide reassurance, and generally check with our contacts that they had what they needed to deal with living within the restrictions. We engaged with external partners to link the people we were calling to services in the community, ensuring that people could get hot food and groceries delivered to their front door. We also offered the range of internal Age Action services to those we called, resulting in several internal referrals to both our Care and Repair and Getting Started KIT programmes.

Hardship Fund

In collaboration with the Irish Red Cross, Age Action established a Hardship Fund to address small, COVID-19 related financial hardships experienced by older people.

Age Action raised a total of €110,000 to contribute to the fund. As a result of unexpected national promotion the Hardship Fund was massively oversubscribed. At the time the fund was closed 28,000 eligible applications were received. These applications showed the real hardship older people were facing due to COVID-19, including but not limited to increased heating and fuel costs, increased costs relating to digital devices to remotely and safely keep

in touch with family and friends, and the costs of replacing small appliances urgently, as the ability to remain at home comfortably was critical during the lockdown. A total of 453 applicants were supported with small grants of up to €500 each.

Our People

Volunteering with Age Action

Volunteering has been at the forefront of how we have engaged with people and expanded our services during the COVID-19 pandemic. Age Action has been delighted with the response from people within communities wanting to help. People recognised early on the need to deliver vital services to the most vulnerable in their communities and were eager to volunteer in any possible way. Like many other organisations we have shifted our services rapidly to respond to COVID-19; we mobilised our current volunteer network, welcomed new volunteers on board and reinforced relationships with many corporate bodies across Ireland.

We have also generated many new partnerships with businesses and community networks of volunteers, primarily through the new GS KIT initiative. The remote tutoring role offered a great opportunity for volunteers to easily engage with older people while restrictions were in place. This was particularly significant for people living in rural or more isolated environments, allowing them to engage with family and friends using the digital skills they had developed.

We were so grateful for new volunteers signing up, many of whom had no previous experience of volunteering. The feedback from these volunteers has been overwhelmingly positive, demonstrating that volunteers themselves benefit as much from the activity as the learners! There is

now a unique opportunity for Age Action to continue to establish new connections and to retain these volunteers.

Our established volunteers who signed up at the start of the pandemic for the GS KIT remote tutoring programme had never tutored remotely before. They were vital to the development of the new service and their feedback helped to shape the rollout of the initiative.

Volunteering has changed in many ways. In meeting the challenges that we have faced we have found new methods to communicate, reach out and deliver services. Even though everyone looks forward to face-to-face interaction again in the future, during this time we have greatly enhanced the capacity to widen our volunteer demographic and our methods for volunteering.

Working with Age Action

Our team is made up of a group of passionate and hardworking individuals dedicated to Age Action's values and work. The team is a mixture of staff directly employed by Age Action and those participating on employment schemes such as Community Employment and TUS. We would like to thank the team for their commitment and flexibility over a difficult year. We would also like to wish our colleagues in retail who have since transferred to NCBI the very best for the future and thank them for their work for Age Action over the years.

We wish to express our condolences to the family and friends of our dear colleague Stephen Cole who sadly passed away during the year.

Staff who served during 2020

Chief Executive – Patrick Connolly

Advocacy & Communications

Head of Advocacy and Communications - Celine Clarke

Senior Policy Officer – Corona Joyce

Policy Officer – Janelle Veitch

Health Policy Officer – Audry Deane

Senior Information Officer – Gerard Scully

Information Officers – Mark Flynn, Phil Cooley

Administrator – Helena Coelho

Programmes

Head of Programmes – Vicky Harris

Getting Started

National Development Manager – Jennifer Glansford

Development Officers – Sarah Boyd, Sally Brotherton, Richard Dunne, Eimear Farrell, Oisín Kenny, John Kerrigan, Julie Oates

Administrators – Islam Bakharchiev, Anne Carroll, Sean Gillespie, Jarlath Henehan, Rafal Komorowski, Joan Merriman, William Morrissey, James Scallan, Dmitriy Tkachenko, Morag Walker

Care and Repair

National Development Manager – John O'Mahony

Development Officers – Jennifer Connolly, Katie Grant

Administrators – Tim Buckley, Anna-Marie Byrne, Angela Derham, Michael Mulry, Mona Omar, Robin O'Sullivan, Sonya O'Sullivan, Marven Quiogue

Van Driver/General Maintenance – Karl Devignat, John Dunlea, Gerard Finn, Francis Freeman, Mark Kavanagh

Lifelong Learning

National Development Manager – Billy O'Keeffe

Development Officer – Annette Head

Volunteering

National Development Manager – Pina Attanasio

Administrators – Craig Domican, Carol Kelly, Lauren Lynch

Fundraising

Head of Fundraising – Caroline O’Connell

Corporate Partnerships and Philanthropy Manager – Melanie Steinhardt

Senior Fundraising Manager – Daragh Matthews

Fundraising Assistant – Cat Clark

Administrators – Colm Fitzpatrik, Majid Ghanbari, Siok Heah, Anne Kelly

Finance

Head of Finance – Mary Hamoodi

Accounts Assistant – Ray McGrath

Payroll Assistant – Adekunle Ojo

Finance Assistant – Deirdre Keogh

Administration

Head of Administration and HR – Jenny Coen

HR Administration – Christine Donnelly, Annette Hanlon

CE Supervisor – Nicola Troy

Assistant CE Supervisor – Mark Hartnett

Receptionist – Nicola Burke, Margaret Cregan

Database and IT Support Manager – Frank Reynolds

Administrators – David Dunne, Meera Dwarka, Glenn O’Connor

General Domestic – Said Saidov

Retail

Head of Retail – Gail Kennedy

Store Managers – Mary Beagan, Bernie Crampton, Elaine Delaney, Rachel Jackson, Bernice Rafferty, Fergal Vaughan

Showroom Manager – Ena Rafferty

Showroom Supervisor – Ntambue Ndibu

Sales Assistants – Faisal Abib, Robert Burke, Stephen Cole, Gillian Cronin, Mark Devery, Lorraine Donohoe, Evan Doody, Dylan Dunne, Sinead Giblin, Mark Hawkins, Orla Keating, Sheila Kelly, Liga Kumpiene, Carmel Lally, Keelan Lanigan, Paul Leecy, Oisín Leonard, Sandra Lunney, Jonathan Lynch, Noel Mackin, Jordan Maher, Rolando Martin, Gerry McGuire, Grainne McGoldrick, Hamed Miran, Richard Murphy, Tadhg O’Callaghan, Richard Ryan, Adrienne Smith, Sharon Murphy, Abbey Power, Sharon Steenson, Hajnal Tordai, Maria Zivajeva

Showroom Operations Assistants – John Cahill, Jean Clar, Dean Doyle, Tony Doyle, Linda Fox, Paul Harmon, Paul Leech, Jack Lynch, David Mahon, Gerard Menton, Joseph Mortimer, Paul Murphy, Paul O’Flaherty

Stock Collection

Logistics Manager – Anthony Flynn

Administrators – Mary Martini, Karina Smith

Van Driver/Stock Collectors – Liam Gleeson, Vincent Lawless, Anthony Martin, Eamon McCloskey, Aleksandr Nikvashvili, William Swan, Iurie Tofan

Non-Statutory Income Generation

Age Action's Board approved a fundraising strategy in early 2020 on foot of a review of income generation activities. The review proposed that Age Action invest in fundraising over a period of years to modernise its approach. Specific income targets were relaxed in recognition of the need to build a fundraising infrastructure and culture in the organisation.

The recommendations included;

- Developing a cogent case for support,
- Design a new corporate fundraising product – Big Corporate Challenge -BIG (Be Intergenerational),
- Commission a review of the potential of Age Action's data and CRM system,
- Develop a fundraising committee,
- Rebrand fundraising as part of organisation rebrand,
- Recruit specialist staff.

Despite the enormous pressure on a small fundraising team the above objectives were achieved, whilst maximising the opportunities from those who wanted to support Age Action throughout the pandemic. Specifically:

- A new Board fundraising sub-committee has been established,
- BIG was developed and was launched early 2021,

- A review of Age Action's datasets and CRM was commissioned and completed,
- New staff were recruited to more than double the capacity of the fundraising team,
- The organisation rebrand will be complete in Quarter 2, 2021.

Highlights from 2020:

We saw an amazing outpouring of support from our community in response to COVID-19, including generous support from individuals, community groups, trusts and foundations, and corporates, which allowed us to respond to the needs of older people to enable them to stay Connected, Informed, and Supported throughout 2020.

In addition to generating significant funding for our ongoing COVID-19 response efforts, in the initial weeks of

the pandemic we raised over €110,000 for our Hardship Fund in partnership with the Irish Red Cross, which supported over 450 older people in vulnerable situations with urgent and essential costs.

Corporate support increased dramatically in 2020, with donations, gifts-in-kind, and staff fundraising support from a wide range of Irish and multinational corporates. **Bank of Ireland, Bank of America,** and **Tesco** all offered early support in Spring 2020, which allowed us to adapt and expand existing services to quickly respond to the COVID-19 crisis. We are also grateful to have been chosen as **Sky Ireland's** Charity of the Year, and to continue to work in partnership with **Gas Networks Ireland** and **Irish Water** as their Charities of Choice. Funding from trusts and foundations, including the **Community Foundation of Ireland,** the **Iris O'Brien Foundation** and the **Selfridges Group Foundation,** was also gratefully received. In 2021, we will be building on these relationships to sustain support for Age Action's work in the long-term.

Individuals of all ages also sprang to our support with imaginative fundraising ideas, such as **Kathleen Lynch** who raised funds and inspired everyone by holding a dance-a-thon to mark her 90th birthday, **Mick Dowling** who walked 100,000 steps in under 24 hours, and **Roisin Kiernan** (11) who ran a $\frac{3}{4}$ marathon to raise funds.

Groups across Ireland also came up with creative ways to support Age Action, such as **CovidAid Ireland, led by RTÉ's Fergal Bowers,** and **A Woman's Heart with a Twist, supported by Eleanor McEvoy and 23 of Ireland's leading drag artists,** who launched charity singles to raise funds and awareness on our behalf.

Our regular raffles and appeals were also well supported and continued to provide valuable support for our ongoing advocacy and programmes throughout the year.

We are moved and grateful for the amazing support we received from our whole community, without whom we would not have been able to make such a positive impact for older people across Ireland.

Structure, Governance, and Management

The Board of Age Action Ireland is the ultimate authority of the company and holds full responsibility for all aspects of the organisation. Individual Board Directors collectively share this responsibility. The Board is in session when it meets formally and/or through its sub-committees where appropriately tasked. Board sub-committees report back to the full Board for final decision. The Board has assigned appropriate authority to the CEO for the day-to-day management of the organisation. The powers reserved of the Board are set out in a detailed policy document.

Powers reserved for the Board include;

- Signing off on the organisation’s strategy and monitoring implementation of same,
- Corporate Governance and compliance with the Charities Regulator codes and other compliance requirements,
- Financial reporting and oversight, and
- Upholding the Constitution of Age Action.

The Chairperson and Chief Executive are key leadership positions at Board level. Each plays a distinctive and complementary role. There is a balance of power and authority so no individual has unfettered powers of decision and control.

The responsibilities of the Chairperson are to:

- Provide leadership and governance of the Board to create the conditions for

overall Board and individual director effectiveness, and ensure that all key and appropriate issues are discussed by the Board in a timely manner,

- Ensure the upholding of Age Action Ireland’s policies and values statement is reflected in Board practice,
- Promote effective relationships and open communication among Board members and with the CEO,
- Create an environment that allows constructive debate and challenges by non-executive directors and the CEO,
- Ensure that the Board as a whole plays a full and constructive part in the development and determination of the organisation’s strategies and policies, and that Board decisions taken are in the organisation’s best interests and fairly reflect Board consensus,
- Set, in consultation with the Chief Executive, the Board meeting schedule and agenda to take full

account of the important issues facing the organisation and the concerns of all directors, and ensures that adequate time is available for thorough discussion of critical and strategic issues,

- Working with the CEO, Chair of the Finance and Audit Committee, the Governance and Risk Committee and other Board Committee Chairs as required, ensure that the Board is properly briefed on issues arising for discussion at Board meetings,
- Ensure annual Board review of its effectiveness, Board understanding of the distinct role of CEO and directors; directors’ understanding of their role and relationship with CEO/ staff, and identification of training or development needs,
- Oversee an annual appraisal of the CEO.

The roles and responsibilities of the Board, Chairperson, CEO and Board Committees are set out in a series of governance documents which form part of the Board Induction Pack

Board and Committees Finance and Audit Committee

The Finance and Audit Committee (F&AC) comprises the Honorary Treasurer (Chair), two other persons nominated by the Board, and an independent external member. The CEO and Head of Finance are invited to attend. The Committee is responsible for oversight and monitoring of Age Action’s financial management, budgeting and annual audit process.

The Committee meets prior to each Board meeting to oversee the financial management of Age Action and to consider the Management Accounts before presentation to the Board.

Key developments during 2020 included:

- The F&AC oversaw the independent review of retail and met with the accountancy and audit firm who conducted the review. Throughout 2020 the Committee supported the CEO, during the negotiations with the NCBI, to give effect to the Board decision to exit the charity retail business.
- The F&AC agreed the annual budget before presentation to the Board and monitored its implementation. This proved particularly challenging in 2020 due to the onset of COVID-19 and the consequent uncertainty this led to for the organisation. The loss of retail income and the non-renewal of the Government’s Digital Skills for Citizens programme led to a sharp drop in anticipated income. As referred to earlier in this report, a significant bequest, a fundraising dividend and specific Government measures to alleviate the impact of COVID-19 on businesses and charities supported the organisation through 2020.

The Committee manages the annual audit process and meets independently of staff with the audit firm. Age Action’s 2020 audit provided the Board with a detailed summary of the quality of Age Action’s financial management processes. The Committee was pleased with the quality of financial management in Age Action and the progress being made towards full adoption of the Statement of Recommended Practice for Charitable Organisations (SORP). The Committee is particularly satisfied that despite the challenges posed by COVID-19 to many charitable organisations, the independent audit found that there were no adverse events to report.

The Chair of the F&C has a direct communications relationship with the Head of Finance, which enhances the model of checks and balances that Age Action adopts in its governance approach.

Minutes of the F&C meetings are uploaded to the Board portal and accessible to all Board members.

Governance and Risk Committee

The Governance and Risk Committee comprises at least two Board members and an independent external member. The CEO, Head of Finance and Head of Administration and HR also attend. The Committee is responsible for oversight of Age Action's governance, risk management and 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 meets before each Board meeting and reviews the Risk Register before submission to the Board. Key developments in 2020 included:

The Committee appraised the Board of the principal risks in 2020. These were: financial sustainability and over-reliance on once-off bequests; board processes and 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 Governance and Risk Committee sourced and oversaw a comprehensive independent review of Age Action's Governance processes. The recommendations of this review were presented to the Board and are being implemented under the auspices of the Governance and Risk Committee.

The Committee continues to make improvements to Age Action's recording and reporting of risk and risk assurance.

In late 2020 the Committee commenced recruitment of new members through Boardmatch Ireland. This was completed in March 2021

Compliance with CRA Governance Code

The Governance and Risk Committee is satisfied that Age Action is compliant with the Governance Code, as required by the CRA. The Board of Age Action will review the organisations compliance in 2021 before formal reporting to the Charities Regulator is undertaken.

Nominations Committee

The Nominations & AGM Committee comprises of three Board members including the Board Chairperson. The CEO also attends. The Committee is responsible for oversight of Board and Board Committee recruitment and induction. It also oversees planning of Age Action's AGM. It meets at least twice yearly.

In 2020 the committee engaged Boardmatch Ireland to recruit a number of new Board members. Age Action's presence on the Boardmatch portal was also used to recruit Board Committee members. In March 2021 the Committee recommended to the Board for ratification three new Board members and two independent external Board committee members.

Under the organisation's induction and training process a series of meetings between new Board members and Senior Managers is arranged. New members are given access to an Induction Folder on Age Actions online portals. Further meetings are held with the Chairperson and CEO to ensure a comprehensive induction. Board and

Board Committee members are also offered access to external Board training programmes convened by the Wheel, Boardmatch, the Charities Regulator or other agencies.

Fundraising Committee

The Fundraising Committee is comprised of two Board members, the CEO and key organisation staff. Identification of the key skills and profile required of independent committee members has been considered. The Committee will seek to recruit additional members throughout 2021.

The primary function of the fundraising committee is to support and advise the Board in the implementation of the recommendations of the review of fundraising commissioned in 2019. The committee is tasked with developing a new approach to fundraising and to support the CEO to develop a fundraising culture in the organisation. The evolution of a fundraising culture requires a whole-of-organisation approach, one that incorporates the Board and all levels of activity in the organisation.

The motivation for growing fundraising is that it will enable Age Action to diversify its income sources, away from a predominant dependency on government sources and commissioned services, therefore balancing risk. It will also give Age Action greater control over its longer-term planning and ability to shape and guide the wider policy and campaigning agenda, ensuring older people are better respected, supported and connected as they age.

Board Members, Board Sub-Committees and Members

Thanks are given to Anna McCabe, David Healy, Lisa McKenna, Michelle O'Keefe and Sean Oliver who served as Board members and on the various Board sub-committees for a number of years and who retired or stepped down during 2020.

Current Board Members

- Michael Ahern – *Chair (Joined 2021)*
- Ciara O’Donoghue – *Company Secretary (Joined 2021)*
- Colm Nagle – *Treasurer*
- Pat McCormack
- Anne Donnellan
- Robin Webster
- Justin Moran
- Ailbhe Smyth
- Tonya Myles
- Tony Kehoe
- Ray McGrath
- Susanne Moran
- Dermot O’Riordan (Joined 2021)

For their biographical information see <https://www.ageaction.ie/about/board-directors>

Finance and Audit Committee	
Colm Nagle (Chair)	Board Member, Treasurer
Pat McCormack	Board Member
Dermot O’Riordan	Board Member
David Frame	Non-Board member – Key Capital Private
<i>Attending</i>	
Paddy Connolly	Chief Executive
Mary Hamoodi	Head of Finance

Governance and Risk Committee	
Susanne Moran (Chair)	Board Member
Ciara O’Donoghue	Company Secretary and Board Member
Niall Fitzgerald	Non-Board Member (Head of Ethics and Governance, Accountancy Ireland)
Edel Murphy	Non-Board Member (Risk and Compliance Officer, Vodafone)
Fergus McDonald	Non-Board Member
<i>Attending</i>	
Paddy Connolly	Chief Executive

Mary Hamoodi	Head of Finance
Jennifer Coen	Head of Admin and HR

Nominations Committee	
Justin Moran (Chair)	Board Member
Ray McGrath	Board Member
Colm Nagle	Board Member
<i>Attending</i>	
Paddy Connolly	Chief Executive

Fundraising Committee	
Ailbhe Smyth (Chair)	Board Member
Marie McQuaid	Non-Board Member (Fundraising Consultant, Creative Cahoots)
<i>Attending</i>	
Paddy Connolly	Chief Executive
Caroline O’Connell	Head of Fundraising
Melanie Steinhardt	Head of Fundraising Corporate Partnerships and Philanthropy Manager
Cat Clark	Fundraising Assistant

Financial Overview

The financial results for the year ended 31st December 2020 are set out in detail on pages 35-37. These results show a net **surplus of €734,170 (2019: Deficit €210,864)**.

Income totalled **€4,345,979, up 31% on 2019 (2019: €3,324,576)**. Total resources expended amounted to **€3,611,809 (2019: €3,535,260)**.

Due to COVID-19, our charitable retail sector was closed for the majority of 2020 which had a significant impact on our funding. However, we received a generous bequest in 2020 which contributed to our surplus in 2020 as well as an increase in our unrestricted fundraising income.

Expenditure on charitable activities increased by 2% in 2020.

Reserves Policy

Age Action Ireland has a reserve policy in place to ensure the charity's core activities could continue during a period of unforeseen difficulty. It is Age Action's policy to retain sufficient reserves to safeguard the continuity of its operations, while committing the maximum possible resources to its current services. The objective is that Age Action would be able to carry on its work, even if faced with a combination of difficult circumstances, and have time to adjust its strategy to meet these changing circumstances. The reserve

threshold is advised by the Finance and Audit Committee.

The CEO, with the Finance and Audit Committee, monitors the reserves through the review of the organisation's balance sheet. Unrestricted reserves were increased by €728,068 during 2020 (2019: €608,616).

Accounting Records

The Board believes that they have complied with the requirements of Section 281 and 285 of the Companies Act 2014 with regard to accounting records by employing personnel with the appropriate expertise and by providing adequate resources to the financial function. The accounting records of Age Action Ireland are maintained at the Charity's registered office, 10 Grattan Crescent, Inchicore, Dublin 8, Ireland.

Lobbying and Political Donations

The charity did not make any political donations during 2020, and as a result, no disclosures are required under the Electoral Act 1997.

Auditors

On completion of a tender process, the auditors, Mazars, were appointed and have taken up office in accordance with Section 383(2) of the Companies Act 2014.

Relevant Audit Information

In accordance with Section 332 of the Companies Act 2014, in the case of each

of the persons who are directors at the time this report is approved:

- So far as each Director is aware, there is no relevant audit information of which the company's statutory auditors are unaware, and
- Each Director has taken all steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to establish that the company's statutory auditors are aware of that information.

Going Concern

The directors have prepared budgets and cash flows for a period of at least 12 months from the date of approval of the financial statements which demonstrates that there is no material uncertainty regarding the charity's ability to meet its obligations as they fall due and to continue as a going concern. The Board have considered the impact on the organisation of the events subsequent to the balance sheet date, in particular, the risks associated with the ongoing COVID-19 pandemic. The Board have no current going concerns issues and expect the charity to remain viable and solvent for the foreseeable future. On this basis, the Directors consider it appropriate to prepare the financial statements on a going concern basis. Accordingly, these financial statements do not include any adjustments to the carrying amounts and classification of assets and liabilities that may arise if the charity was unable to continue as a going concern.

Events After the End of The Financial Year

The retail arm of Age Action Ireland was purchased by the National Council for the Blind, with ownership transferring in February 2021.

Summary Plain English Financial Report

Audited Accounts for 2020

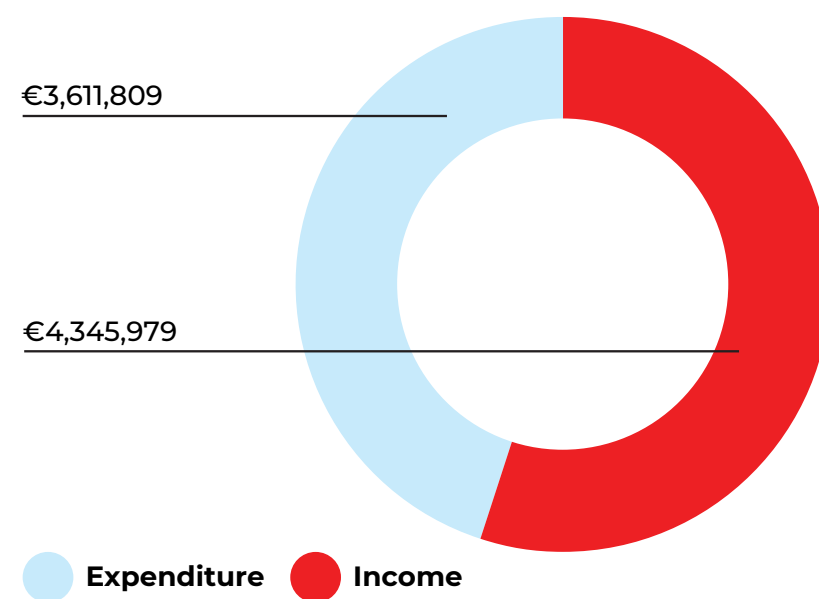
- Our auditors have checked our accounts for 2020 – and *their 36 page report has been sent out to all members*
- This includes the Directors' Report included in pages 3-11.
- The Board approved these accounts on 12th March 2021.

Age Action Income Statement Summary

From: 1st January 2020 to 31st December 2020

	2020	2019
Income		
Total	€4,345,979	€3,324,576
Expenses		
Total	€3,611,809	€3,535,260
Overall Surplus (deficit) for 2020	€ 734,170	(€210,864)

Surplus €734,170

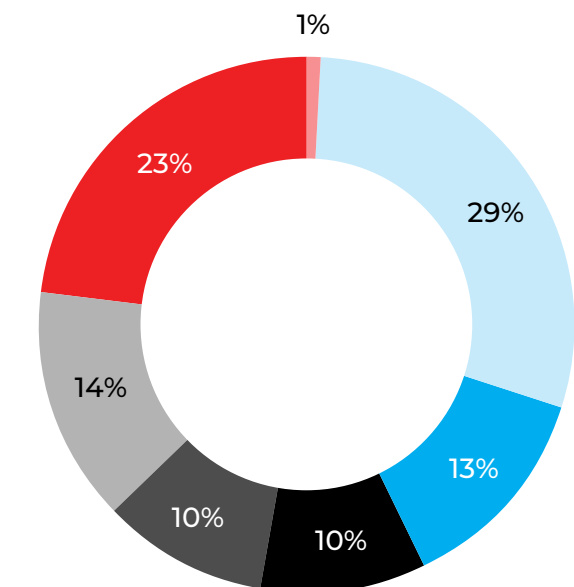


Age Action 2020 Accounts Analysis

Breakdown of Income of €4,345,979

Income Analysis

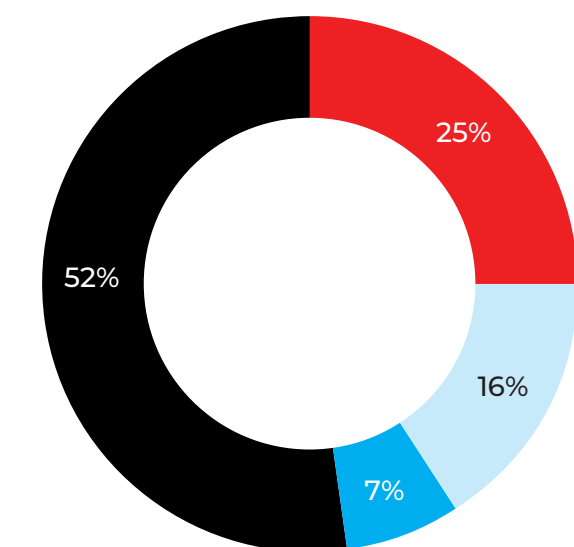
- Retail
- Fundraising
- Legacies
- Membership Subscriptions
- Grants
- CE program
- Other



Breakdown of Expenditure of €3,611,809

Expense Analysis

- CE program
- Raising Funds
- Project expenses
- Retail



Age Action Balance Sheet Summary

As of 31st December 2020

Money we have	
Fixed assets – building	€32,906
Fixed assets – computers, desks, etc.	€7,822
Current assets – money in the bank	€1,68,9534
Current assets – debtors	€ 111,868
Total	€1,842,130

Money we owe	
Creditors	€460,410
Total	€460,410

Overall Assets	€ 1,381,720
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More details of these are shown separately in the audited accounts, page 16-18.

Directors' Report Highlights:

- The Board reviewed the company's activities and costs during 2020
- The company is fully compliant with all existing laws and the voluntary Charities Governance Code of the Charities Regulator of Ireland.

Looking Ahead to 2021:

- The Board has prepared a budget for 2021, and so far, the figures for 2021 are on track
- Our budget tries to predict the amounts of money we expect to get in and the money we expect to spend
- We will have a deficit in 2021 but aim to breakeven in 2022
- The company's current unrestricted reserves are €1,336,684.
- We sold the retail arm of Age Action to NCBI to focus more on our key programs.

The members of the Board and the Finance and Audit Committee acknowledge the hard work of the CEO and all the staff in maintaining our levels of income and keeping our expenses under tight control.

All Board members are volunteers and receive no pay or benefit from their position.

Glossary of Financial Terms Used – May 2021

Income	Money that people pay us, like the HSE, or other fees, grants and donations.
Expenses	Money we pay, such as wages, electricity, bank interest and insurance.
Profit or Surplus	If we receive more money than we spent, the difference is our profit or surplus.
Balance Sheet	This is a summary of the financial balances of an organisation, as at a particular date.
Fixed assets	Things we own which are valuable, such as a building or office furniture. But it would take time to sell any of these if we needed to sell them.
Current assets	Money in the bank or money owed to us. It also includes bills that we may have paid in advance, such as insurance (called prepayments).
Liabilities	Money we owe to anyone – including bills not yet received (called accruals).

Audit	We have to get our accounts checked by a qualified firm of accountants.
Finance Committee	Certain directors of Age Action who have been asked to look in detail at our accounts, and report to the full Board at every Board meeting. Other non-directors are also invited to join this committee.
CEO	Chief Executive Officer
The Governance Code	A list of recommendations that all charities are supposed to comply with to make sure that we have “good governance”. This list helps us to check that we are meeting our Board responsibilities fully, in line with “best practice”.
Reserves	Our Balance Sheet shows the value of our assets and our liabilities. The calculation of our assets less our liabilities represent our reserves. We should never allow our liabilities to be more than our assets. If we are always able to pay our bills on time, then we are solvent.
Unrestricted Reserves and how many days trading	This is a way of measuring how solvent the charity is. If we were to receive no more income, it tells us how much cash we have to keep the organisation going before we run out of money.

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.

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF

AGE ACTION IRELAND COMPANY LIMITED BY GUARANTEES

Opinion

We have audited the financial statements of Age Action Ireland Company Limited by Guarantee ('the company') for the year ended 31 December 2020, 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 31st December 2020 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 *(continued)*

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 *(continued)*

Respective responsibilities

Responsibilities of directors for the financial statements

As explained more fully in the directors' responsibilities statement set out on page 12, 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
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