AGE UK MERTON

England & Wales · Charity number 1105384

Details

Other names	AGE UK MERTON LIMITED
Status	Registered
Legal form	Charitable company
Company number	05173595
Registered	2004-08-09
Register	View on the Charity Commission register

Contact

Address	Elmwood Centre 277 London Road Mitcham Surrey CR4 3NT
Phone	02086485792
Email	info@ageukmerton.org.uk
Website	www.ageukmerton.org.uk

Activities

Objects: TO PROMOTE THE RELIEF OF ELDERLY PEOPLE IN ANY MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE IN AND AROUND THE LONDON BOROUGH OF MERTON (HEREINAFTER CALLED "THE AREA OF BENEFIT")

Activities: All services are delivered in the London Borough of MertonActivity CentreExercise and well-being activitiesHome ServicesOutingsSole Mates Footcare ServiceInformation & Advice ServiceHealth programmesBefriending

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Classification

- **How:** Makes Grants To Individuals, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** GREATER LONDON
- Merton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,227,756	£1,380,271	£375,964	45
2024-03-31	£1,255,303	£1,276,601	£530,089	44
2023-03-31	£1,284,750	£1,189,540	£548,554	40
2022-03-31	£1,016,968	£1,026,929	£454,495	37
2021-03-31	£862,627	£753,522	£461,950	38

Trustees

Name	Role	Appointed
Tobin Byers	Chair	2020-11-12
BRIAN PATRICK Dillon		2020-11-30
Conor Burke		2026-06-01
Heidi Shrimpton		2024-11-20
Katherine Murray		2021-11-24
Peter Southgate		2022-11-23
Richard Martin Batson		2021-11-24
Tracey Scott		2023-11-22

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AGE UK MERTON

England & Wales - Charity number 1105384

Accounts

Charity registration number 1105384 (England and Wales)

Company registration number 05173595

AGE UK MERTON

TRUSTEES' ANNUAL REPORT AND AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

AGE UK MERTON

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	B Dillon	
	T Byers	
	R M Batson	
	A Moledina	
	K Murray	
	P W Southgate	
	T Scott	
	H Shrimpton	(Appointed 20 November 2024)
Senior management	Sarah Goad	Chief Executive Officer
	Helen Regan	Head of Services
	Rebecca Williams	Head of Finance
Charity number (England and Wales)	1105384	
Company number	05173595	
Registered office	277 London Road Mitcham Surrey CR4 3NT	
Auditor	Kingston Burrowes Audit Ltd 308 Ewell Road Surbiton Surrey KT6 7AL	
Bankers	Unity Trust Bank PO Box 7193 Planetary Road Willenhall WV1 9DG Virgin Money Symington House 8 North Avenue Clydebank Business Park G81 2NR Bath Building Society 15 Queen Square Bath BA1 2HN	
Investment advisors	CCLA Investment Management Ltd One Angel Lane London EC4R 3AB	

AGE UK MERTON

CONTENTS

	Page
Welcome from our CEO & Chair	1
Trustees' report	2 - 27
Independent auditor's report	28 - 30
Statement of financial activities	31
Balance sheet	32
Statement of cash flows	33
Notes to the financial statements	34 - 46

AGE UK MERTON

WELCOME FROM OUR CEO & CHAIR

FOR THE YEAR ENDED 31 MARCH 2025

Welcome to our Annual Report for 2024-2025, it is our pleasure on behalf of both the Board of Trustees and the Senior Management Team to provide an update on our organisational development, the charity's financial position and the consequent outcomes and impact that have taken place for older adults across Merton. This year, the report highlights all the progress that has been made in year two of our three-year Strategic Plan. In line with that direction, we have continued to focus on providing high-quality advice and practical support, building social connection and creating opportunities for lifelong active ageing.

We have continued to increase our profile and connections across the borough, moving away from a model of service delivery in one place, to outreach activity and engagement further afield in Merton; with the aim of reaching all parts of our community, and in particular, underrepresented groups. We have increased our collaborative working, integrating further with our health, care and voluntary sector partners because we know we are stronger together, more efficient and effective in our service delivery- reducing duplication and maximising impact. We are now a part of the newly formed Merton Provider Alliance, which will form the delivery arm of integrated neighbourhood services within our borough.

A highlight of the year was the national news coverage of our delightful 'Sparkle Party' last Christmas, where we shone a light on the difficulties older adults can be subject to over the colder months, whilst showcasing the fantastic events our team organises that really do give opportunities for Merton residents to Love Later Life.

To shape future services that meet the needs of Merton older adults, we have listened to our clients and asked for feedback, informing our direction of travel, giving older adults what they want and where they want it.

We have put the spotlight on the quality of our service delivery and are delighted to announce that in January of this year, we were accredited with Age UK's Quality Advice Standard (QAS). This is recognition that the team continues to provide high-quality advice to Merton residents, something AUKM is extremely proud of.

In December 2024, we were awarded the Befriending Network's Quality in Befriending award. The Quality in Befriending Award is the only award in the UK specifically tailored for befriending services. We are proud to be the first Age UK partner to hold this award for our befriending service.

Our ship remains steady on course, despite challenging external variables, such as a volatile funding climate and a general feeling of uncertainty in the third-sector. We remain committed to achieving the objectives set out in the plan, whilst being responsive and pre-emptive to the rapidly evolving landscape around us.

We welcome and encourage you to read the content of this report, as we showcase the highlights of Age UK Merton activity over the 2024-2025 period; we are very proud of our dedicated, hard-working cohort of staff and volunteers, who give of themselves every day to make this world a little bit better for the older adults of our borough.

.....

Chairman

Date: ..8th October 2025.....

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charitable company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

This Trustees report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Our Strategy

Age UK Merton (AUKM) is an independent Charity operating within the national Age UK network to provide services for older adults in the London Borough of Merton. Our role is to ensure that older adults can easily access the advice, support and care they need as they get older.

Age UK Merton has now been supporting local older people for nearly seventy years through the delivery of a wide range of services in the home and community. You will recall from last year's report for the 2023-2024 period, we collaborated internally with staff and volunteers, and externally with our clients and key stakeholders, in the drafting of our strategic plan which runs from 2023-2026. This enabled us to refresh our vision, mission and values as part of our ongoing development within the wider Merton landscape, and the new Integrated Care System, with a focus on working in an integrated, collaborative way, to enable us to widen access to our services and extend our reach to clients.

This report showcases all that has happened in Year Two of the 2023-2026 strategic plan.

Building upon our achievements from the previous strategic plan and placing older people at the core of our thinking, we are continuing to build upon our reputation as an organisation positively and effectively supporting older people in Merton. All of the team here at Age UK Merton have supported the implementation of this plan with the actions required to enable its successful delivery.

Our work now centres on our building blocks for future success. We know we need to continue improving the full range of holistic health, wellbeing and social outcomes for older adults, whilst increasing our outreach and engagement with underrepresented groups and carers, and building pathways of support e.g., with local specialist dementia services. We need to continue to develop and support our workforce, whilst working on longer term sustainability to ensure continued delivery in an environment that is fit for purpose, with more secure funding.

Our values are: Quality, Integrity, Kindness, Inclusivity and Collaboration

Our mission *is to provide quality advice and services that meet the needs of older adults in Merton*

Our vision *Supporting our community with opportunities to love later life*

Our Priorities

We are passionate about making a difference to the lives of older people in Merton. Our Strategic Plan outlines our three key priorities to improve health and wellbeing by:

1. Providing high-quality advice and practical support
2. Building social connection
3. Creating opportunities for lifelong active ageing

Building blocks for the future

Increasing outreach and **engagement**

Improving health, **wellbeing** and **social outcomes**

Developing **our workforce**

Ensuring **sustainability**

Our impact

KEY OBJECTIVE 1 - Providing high quality advice and practical support

Improved navigation across the organisation and throughout Merton

Continuing developments under London Borough of Merton's Civic Pride Fund

Age UK Merton already has a long-established Information and Advice Service and a Living Well service. As part of service development, we previously identified a new model of care delivery to develop both the capacity, flexibility, and expertise in each of these teams, whilst preserving the integrity of their well-functioning delivery models, into a more comprehensive overarching Community Support Service. Launched in September 2023, Our new Community Support Service ensures:

- An effective pathway of provision for older adults across Tiers 1, 2 and 3 as described in the prospectus, with fact-based information provision, short term advice and support around holistic wellbeing and more, and accredited advice around welfare rights (benefits, social care, health and end of life, housing options, transport and more) – this will improve **health, wellbeing and social outcomes** for older adults
- Multiple, easy to access and inclusive/ age friendly channels of provision including in- person help based at our activity centre, via telephone, online and in people's homes with **greater outreach and engagement** in the community to ensure underrepresented and marginalised groups are targeted
- A clearer career development pathway in place with new junior Officer roles supporting provision. This will ensure consistent capacity to deliver and will also help the organisation **develop our workforce**, growing and retaining new talent as an attractive employer. We will work towards accreditation as a Living Wage employer
- Strong and effective work between teams putting the needs of each client at the centre of provision. Greater capacity within these teams will also **ensure greater sustainability**.

There is an ongoing focus on future funding for all teams involved in Community Support. Our local NHS provisions have been going through a restructure, but it is hoped that we can work in partnership with our local Integrated Care Board (ICB) to support us with funding to help their patients who are reluctant to engage with statutory services and for our new model to be able to help clients put preventative measures in place to safeguard their health & wellbeing.

The Community Support Team has become more visible across the borough, attending a range of events; from Cost-of-Living focused gatherings, organised by Merton Council, to Health & Wellbeing days in Pollards Hill and other parts of the borough. As well as generating referrals into our services, these are useful for networking and relationship building, learning from and sharing expertise with our fellow voluntary sector agencies and statutory services.

Our in-house Community Outreach Officer has helped us to identify areas in the borough, where our reach has been limited. We have used local libraries to hold information stalls to speak to prospective clients and to promote our services. The Community Outreach Officer has also supported the team by producing marketing materials and merchandise to distribute in places where there is heavy footfall of people, such as GP surgeries, community centres and libraries; including Raynes Park library and Mitcham Library, to both promote services and access local communities.

Identified as a priority by the previous Age UK National pathway review, our Community Support Navigator role is now embedded in our wider Community Support Service. This role acts as the gateway into our organisation. The Community Support Navigator triages all calls and then refers the caller into the relevant service, whether this be our own Age UK Merton services or signposting to the wider voluntary sector, Merton Council services and the NHS.

Living Well

The Living Well service has a significant presence in the borough of Merton, continuing to build and maintain quality connections with Health and Care Services.

With close links and strong relationships with Adult Social Care, the team has an effective referral pathway that helps to alleviate pressures on statutory services, and we continue to build upon and streamline our integration with First Response, Occupational Therapy, the Locality teams, Central London Community Health and Reablement, hot desking at the Civic Centre to stay visible and connected. This collaboration is key to identifying vulnerable clients in the borough and supporting them to access services in the community in a multi-disciplinary way. We know this partnership working can be further built upon to provide even more positive outcomes for Merton residents.

The team of Health and Wellbeing Coordinators regularly attend GP surgery multi-disciplinary meetings across the Primary Care Networks (PCNs) in Merton. This helps to identify the most vulnerable and often frail clients in the community, who may not engage with their GP, but have significant health issues and social needs; in this regard, our team provides holistic, needs-based support. The Living Well team visits clients at home and can provide feedback to health services regarding the client's personalised action plan and their progress towards becoming safer and more independent in their homes. Living Well's extensive outreach and engagement with PCNs ensures a steady stream of referrals from GP surgeries and Social Prescribing.

"Thank you for your untiring support and encouragement to venture out into the community again despite my COPD and fatigue. Age UK Merton does so much good work for its older residents! I have been engulfed in compassion, empathy, patience and kindness" Ms X, 77, Morden

Living Well supported **872 individual clients** over the last year, and had over **524 new referrals** to the service from a variety of referral sources. Living Well carried out **498 home visits** and went on **91 joint home visits** with internal and external professionals.

"We did not know that any of these services were available until you visited, and we are so grateful for all you have done to help." Mr X, aged 78

Living Well attended many events across the borough to ensure they had far-reaching engagement with older adults in the whole of Merton. This included events such as: Merton Health and Wellbeing Strategy meeting with Merton Connected, Spring into Health Events, Merton Dementia Action Alliance Meeting, Cost of Living events, and wider network meetings with NHS services, charity organisations, and local Merton services. We have increasingly engaged with our communities, giving talks at community health and wellbeing carers' events, South London Carer's hub with Holy Cross school, and at a Muslim Women's informal coffee meeting in the borough of Merton.

"Your time, expertise, and dedication played a crucial role in making the events a success, and we truly appreciate your contribution. It was wonderful to see so many members of the community benefit from the services, advice, and care you provided. Your efforts helped create a welcoming and supportive space where people could access vital health resources, and guidance." (Be Well, Spring into Health event)

The Living Well Team carried out a Tea and Talk in March 2025 as part of the Activity centre timetable of activities. The Living Well team brought in **20 clients** who thoroughly enjoyed the interactive session, asked lots of questions and took away invaluable information about Living Well and services available in the community.

"You have changed my entire life for the better and have supported me through this entire journey". Miss X, 82 Mitcham

This year there remains a good level of referrals, particularly in the area of feeling safe and independent, referred through health professionals, Adult Social Care and social prescribers.

300 client reviews were completed, ensuring individual client's journeys were recorded and monitored. Living Well actively measures the improvements and outcomes for clients over a period of time for health, wellbeing, safety and independence, comparing the clients scores before and after getting support from Living Well.

46% of onward referrals are related to our theme of 'Feeling Safe & Independent'. This is significantly higher than our other themes as we are able to refer to several sources of support, such as, Adult Social Care, Occupational Therapy, Falls Prevention, Mascot Telecare pendants and the London Fire Brigade.

Onward Referrals:

Feeling connected	**14%**
Feeling positive	**2%**
Feeling Safe and Independent	**46%**
Managing Money	**24%**
Staying active and healthy	**14%**

Referrals for Managing Money are higher in the last year, mainly due to clients needing support with the rising cost of living and benefit cuts. Clients are seeking more support to increase their income through age-related benefits such as Pension Credit and Attendance Allowance. Age UK Merton's Information and Advice service now has a full team of Information and Advice Advisers which has increased their capacity and shortened waiting lists for benefits checks and pension-aged benefit support.

45% of clients improved in the outcome of Managing Money, which is above Living Well's set agreed outcome seeing clients **improve by 30%.**

63% of clients improved in the outcome of Feeling Safe and Independent. Living Well has helped improve the safety and independence of a higher percentage of older adults in the borough of Merton, against Living Well's set agreed outcome of **50%.**

"You are the only person with patience that has helped me. I finally feel listened to." Mrs X, 67

The Living Well team has taken on many team training and personal development opportunities, including upskilling around topics such as Domestic Abuse, Improving Customer Care for People with Dementia, Suicide First Aid Training, case study training and safeguarding training. Ongoing training ensures staff apply current information and legislation to their work and supports best practice, which informs their work with clients.

This year, Living Well took on a student social work placement from South Bank University. This encouraged staff to develop mentoring and training skills and to improve their leadership skills. Working with student placements helps to promote the values and practices of Age UK Merton. This not only elevates the student's learning and adds valuable experience, but also showcases Age UK Merton as an organisation invested in development and excellence, and as a potential employment opportunity in the future.

Living Well has been proactive in researching opportunities, particularly surrounding dementia, as this seems to be where new funding streams lie. Living Well has taken part in dementia health days/events in the community, Dementia Action Alliance meetings, and dementia training. We will develop this further by continuing to take on more advanced dementia training and build new projects with a dementia support focus. Living Well will continue to contribute to being sustainable and relevant in the community, developing services that adapt and evolve to the needs of Merton clients.

Case Study

Client information
Mr X, aged 77, living in Colliers Wood, self-referral, White British
Case study
Context / presenting needs The client reached out to Age UK Merton in October 2024, feeling uncertain about their ability to manage at home after a recent hospital discharge. Living alone with no family or friends, they were concerned about how to navigate daily life safely and whether their home environment could support their changing needs. Without a support network, even the simplest tasks had become daunting, and they felt increasingly isolated. An assessment for home adaptations seemed like a necessary first step toward maintaining their independence. **Intervention** Understanding the client's concerns, we explored financial support options and referred them to the Welfare Benefits Service, where they could receive guidance on Attendance Allowance and a full benefits check. They had never applied for financial aid before and were unsure of what they were entitled to, so this was an important step in ensuring their needs were fully met. Recognising their loneliness, we introduced them to Age UK Merton's Befriending Service, which could provide them with regular social interaction and emotional support. The idea of companionship was something they had not considered before, but they were open to trying it. Daily tasks were another challenge, so we arranged for domestic support through the At Home service. This would not only help them manage household responsibilities more easily, but also provide the added reassurance of having a familiar face visiting regularly. *Finally, we referred them to Occupational Therapy for an assessment of their home. With their recent health challenges, it was important to ensure their living space was adapted to minimise fall risks and maintain their safety and independence.* **Outcomes** Over the following months, the client's situation gradually improved. They successfully applied for Attendance Allowance, as well as Pension Credit, Housing Benefit, and Council Tax Reduction, easing their financial worries. By February, they were introduced to a befriender, someone they could now see in person once a week. Having someone to talk to and share their thoughts with has made a real difference, helping them feel less alone in the world. In December 2024, they began receiving support through the At Home service. Beyond assistance with domestic tasks, they now had another regular visitor, bringing a sense of comfort and consistency to their routine. Their Occupational Therapy assessment was completed, and home adaptations were installed to make everyday activities safer and more manageable. With these changes, they felt more independent and secure, knowing they could navigate their home with confidence. **Quotes/ direct feedback from the client:** *"Thank you, Charlotte, for helping me feel less isolated."*

<u>Access to advice</u>

Increasing Outreach and Engagement

Our Information and Advice (I&A) service provides high quality, accredited advice for older adults on issues such as money and benefits, health & care, housing and local services.

At the start of Q1, the team consisted of one adviser and the I&A Manager. The I&A Manager's main priority during this period was to rebuild the team, ensuring that residents across the borough of Merton could access advice and guidance from a fully staffed and skilled team of advisers. To increase outreach and engagement across the borough, it was clear that the team needed to grow. Despite staffing limitations, at the start of the year, the I&A service worked closely with The Community Engagement Officer to attend West Barnes Library as part of the wider Community Support Service.

With the addition of two part-time Advisers during Q2 and Q3, we were able to increase our outreach across the borough. This team were able to attend more local Cost of Living and service engagement events, including those held at Raynes Park, and Mitcham libraries. At these events, we spoke directly with residents, sharing information about the support available and how the service could help. One standout event was held at Colliers Wood Community Centre in October, organised by a local MP. The event was well attended and within just a couple of hours, the team logged twelve self-referrals from residents needing help with issues such as income maximisation and consumer problems. Another successful event took place at the Civic Centre in March held by Merton Council, where residents approached the team with specific questions about welfare benefits.

Over the year, the I&A Manager and team have arranged guest speakers at their team meetings. These included staff from Merton's Memory Hub, (MCIL), Adult Social Care, Merton Carers First and Social Prescribing services. As many of the team are still relatively new in post, these sessions have really helped develop their knowledge of local services and referral pathways. Being able to hear directly from these services has strengthened the team's understanding of external support while strengthening signposting and referral routes. As a result, we have seen an increase in referrals into the service too.

Internally, the team has facilitated Tea & Talk sessions for Age UK Merton clients. Each topic has been delivered in line with trends that have arisen. In Q1, a session on Attendance Allowance was delivered, half the attendees went on to self-refer, all received assistance to apply for Attendance Allowance, and all were successfully awarded the benefit. More recently, in response to the ongoing cost of living pressures, a More Money in Your Pocket session was delivered, it was well received and led to a series of new referrals.

The successful appointment of new staff and volunteers during the year resulted in the I&A Manager needing to prioritise the induction and training programmes for the new team members. To fulfil this, the I&A Manager reduced her own caseload significantly. As a result, during most of Q2, one experienced adviser carried out most of the client work, while the rest of the team settled into their roles, they began to pick up supervised casework towards the end of Q2 and the start of Q3. Despite this reduced capacity, the service still supported over 300 clients during Q2 and Q3. By the end of Q3, monitoring figures more than doubled, reflecting the growing capacity of the team to take on more cases.

From April 2024 to March 2025, the team supported 1,189 clients, carried out 311 home visits, 207 office appointments, and handled over 2,500 phone appointments and enquiries.

In Q1, I&A extended their advice provision, except welfare benefits, to clients age 50+ recognising that early intervention can improve long-term outcomes. Compared to the same period last year, support for this age group has now increased, showing positive early signs of impact.

As the team grows in confidence, they are offering more advice on enquiries such as housing, health, consumer and community care; and statistics show there has been a total increase from 12% last year to 20% this year. Concessionary travel remains high and to address the longer waits for clients in this area, the team has strengthened partnership working by referring some clients to external organisations, such as our partners at the Wimbledon Guild, ensuring timely support and reduced waiting times particularly when wait times can fluctuate.

The breakdown of I&A work undertaken shows: 42.75% of contacts were for information and signposting, 25.88% for one-off advice, 31.37% for advice and casework. The higher proportion of information-only enquiries in Q2 reflects both the limited adviser capacity at the time and the introduction of a new triage system in Q3. The triage system, introduced in Q3, became a key tool for managing growing demand as a direct result of the Pension Credit and Winter Fuel Payment changes announced by the government in July 2024 , with the application deadline date of 21 December 2024.

With four team members still new in post, the I&A Manager provided hands-on support and used triage to guide and prioritise benefit checks and applications. All clients were contacted before the deadline, either for direct assistance or signposting. The triage approach was so effective during this period, that the team have continued to use it. It plays an important role in managing workflow, reducing the waiting list, and ensuring that cases are handled efficiently.

The estimated benefit take-up for 2024 - 2025 was £632,828 an increase of £228,920 from the previous year. This reflects an increased number of clients supported with Pension Credit applications and passporting benefits, including Winter Fuel Allowance, Housing Benefit, Council Tax Support, and the free TV licence as a result of the government changes.

"I don't know if I could have done this without your help, I worried about being homeless and not getting any help with the rent and council tax and having nowhere to go. I do appreciate everything, I am no good on the phone and hearing you sort things out has really helped me".

Focus has been placed on our training and development process to ensure it is robust and specialised. External training was delivered through the Welfare Benefits Training Company, who ran six tailored workshops for the team. In addition, staff and volunteers had, and continue to have, access to a wide range of free learning resources and training through Age UK National. This includes 'Benefits for Older People', 'Good Practice in Advice Delivery', 'Independent File Review' and 'Case Note' training to name a few. Shelter has also been a valuable partner, providing access to free and paid housing advice courses, and the team recently completed Dementia Awareness training led by The Alzheimer's Society.

Under the wider Community Support Model, a new triage tool was developed by the I&A Manager to support the Community Support Navigator role. The triage book helps the Navigtor collect key information from clients at first contact, ensuring more accurate assessments and in addition, faster access to the right support.

The addition of two experienced Advice Volunteers has been especially valuable in helping reduce client wait times. Both volunteers bring a wealth of experience which has proved invaluable. Both now successfully manage their own caseloads under the supervision of the I&A Manager and both have played a key role in contributing to this year's high benefit take-up figures.

As part of our continued commitment to delivering a high-quality, accredited, and sustainable service, we are proud to report that in January, it was confirmed that we successfully maintained Age UK's **Quality Advice Standard (QAS).** This is recognition that the team continues to provide high quality advice to Merton residents, something AUKM is extremely proud of.

The QAS is assessed across a rolling three-year cycle and comprises three key components:

- The Quality Advice Assessment rolling throughout the 3-year cycle (QAA)
- The Service Management Review (SMR)
- The Mystery Shop (MS)

Our most recent QAA began in May 2024, marking the start of this assessment cycle. In October 2024, ten case files per adviser were submitted for review, from which two files per adviser were selected for audit.

In January 2025, we received formal confirmation that the service continues to meet the QAA benchmarks, an achievement that reflects the professionalism, dedication, and hard work of our entire team. Our next QAA is anticipated to begin later in the year, followed by the SMR and MS in 2026 as part of the ongoing assessment cycle. The team are proactive in preparing for these assessments and continue to strive to maintain high standards. The I&A Manager plays a crucial role in this process, providing continuous support to the team. Regular case checks and file reviews are carried out to monitor the consistency and quality of our advice. These internal quality assurance processes are key in ensuring that advisers continue to meet the required advice benchmarks.

Achieving and maintaining the Quality Advice Standard is not only a significant accomplishment, but also a clear indication and reassures our clients, partners and stakeholders that they can place their trust in the information and advice we provide.

Age UK Merton is also part of the Warm & Well initiative funded by Merton Council, where we work in partnership with the Wimbledon Guild and Thinking Works. Age UK Merton's role in this project centres around income maximisation and supporting clients with accessing benefits. Our collaborative work with the Guild and Thinking Works helps us to package together support around energy issues, benefits advice, grants and practical home energy solutions. This service is especially beneficial due to the cost of living crisis as more people are finding themselves in fuel poverty. The group meets regularly to discuss innovative ways of reaching clients and how best to support them.

Information & Advice case study
Name: Client U
Age: 80
Location: Merton
Support Area: Housing, Benefits, Health & Wellbeing
Client U, an 80-year-old man living in Mitcham, reached out to Age UK Merton's Advice team following the death of his long-term partner. He had lived with his partner in a housing association property for over 15 years, but the tenancy had always been in her name. After her passing, Client U received a letter from the housing association stating he would need to vacate the property, as he was not listed on the tenancy agreement. This left him distressed, fearing homelessness and deeply concerned for his future. Client U was also living with the long-term effects of a previous heart attack and stroke, and the added uncertainty of his housing situation was severely affecting his mental and physical wellbeing.

Over a period of 5-6 appointments, the adviser helped Client U to apply for Attendance Allowance, which successfully increased his income. We assisted Client U to apply for a blue badge so that he could park closer to entrances and exits because of his reduced mobility.

While his family supported him in applying for housing benefit and council tax support, these claims were initially denied as he was not the legal tenant. Therefore, the adviser advocated on Client U's behalf by contacting the housing association to explore the possibility of a tenancy succession. Through regular communication with the housing association, the adviser secured an agreement for Client U to succeed the tenancy, allowing him to remain in the home he had shared with his partner for 15 years. Following this success, the adviser re-engaged with Merton Council to reopen Client U's housing benefit and council tax support claims. He was awarded 90% of his benefits, significantly reducing his monthly housing and council tax costs.

As a result, Client U can now live safely and securely in his long-term home, with greatly reduced financial stress and peace of mind.

"Thank you, I could not have done all of this. You really helped me—I would not have been able to do this by myself. I honestly don't know how to thank you."

Increased the number of older adults receiving support at home to stay independent

At Home

Our caring, experienced team of support workers provides practical help at home to ensure people feel comfortable, safe and secure. This flexible, paid-for service is tailored to meet the needs of the person and can include cleaning, shopping and other domestic tasks. We also provide short-term support and respite for carers to allow opportunities for them to attend appointments etc. The service provides carers with the peace of mind that their loved one is well supported.

This year has proved to be a very positive year for the At Home Service, which has seen the business undergo a thorough health check, breaking down all the variables that have impacted previous performance. A breakthrough in recruitment practice has been one of the many successes throughout the year, meaning we have had a consistent and reliable stream of people to support growing demand; building a secure connection with the Job Centre by regular contact has led to a steady flow of referrals every couple of months. Throughout July/August we were able to recruit six new support workers, an unprecedented number. We have also prioritised partnership working with Age UK Sutton in relation to recruitment through their respective connection at Sutton Job Centre.

To maximise exposure within the community and to identify new clients, in June, the At Home Coordinator and three of our valued support workers went along to the Mitcham Carnival to support the promotion of AUKM and to see if this could have a positive effect on recruitment for the team. *"It was a fantastic day to work alongside the support workers within the community. They thoroughly enjoyed the day and were very clear in wanting to be involved in outreach work again",* our Coordinator explained. The support worker really enjoyed the day and felt much more engaged with the organisation and its mission as a whole, being a part of the wider staff team.

Regular monthly meetings with the Community Outreach Officer have identified areas to target for marketing and outreach promotional events, which has proved invaluable. The team has facilitated at cost-of-living events, libraries, the Memory Lane club in Wimbledon, and has supported the production of new marketing materials for the services.

The team have supported 354 individuals in total.

There were 1,079 home visits in total for the year.

Our clients have been supported by a maximum of 22 valued support workers.

We have worked hard to streamline our administrative and financial processes and work has begun to identify tools, which can more effectively support the running of the service. Two of our skilled and highly-valued volunteers have been working closely alongside the Coordinator to refresh our Customer Relationship Management system, Charity Log, and to mobilise the use of a new app, "Call Round", to support a reduction in the administrative workload. We will be trialling this app with senior support workers in the next financial year.

"The service is very, very good. Glad you're here, so helpful, I feel more confident knowing someone is coming. The support workers are friendly, happy & smiley".

Within the team, we have trained and developed three senior support workers, who now carry out important assessments for new referrals.

A price increase was implemented from the 13th August 2024 at a cost of £23 per hour for any new referrals, and this was then applied to our existing clients from the 1st September. Having not had a cost increase in a number of years, the uplift has been necessary to cover our associated rising costs, to keep this service sustainable into the future; it still remains a very competitive rate and we will continue to endeavour to keep the cost affordable for our clients, particularly in this current climate.

A salary increase for support workers was agreed from the 1st September, in line with the new London Living Wage; AUKM is now an accredited employer, listed on the London Living Foundation website.

The income generated by At Home consistently increased over the three months of Q2 and this continued into Q3 & Q4, and we are now exceeding pre-pandemic levels on activity.

Along with the continued success we are having with recruitment, this upturn is testament to the team, who have been focused on finding new ways of working within the organisation, reviewing and refining processes and building external relationships. The positive impact on recruitment is reflected in the increased number of visits being made to the clients who use this service.

Promotion and marketing will be the priority focus for the next year, increasing our reach, improving outcomes for clients and ensure our ongoing sustainability.

We have spent time meaningfully engaging with our trusted, valued support workers, who can often feel more removed from the centre by the remote nature of their work. We have supported them by conducting comprehensive one-to-one meetings and communicating regularly to gain any direct feedback from our clients, identifying any extra support they may need or tweaks required to the service moving forward.

Footcare Clinics at AUKM

Previously known as Happy Feet, our footcare service has had a refresh and the name of the service has been changed to "Footcare Service", which better reflects the nature of the service and is clear and accessible to the public at large. We have designed new posters and leaflets incorporating a list of treatments the service can offer. The posters and leaflets formed part of a marketing push at the start of the new financial year, with a particular focus on GP surgeries, which represents a large proportion of current referrals and enquiries.

The service has a dedicated email address and phone number, which operates outside of our normal client hours, and the team who answer the calls can not only make appointments, but are skilled to answer queries related to footcare.

Foot health has long been an issue for older adults, having the potential to severely impact mobility, independence and quality of life; within Merton there is a clear need for an accessible and affordable service due to strains and limited capacity within the NHS. Our Footcare service now runs three days a week, which has reduced the waiting list to zero and we are now in a position to be able to offer appointments within two weeks of an enquiry being made.

Historically, the service was run with the support of qualified podiatrists, who provided more clinical and complex treatments. We have struggled in recent years to attract a replacement podiatrist due to a national shortage, and this year we took the decision to seek out qualified Footcare Health Practitioners, rather than limiting our offering to podiatry. Using the professional network of contacts from our existing footcare health practitioner and advertising on our own website, we have successfully added two new practitioners to the team. This has enabled us to attend and respond to the majority of footcare issues that present to us, which includes: nail trimming & shaping, corn removal, callus reduction, cracked heel treatment, fungal & thickened nail care, athlete's foot & verruca advice and deep cleansing & moisturising.

From January 2025, we brought the delivery of the service back into our centre in Mitcham. Using our preexisting therapy room, we have a fully functioning space to hold our footcare clinic. With the service running from the centre, it has introduced a new cohort of people to Age UK Merton, many are attending the centre for the first time when they come for their appointment. This has allowed us an opportunity to promote AUKM and in particular, the Activity Service to these people and raise awareness of all the services we provide.

KEY OBJECTIVE 2 - Building social connection

Age UK Merton was a founding partner of the Merton Community Hub. In partnership with Wimbledon Guild during 2024-25, we continued to staff and provide support to local residents through enquiries coming in via the Community Hub telephone line, funded by the London Borough of Merton. Although the Hub was originally set up in response to Covid-19, this year the Hub has continued to be a lifeline to people in crisis across Merton.

The Community Support Senior Manager works closely with their counterpart at the Wimbledon Guild, holding ongoing fortnightly meetings to discuss service developments in the community, and to review activity and performance. The recent end of year report shows an increase of calls of 70% on the year prior. We have dedicated resource for the Community Hub calls and actions. The report also shows that there has been a significant increase in Tier 1, 2 & 3 calls; with Tier 3 calls reflecting more complex support. The Navigator, since becoming part of the Community Support Service, has improved their knowledge of the intricacies of the services and how they can best support our clients. This has come about by more integrated working, sitting with the teams and attending joint visits to get on the ground experience and a good insight into how each individual team supports clients.

The Community Hub has evolved in the last year because of both Wimbledon Guild and Age UK Merton's dedicated resources that are in place and are better placed to help with a much broader range of issues.

Increased reach to Merton's most isolated older adults

The Merton Befriending service is provided in partnership with Wimbledon Guild and the service matches volunteers with the most isolated older adults, who are house-bound and living with multiple long-term conditions, and may not have strong support networks. We continue with a hybrid service offering, with both telephone and face-to-face contact as options for clients based on preference.

Befriending

Merton Befriending Service is a high-quality service dedicated to tackling loneliness and isolation for older people in Merton by assigning friendly volunteers to visit older people in their homes. Loneliness can have a significant impact on older people's health and wellbeing, therefore, Age UK Merton and The Wimbledon Guild have joined forces to recruit volunteers to dedicate their free time to visiting older, more vulnerable people in their homes.

We offer a free face-to-face and a telephone befriending service with the emphasis on reducing social isolation, empowerment and promoting independence. This is done by providing emotional support and/or enabling people to be re-integrated back into their local community. The befriending service is completely free to join as either a volunteer or a client.

Our befriending volunteers are interviewed and fully inducted into the role. Two references are taken up. A Disclosure and Barring Service (DBS) Check is also carried out. Volunteers are regularly supervised and monitored.

This year saw the completion of the Connect and Befriend project, funded by the NHS under the Health Inequalities funding programme, offering social contact and befriending to clients with complex mental health needs. With the project's conclusion, we can now report the final figures. This year we supported 5 clients for more than 6 months, with 62.5% showing improved wellbeing scores. All clients experienced mental ill health, social isolation, and agoraphobia to varying degrees, with diagnoses ranging from depression and anxiety to psychosis and personality disorders. Many also faced physical health challenges.

At the project's close, we ensured a smooth transition for clients. Some continued their relationships through the Merton Befriending Service, while others naturally concluded their matches after meeting personal goals.

Client information
Mr S aged 67 living in Colliers Wood, referred by Living Well, White British
Case study
Context / presenting needs • Client had been in touch and self-referred to our telephone befriending service through the Merton HUB • He then was in touch with the Living well service for support after the death of his wife, they supported him with contact with Adult Social Care, liaised with GP about a medication review and made referrals for counselling and befriending. • Client had a diagnosis of depression and anxiety and was reporting that he was unable to leave his home due to this extreme anxiety. This resulted in the client being very isolated having no social contacts other than a weekly visit from his sister who helped him with basic shopping. **Intervention** • Connect and Befriend matched the client with a male befriender in his 50's who had also had a history of depression and anxiety and who was currently recovered and hoping to help someone in his past situation. A match was made and they started to meet weekly for 2-3 hours. At first the client was nervous and they spent time watching tv together, however over time, they have built a strong, supportive relationship where the client feels comfortable, and they talk constantly throughout the time they are together and both have commented on how the time flies and how they feel they both are benefitting from the contact. **Outcomes** • With the combination of his medication review, access to adult social care (to help with things like arranging personal care and adaptations to his home for his changing mobility), as well as having an allocated social worker, the client is now presenting in a much more positive light. His time with his befriender is spent doing jobs around his house which he previously didn't feel motivated to do. They play games and they spend time outside in the garden. The client has also made several trips to the local shop, which he had previously been too anxious to do. **Quotes/ direct feedback from client:** • *"I really enjoy chatting to my befriender, I was so lonely before."*

Our core befriending service continues to be well known in the borough and is in high demand. Referrals into the service continue to rise and we hold a waiting list due to this demand. We continue to focus on high-quality matches for our befriending service to ensure that our clients' social needs are met and we are creating lasting social connections.

We are a member of befriending networks and are recognised as a member network promoting best practice in befriending services nationally. Age UK Merton is one of the founding members of the Merton Befriending Forum, consisting of members from all befriending services in Merton. We continue to meet on a quarterly basis to discuss befriending in the borough. This network has been an incredible way to network with our projects to share befriending specific news and resources.

"Poppy is my client's befriender and he was saying how much he enjoys their chats each week and he is looking forward to their next one, as he will be sharing his love of music, specifically the guitar, with her. My client was visibly brighter and I think it's down to him feeling less isolated thanks to Poppy's visits."

"My client is enjoying his visits and discussing his passion for planes. Dr H told me that his Dementia has stabilised since these visits and his wife is enjoying the short respite."

In December 2024, we were awarded the Befriending Network's Quality in Befriending award. The Quality in Befriending Award is the only award in the UK specifically tailored for befriending services. We are proud to be the first Age UK partner to hold this award for our befriending service. The benefits of this award for our service are that there is an increased confidence in the organisation from potential referrers, befriendees and befrienders, as well as funders, commissioners and other stakeholders. Completing this award gave us a chance to review and reflect upon all aspects of our befriending service. In the first year of holding this award we are eligible to complete an additional quality mark of excellence in befriending which the team will be completing this upcoming year.

We have had a review this year of our referral pathways and have made it easier for professionals to refer clients to our services. We have also refreshed all our assessment paperwork following our Quality in Befriending audit.

We continue to seek additional funding to support befriending at Age UK Merton.

Service Outputs **Financial Year 2024/25**

		AUKM		WG		Total	
		No.	%	No.	%	No.	%
1	**No. New Volunteers**	48		15		63	
2	No. Current Volunteers	AVG92		AVG38			
3	No. of Referrals	115		51		166	
4	No. and % BAME Referrals	44		17		61	37%
5	**New Service Users**	45		20		65	
6	New BAME Service Users	18		12		30	
7	No. of Clients Leaving	61		67		128	
8	**No. Current Service Users**					AVG130	
9	No. Current BAME Service Users					AVG 50	
10	% Pre-intervention outcome measures completed						100%
11	% 6 month outcome measures completed						100%

Developed a dynamic, diverse social activity programme, providing a greater variety of opportunities to connect, build relationships and access good nutrition

KEY OBJECTIVE 3 - Creating opportunities for lifelong active ageing

Increased the number of clients accessing regular physical activity programmes

Our Love Later Life Activity Programme

We continue to support older adults to participate in social and exercise-based activities and to get out and about. This year, we have continued to increase our outreach and engagement with our local communities. The number of attendees has once again grown over the past year.

The Age UK Merton activity team offers a large variety of activities, with something on our program for everyone. Service users can play a game of scrabble, eat a nourishing home-cooked meal, put on their sparkle for a dance party, or take a trip and explore new and exciting places. We offer sessions to create a handmade craft, socialise at a local restaurant with friends, partake in various exercise classes to suit their abilities and fitness levels, or simply to enjoy a coffee and chat. We bring in key speakers so clients can listen to an informative talk, pet a therapy dog, have a sound healing session and sing their heart out on a weekly basis, all in the surroundings of the caring and supportive environment of our activity centre, or in warm, safe spaces across the borough.

ICONS
April 24 – March 25: 12373 attendees, an increase from April 23 – March 24: 11440, and from April 22 – March 23: 8735
In total, we held 983 activities, events & lunches

This year, with the support from our Community Outreach Officer, we have been able to reach more clients across different areas of the borough, building relationships and delivering activities in new and accessible locations. We have spoken to faith groups, care homes and community groups to promote our activities.

This year, we were successful in a funding bid to engage with a minority community group in exercise; from September 2024, the team have run a fully-funded weekly chair-based exercise class from the Mosque in Morden for the Muslim women's community aged 50+. We have seen the number of attendees grow and their feedback tells us this is something they want and need:

"I have noticed a significant improvement in both my physical and mental health. I feel more energised and positive overall. The workouts are engaging and a fun activity with friends."
"These sessions have been a fantastic way to stay active, build strength and boost confidence in a safe and supportive environment. Caroline and team lead with real care and enthusiasm, making sure everyone feels comfortable and encouraged, whatever their ability. The class has had such a positive impact on both physical health and social wellbeing. It's a brilliant part of the timetable and I would genuinely recommend it to anyone. It would be wonderful to see it continue and grow."

We are keen to promote and support intergenerational relationships in our community. We continue to support and work with students from local colleges and schools. Over the academic year, the students from Merton & Carshalton colleges joined us for work experience placements in the centre. We've also had students from Orchard Hill school and other local primary schools come into the centre to sing Christmas carols, a real highlight for our clients.

We ran many successful events in the centre this year, including a Wimbledon Cream Tea Afternoon, The Age UK Merton Olympics, a Line Dancing Party & the much publicised "Sparkle Party", as featured in The Sun newspaper.

Our Sparkly Party was part of a project to get older people more active with a dance theme. The party was a huge success, with 37 attendees dolled up to the nines and the event receiving glowing feedback. Attending the party was a photographer and journalist from The Sun newspaper, along with Age UK National's campaigner Angelica Bell. The clients embraced the opportunity to speak about the challenges they face as they age and how vital the support is that they receive from AUKM . You can see the coverage in the link below:
https://www.thesun.co.uk/health/32367053/angellica-bell-sun-xmas-sos-appeal/

The Activity Team attended and supported events across the borough this year, including the Merton Big Sports Day in September, which was hosted by London Borough of Merton's Sport & Leisure team. New connections with local organisations were made and through these we have been able to add a more varied program of activities for our clients to try out: Fit Beats, Gym Induction, Salsa Dance Class, Pilates, Chair-Based Zumba, Swimming and Bollywood Dance. Some of these classes are now on our regular activities programme.

We currently run six exercise classes a week off-site in venues across the borough. This has helped us reach service users in unchartered areas and promote our work with potential clients that could avail of our support. We will continue to identify areas and communities to work with over the coming year.

Gathering and collating feedback from our service users has been a priority this year. We have installed an electronic feedback machine in our reception area, a machine called *"Happy or Not"*. We ask service users to answer a series of basic, yet informative questions as they leave an exercise class or event at our centre. This has proved useful in our planning and has meant clients are directly involved in decision making; and it has meant we can identify the motivation behind people joining our activities and what they enjoy most.

Through the Community Infrastructure Levy (CIL) funding we run free monthly exercise taster sessions, some gentle, some more vigorous. After each taster session, we ask the clients to complete a feedback form. Again, this has helped us develop our activity program, several of the most popular taster sessions are now part of our regular program, like Salsa Dancing & Pilates.

With the support of an NHS fund, we were able once again to offer a free *soup & roll* lunch every Thursday over the winter months. This was an opportunity to share NHS Health leaflets and to gather feedback from clients about their experiences over the winter months and how we could help them.

The Activity Team has seen some structural changes and has experienced some HR challenges this year in terms of resourcing. In June 2024, we brought the Front of House function into the Activity Team. With training, upskilling and support from our Front of House colleague, all the team are now trained to cover these duties when needed. The full team have developed and extended their IT skills on Charity Log and administrative duties.

Outcomes:
Our client feels like she is returning to herself! She is not just a wife, a mother, a grandmother, a carer, she is herself! She is exercising more than ever, she has lost weight, she is socializing more, she is making new social connections, she feels listened to and heard without judgement. Most importantly she feels she has found her community!

In January, 2025 we appointed an internal applicant to the role of Activity Service Coordinator. This role supports the manager and will help us develop our booking systems and our plans of implementing more exercise classes across the borough.

Case Study
Client Information:
Mrs LM: 72-year-old female - lives in Mitcham and is recently bereaved
Context / presenting needs:
Our client is a 72-year-old female who lives in Mitcham and was introduced to AUKM in 2014 when she joined our weekly stitches sessions. She is a very keen knitter and was looking for a social group to interact with while doing her favourite hobby.
At that time, our client was a full-time carer for her husband who had many health issues. She found it difficult to find time for herself and her needs while caring for him. Fast forward several years and her husband's health declined, and our client found she had less and less time for herself. She tried to attend the centre as often as possible and would head home to check on or feed her husband between activities.
Over time, her own health began to suffer. Her mobility reduced and she began using a mobile scooter. Her world became smaller, going any distance from home was impossible. We saw this client maybe once or twice a week at most. She mentioned many times that her time at our activity centre was a real break from her routine as a carer, a time to chat with others, have a home cooked meal and perhaps join a social activity.
Sadly, our client's husband died in April 2024. At that time we recorded that our client had attended 157 sessions at AUKM over the 2023-2024 period.
During the last year we have recorded that she has attended 373 sessions at AUKM. That is an increase of 42%.

Intervention:
The morning after her husband died, our client came into AUKM for our special lunch. She said there was nowhere she'd rather be, supported and comforted by staff, clients and volunteers who knew her and her situation. She didn't want to be home alone with her thought and grief.
From that day onwards, our client said she began to live her life again. Her time was her own. She had no more responsibilities except to herself and her wellbeing. Our team took her under our wings during this fragile time. There were tears but there was also laughter and fun. We noticed that our client was spending more and more time in the centre and that her mood and wellbeing began to lift and improve. We encouraged her to join our Singing for Fun group on a Thursday, it lifts the spirits and everyone feels good afterwards. After a couple of months, we did also encourage our client to try our Chair Based Exercise class, being gentle and a good introduction for someone who hasn't exercised in some time. She loved it. Since January 2025 she has also joined our Yoga and Chair Based Zumba class. The Zumba class is her favourite, for the music, the dancing and the comradery of the group. All the ladies get on well and laugh throughout the class.

Our client mentioned that she can now hold her head up high – both physically and metaphorically. She is proud of what she has achieved and how she has improved her physical health and in doing so also her mental health over the past year. We are very proud of her too.

Outcomes:
Our client feels like she is returning to herself! She is not just a wife, a mother, a grandmother, a carer, she is herself! She is exercising more than ever, she has lost weight, she is socializing more, she is making new social connections, she feels listened to and heard without judgement. Most importantly she feels she has found her community!

She is currently attending 3 exercise classes a week, plus a social club, craft club, singing for fun, special events, supper club in the evenings and our coffee & chat group- She said she would be here 7 days a week if we were opened.

"I am feeling more and more like myself."

"I'm living my life for me now, for as many years as I can."

"When I'm at the AUKM centre I don't feel pushed aside cos I'm old – my family think I'm in my dotage. When I'm here I have peer and staff support and someone to understand where I'm coming from."

"A comforting word from AUKM staff and an arm around my shoulder offering support has given me the strength to deal with anything & there has been lots to deal with over the past year."

"I've spent my whole life thinking of others and looking after others now I'm looking after myself – with the help of AUKM."

"Thank you AUKM and thanks for being my friends."

People

Increased the number of volunteers and improved volunteering experience

Age UK Merton is grateful to all its volunteers, without whom many of our services for older adults across the Borough would not exist. They play a key role in ensuring the quality and reach of our services. We offer volunteering opportunities to people of all ages from student placements to volunteering at our centre in the community. Our oldest Volunteer is 97.

Our volunteers are supported and overseen by our experienced volunteering team and are managed in accordance with our Volunteering policy. Volunteers, in their diversity of age, experience, cultural background and their involvement within communities, bring to our work a value that adds to our understanding of and response to older people's needs. Our range of volunteers have a variety of interests and reasons for wanting to support the organisation, from gaining experience at the start of their careers to using their wealth of experience and knowledge to meeting the needs of our communities.

Over the year, our volunteers have provided remarkable support in every aspect of our activities, from working one to one with our clients to providing administrative support for our staff. We provide a range of volunteering opportunities, each with clear role descriptions to enable volunteers to contribute effectively according to their skills and interests. Volunteers are recruited on a rolling basis, within a well-defined journey. We have a clear recruitment and selection process; all volunteers are interviewed, references taken up and for certain placements Disclosure and Barring Service checks are carried out. All volunteers are then matched to distinct roles, with appropriate induction, ongoing support and training.

As a team we are active attendees in volunteering networking events and forums. We attend the Merton Volunteering Network Forum and Age UK National networking meetings. The aim of these networks is to increase linked-up working with other organisations, discuss volunteering and to share resources and training.

Throughout the year, we have continued to develop volunteering relationships with local businesses to host them at our centre for volunteering days. We are exploring the mutual benefit that can be gleaned from effective corporate partnerships. This year we have had a new cohort of staff from NG Bailey join us and we have ongoing support from the 19 Group. Now an annual tradition at Christmas, we welcome ten staff from Mitcham Job Centre to support us with our annual Christmas Dinner week.

In June, we nominated the group of students from Merton College who deliver the long-standing Christmas Parcel Project for the Young Volunteer Team of the Year Award (aimed at those aged 25 and under) at the Merton Civic Pride awards. This award recognises a team of three or more young people, who have taken action to make a difference to the community and/or lives of residents of the London Borough of Merton. Unfortunately, they did not win the award on the night, however, The Merton Partnership Civic Pride Volunteer Awards have shone a spotlight on the incredible people who make our borough a better place and it was an honour that they were shortlisted. The event was a great space to share our volunteering opportunities with the community at the associated volunteer fair that took place before the awards itself. We were very proud to showcase the great work that the students do on the Christmas Parcel Project. In December, the group again fundraised, created and delivered 100 parcels to Age UK Merton clients, who had been identified as being lonely and isolated. This year we celebrated the fifth year of the Christmas project with the college.

In July, we held a celebration event in our centre to mark National Volunteering Week and in December, we held another volunteer appreciation event to thank our volunteers for their contribution to Age UK Merton throughout the year.

This year we are proud to have had contact with 309 individual volunteers, and we have had 118 new volunteer applications.

A new relationship that we made this year was with the South London Partnership for Social Care, who supported Southwest London residents to find opportunities to work on a three-week paid placement in a range of roles within the Social Care sector. The programme was geared towards residents who were either unemployed or economically inactive, with the aim to improve pathways into work. This was a sponsored placement and at the end of the placement the person was then offered a paid role with our activity centre team.

In November, we attended the South Thames College annual South Thames Colleges Group Employer Awards, where we were nominated for the social action project award for our ongoing work with student placements for their health and social care students and the aforementioned Christmas Parcel Project. The event celebrated the incredible partnerships we have built with the college and highlighted the value of giving students the opportunity for work experience in their chosen field.

Also in November, our gardening volunteers at Age UK Merton won the prestigious "It's Your Neighbourhood" award for the second year in a row. A huge thank you to the Royal Horticultural Society and London in Bloom for recognising our dedication and passion. Our gardeners also took Age UK Merton on the road, visiting St George's hospital for the day, where many of our clients attend to help the gardening team plant the spring bulbs for patients to enjoy.

Age UK's partnership with Dunelm introduced us to the Delivering Joy campaign, where gifts were donated and were distributed by volunteers to clients in need. 50 gifts were donated to Age UK Merton. This project centred on connecting community and has helped us establish a relationship with our local Dunelm. Since this project ended, we have had a stall with information on our services at the store and we are working with Dunelm to identify future projects.

In July, we completed our yearly volunteer feedback with the group being overwhelmingly positive about their experience as volunteers. Some of the reasons why people volunteer with us included:

"It makes me feel good to be able to do something good for others."

"I enjoy helping people who are in need and making a difference to their lives."

"I really enjoy helping people whenever I get a chance, especially groups of people who may need more support than others."

"I love to do something stimulating and helpful for the community."

Following feedback from our volunteers and due to an increase in complex clients being referred to all our services, we have been developing a more robust training calendar for our volunteers. This year we have been able to offer our volunteers training in food hygiene, safeguarding, wheelchair handling and an introduction to mental health support. We will continue to offer training based on the needs of the clients of our services so that our volunteers feel well equipped for their roles.

We have also developed a shared training calendar with our partner Wimbledon Guild's volunteering team to offer a wide range of online training, sharing our resource and expertise and learning from others.

The volunteering team have completed training in Dementia and Befriending, with a view to be able to create our own bespoke training for volunteers. This training will also ensure that as a team we are able to appropriately assess clients who are referred to befriending for suitability for our services. We have identified an increase in referrals for clients who have a dementia diagnosis to our befriending service.

We have successfully recruited, trained and placed administration volunteers within service teams this year, two volunteers for the At Home team and one for Volunteering. These volunteers are benefitting the teams by providing essential back-office support allowing staff to focus on direct service delivery. Additionally, we have recruited two volunteers who are supporting the Information and Advice team, using their previous experience and skills to increase the team's capacity.

Over the year, we facilitated 20 student placements from Merton College to do work experience in our activity centre, and we had our first university placement from London Southbank University, who was placed in the Living Well team. This spring, our student from Orchard Hill specialist college finished his two-year placement with us, where he assisted in our kitchen each week. We are very pleased to have been able to work with the student and his support team to offer a great community-based learning experience for them.

Partnership working and influencing community cohesion

In the past year we have continued to build upon the strong relationships with partners across health, care and voluntary sectors in Merton. Whilst keeping the best interests of older people forefront in our minds, we have continued to engage with these partners tackling issues being faced such as the increased cost of living and identifying system-wide efficiencies in the delivery of services. We partner with organisations that align with our values and strategic direction.

The CEO continues to sit on London Borough of Merton's Health and Wellbeing Board, the Merton Health and Care Together Committee and we are a part of the newly formed Merton Provider Alliance. The Alliance will be the key partnership in delivering integrated neighbourhood teams, meeting the requirements of the London target operating model, and making the NHS 10-year plan a reality in Merton. The ICB will continue to hold local primary/community budgets and responsibilities for a transitional period whilst the Alliance matures and develops. The key is ensuring we have a truly effective and engaged alliance, so we are joining our health and sector partners in really leaning into this new landscape.

Staff across the organisation represent AUKM and the interests of older adults at other working groups and platforms that have improving health, care and social outcomes at the forefront of their priorities, including: Dementia Action Alliance, Merton Safeguarding Adults Board- practice & Quality, the London Borough of Merton Community Response Steering Group and the Merton Disabled Forum to name a few. These groups place the health and wellbeing of the Merton resident at the heart of all they do, knowing that working collaboratively in partnership is the only way forward; making the most of the limited resources available, creating efficiencies in service delivery, maximising impact and improving outcomes.

Processes

Improved safety on site

Early in 2025, we recruited a new highly-skilled Operations Manager, who has taken on the essential task of overseeing daily office functions to ensure the smooth running of the business. This involved organising personnel, providing information, and allocating resources to guarantee that administrative processes operate both efficiently and effectively.

During the review period of 2024/2025, these key areas of responsibility included:

- IT Support

- HR Support

- Estate Management

To promote efficiency, compliance, collaboration, effective communication, and coordination, the operations manager analysed various office processes—such as file management, inventory control, staff productivity and general office operations to identify areas for potential improvement.

IT Support

Our priority is for all office technologies to operate smoothly and effectively, and to interface with each other. We have worked to implement seamless IT solutions, including reliable internet connectivity, well-equipped phones, and secure printing capabilities, all of which enhance operational efficiency. Our decentralised IT support system has proven successful in informing, educating, and empowering staff in their decision-making processes.

HR Support

We have established and maintained a variety of office policies, procedures, and systems to facilitate the efficient functioning of the organisation. A full digital reconfiguration of HR filing has taken place. We have implemented initiatives to support staff development through training and onboarding resources for new hires. We ensured compliance with health and safety policies, fostering a safe and positive work environment at AUKM. Additionally, GDPR guidelines are central to our operations, with staff, volunteers and client information stored securely and updated, as necessary. Our well-crafted employee handbook is accessible to all staff and is periodically reviewed.

Estate Management

The incoming Operations Manager has reviewed office layout and has supervised maintenance, coordinating necessary repairs with external suppliers and contractors. This included maintaining and upgrading our heating system and rewiring parts of the centre. We adhered to health and safety regulations by arranging regular testing of electrical equipment and safety devices.

We have developed comprehensive refurbishment plans for the front of the house and garden to enhance facilities for staff, volunteers, and clients in the first quarter of next year. Future renovations for the main hall, back office and conservatory will depend on funding availability.

With the relocation of staff from Vestry Hall, we have monitored and optimised office space utilisation to identify potential issues of overcrowding or underuse, which informed our decisions regarding office layout and staff relocation. A new hot-desking and a hybrid working model has allowed staff to split their time between the office and home. This model has been successfully implemented, ensuring ample space for all staff.

Our Operations Manager remains committed to continually evaluate the efficiency of office processes to identify areas for improvement.

Financial review

Over the past year Age UK Merton income has reduced marginally.

Headline activity for the 2024-2025 Financial Year:

- Income of £1,227,756 against a budgeted amount of £1,153,845
- Expenditure of £1,380,271 against a budgeted amount of £1,298,061
- Presenting a year end net loss of £152,515 against a budgeted £144,216
- Unrestricted reserve being carried forward to the 24/25 financial year of £217,180

Overall the results show:

The Trustees recognise that the economic climate is still difficult and may continue to deteriorate with limited funding opportunities, which are often short-term. Despite this caution, Age UK Merton has a stable and sound financial position for the foreseeable future with some confirmed grants and contracts in place until March 2027.

Going Concern

The Board of Trustees is of the view that forecast expenditure to 31 March 2026 will be fully funded from currently approved grants and contracts and from reasonably expected future funding from the same and similar sources. The Board also notes the cover available from Age UK Merton's reserves.

Looking further ahead into 2026, 12 months from the date of the Independent Audit of the 2024–25 Financial Statements, the Board of Trustees believes the Charity is well placed to continue to access grants and contracts from local and national funders. The Trustees also believe that the funding from paid-for services will increase by March 2026, though they accept that there remain economic pressures from increased employment costs. Going concern is assessed quarterly as a standing item on the agenda at Finance Committee.

Reserves Policy

The Finance Committee conducts a three-monthly review of the level of unrestricted reserves by considering risks associated with various income streams, expenditure plans and balance sheet items. Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Restricted funds are grants or donations which the donor has specified are to be used solely for specific activities or projects undertaken by the Charity. Reserves are needed to bridge the funding gap between spending on providing services and receiving resources through fundraising and paid-for services. The Trustees have a target of holding between three and six months of core costs in their unrestricted reserves and the target reserves for 6 months core costs is £190,000.

The review enables the Committee to determine whether the level of unrestricted reserves is sufficient to:

- allow time for reorganisation of Age UK Merton's work in the event of a downturn in income or asset values
- protect ongoing work programmes
- allow the Charity to meet its objectives.

As at the end of the year the unrestricted reserves held were £217,180.

The Committee has considered the Charity Commission's guidance Charity Reserves: Building Resilience (January 2016) in undertaking this review.

The risks and issues considered include:
- Level of dependence on any one source of income
- Likelihood of a downturn in any of the various income streams,
- Period of time required to re-establish income streams
- Period of time required to downsize or reorganise the Charity operations
- Potential decrease in the value of the investments
- Requirements for a reasonable level of working capital.

Funds Materially in Deficit

The Trustees acknowledge that two funds show as being materially in deficit at the end of the financial year, Volunteering & Befriending and Community Outreach. Volunteering & Befriending has proven difficult to find continuation funding at the level of its previous capacity and therefore has now reduced its capacity in line with the funding and the deficit on the year will be met from unrestricted funds.

Community Outreach funding came to an end during the year and the deficit arises from a continuation of the work, met by unrestricted reserves, whilst future funding is sourced. This is for a limited period.

Investment Policy and Objectives

Aside from retaining a prudent amount in reserves each year, the Trustees conduct a review of the investment policy for Age UK Merton on an annual basis. The Charity's investment policy is to keep sufficient cash levels in a current Bank account to meet the short-term needs of the organisation. Amounts above those required for these needs are invested with specialist charity investment managers where a low overall risk and above average rate of interest is received on the deposit. Currently these excess funds are deposited with Charity Offices Investment Fund under their Charities Deposit Fund scheme, in a Virgin Terms Savings account and with Bath Building Society. COIF is regulated by the Financial Services Authority and is an ethical investor.

Risk Management

The Trustees have overall responsibility for ensuring the Charity has the most appropriate and effective control systems to safeguard the organisation and any of its assets. These controls protect the organisation against fraud and other irregularities.

This role and the associated practices offer reassurance that:

- The Charity's assets are safeguarded against unauthorised use or disposition
- Proper and reliable financial records are maintained
- The Charity complies with all relevant legislation and regulations.

The Charity maintained a risk register within the year to allow Trustees to assess risk, existing controls and mitigations and residual risk, which allows them to identify further actions to reduce risk further. Risks are categorised by the following headings; Compliance, Governance, Finance, Operations and External.

The Trustees view the risks faced by Age UK Merton to be fairly typical for a local charity delivering services for older adults. However, the risk register is updated frequently with emerging risks discussed by the Trustees to ensure that the overall risk profile of the Charity is kept within reasonable limits.

The organisation's policies and procedures continue to be reviewed on a regular basis. The Board works closely with the senior staff to address risk within the organisation. This is in addition to support around financial controls from our Auditor.

Operational and Compliance risks are minimised by the implementation of appropriate policies and procedures, as well as softer mitigations such as staff welfare and emotional support. Insurance policies are in place to cover public liability, premises and contents, professional indemnity, and volunteers. As is the case with many other charities in the sector, one of the principal risks identified by the Trustees relates to Finances, including competition for funding in an environment where our clients' needs are increasing and resources are decreasing.

To mitigate this, Trustees and senior management team are working to ensure we offer excellent services and value for money. We are seeking to demonstrate the quality and impact of our services to reassure funders and partners that resources are used efficiently for the best impact on our beneficiaries.

Board Structure and Governance

The Trustees (who are also directors of the charitable company for the purposes of the Companies Act 2006) are pleased to present their annual Trustees Report, together with the financial statements for the year ending 31 March 2025, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Trustees determine staff pay scales and review them on annual basis as part of the annual budgeting process. This includes the review of the remuneration of key management personnel within the annual review process.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, United Kingdom Generally Accepted Accounting Practice and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Principal Activity

The charitable company's principal activity for the year, which is ultimately the objects set out in the Articles of Association was to promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the London Borough of Merton.

Governing Document

Age UK Merton is a company limited by guarantee governed by its Articles of Association, which were adopted in 2004, revised in 2012 with further revision in November 2015 to amend Section 21 regarding the composition of the Board of Trustees and further amendment in November 2021 to allow for General Meetings to take place electronically. The Articles were further amended at the Annual General Meeting in November 2024 to specify maximum terms for trusteeship. The geographical scope of the organisation's work encompasses the entire London Borough of Merton.

The Charity was originally founded in 1961 and was registered as an unincorporated charity with the Charity Commission 30 August 1961. The Charity incorporated 7 July 2004.

Age UK Merton is an independent Charity, responsible for its own policy, direction and funding. Age UK Merton is also a member of Age England Association.

Public Benefit

The Trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. We believe that we have complied with the guidance; and seek to demonstrate this within this report. Our objects and funding limit the services we provide to those detailed in our charitable objectives.

The Aims of the Charity are to promote the relief of elderly people in any manner, which now and hereafter may be deemed by law to be charitable in and around the London Borough of Merton.

Trustees

All Trustees give their time voluntarily and receive no benefits from the Charity apart from reimbursed expenses set out in the accounts. The Board of Trustees meets every two months and is responsible for governing the affairs of Age UK Merton. The Board agrees the strategic direction to ensure the organisation fulfils its objectives. It takes overall responsibility for ensuring that the financial, legal and contractual obligations of the Charity are met and that there are satisfactory systems and controls in place. The Board of Trustees receive regular reports from the Finance Committee who oversee the finances of the organisation. The Board has reserved the right to establish working groups from within its members to discuss and make recommendations on specific areas of governance, such as Policies and Procedures.

The Chief Executive Officer attends all Board meetings and sub-committee meetings.

The Trustees serving during the year and to the date of this report were as follows:

B Dillon	
T Byers	
R M Batson	
A Moledina	
K Murray	
P W Southgate	
T Scott	
E Nutting	(Resigned 20 November 2024)
H Shrimpton	(Appointed 20 November 2024)

Appointment of new Trustees

As set out in the Articles of Association, Trustees are elected at the Annual General Meeting (AGM) and may serve a term of three years after which they may be re-elected for a further three years. There must be at least three Charity Trustees. If the number falls below this minimum, the remaining Trustee or Trustees may act only to call a meeting of the Charity Trustees, or appoint a new Trustee. The person elected Chair may serve for six consecutive years. The Board can co-opt members during the year to ensure that the Board has a broad range of skills and experience and to facilitate Trustee succession.

Trustee recruitment and induction

Trustees are recruited through advertisement, professional, personal and member contacts. We aim to recruit local people or people whose skills the Board have identified as needed. The Trustees endeavour to ensure there is a balance of skills, gender, age, ethnicity, disability, sexual orientation, culture, politics or religious belief which reflects the diversity of our community and best represents older adults in Merton. New Trustees are given an induction pack and training to brief them on their legal obligations under charity and company law, the Charity Commission guidance on public benefit and inform them of the content of the Articles of Association. Further training is offered on a regular basis to all Board members and Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Management

Day-to-day management and decision making of the Charity is delegated to the Chief Executive Officer who works closely with executive team and other management staff to deliver the Charity's strategic objectives. The Chief Executive Officer reports to the Chair and the Board.

EXECUTIVE TEAM

Sarah Goad CEO

Helen Regan Head of Services

Rebecca Williams Head of Finance

Recruitment

The Charity is committed to recruiting talented, dedicated people who share our values and represent the diversity of both Merton and its older adult population. We are actively seeking to recruit candidates who will increase the diversity of our team. All candidates are assessed and recruited following our Recruitment Policy.

Training

Training for our staff and volunteers is a critical aspect of our Strategic Plan. We have implemented a full suite of accessible online Mandatory Training to facilitate both individual and team development. Training is a separate budgetary heading allowing the Board and Chief Executive to align the training plan and financial resources required in the financial planning cycle. The Charity offers core online training for all new starters. In addition, role specific training based on an individual's development needs is offered throughout the year and following appraisal.

Related parties and co-operation with other organisations

None of our Trustees receive remuneration or other benefit from their work with the Charity. Any connection between a Trustee or Senior Manager of the Charity with service user, external contractor, staff member or supplier of services must be disclosed to the full board of Trustees in the same way as any other contractual relationship with a related party. All related party transactions are managed in accordance with the Charity's conflicts of interest policy. Any related party transactions were reported in note 14 of the accounts.

Our supporters

Age UK Merton wishes to thank all of our supporters for their generosity over the last year. No matter how large or small, each contribution makes a difference.

Over the year, the Charity has benefitted from support from a number of new partners, in addition to help from long-term supporters. We rely on funding from a variety of sources, including our clients, who pay for our high-quality services. We thank them for choosing the Charity as a service provider and aspire to continue to provide the highest quality support to help them love later life. In addition, we thank our local partners, London Borough of Merton Council and Clarion Housing.

We are privileged to enjoy such strong partnerships with local partners, who share our passion for the health and wellbeing of Merton's older adults. We also thank partners from further afield who have chosen to invest in Merton. In particular, we are grateful to the National Lottery Community Fund, Age UK, Henry Smith Charitable Foundation, Vernon Ely, City Bridge Trust and John Horseman Charitable Trust, Screwfix Foundation, Tesco's Foundation.

This support from national funders is testament to the needs of older adults in Merton and our unique position to help everyone love later life.

Finally, we pay our sincere thanks to all those individuals who have made donations or attended our fundraising events over the last year. Every penny donated is put to good use in our efforts to make Merton a great place to grow old.

Statement of trustees' responsibilities

The trustees, who are also the directors of Age UK Merton for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Auditor

In accordance with the company's articles, a resolution proposing that Kingston Burrowes Audit Ltd be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

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T Byers

Chair

Date: ..8th October 2025.....

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF AGE UK MERTON

Opinion

We have audited the financial statements of Age UK Merton (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

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

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charitable company for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Kevin Fisher BA FCA CTA (Senior Statutory Auditor)
For and on behalf of Kingston Burrowes Audit Ltd, Statutory Auditor
Chartered Accountants
308 Ewell Road
Surbiton
Surrey
KT6 7AL
13 October 2025

AGE UK MERTON

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	3	59,132	-	59,132	73,604	-	73,604
Charitable activities	4	295,697	860,801	1,156,498	280,946	886,457	1,167,403
Other trading activities	5	1,052	-	1,052	1,252	-	1,252
Investments	6	11,074	-	11,074	13,044	-	13,044
Total income		366,955	860,801	1,227,756	368,846	886,457	1,255,303
Expenditure on:							
Raising funds	7	2,979	-	2,979	2,239	-	2,239
Charitable activities	8	519,236	858,056	1,377,292	401,932	872,430	1,274,362
Total expenditure		522,215	858,056	1,380,271	404,171	872,430	1,276,601
Net gains/(losses) on investments	13	(1,610)	-	(1,610)	2,833	-	2,833
Net income/(expenditure) and movement in funds		(156,870)	2,745	(154,125)	(32,492)	14,027	(18,465)
Reconciliation of funds:							
Fund balances at 1 April 2024		374,050	156,039	530,089	406,542	142,012	548,554
Fund balances at 31 March 2025		217,180	158,784	375,964	374,050	156,039	530,089

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 34 to 46 form part of these financial statements.

AGE UK MERTON

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	15		2,385		2,471
Investments	16		32,062		33,672
			34,447		36,143
Current assets					
Debtors	18	49,268		95,950	
Cash at bank and in hand		505,654		608,571	
		554,922		704,521	
Creditors: amounts falling due within one year	19	(213,405)		(210,575)	
Net current assets			341,517		493,946
Total assets less current liabilities			375,964		530,089
The funds of the charitable company					
Restricted income funds	22		158,784		156,039
Unrestricted funds	23		217,180		374,050
			375,964		530,089

The notes on pages 34 to 46 form part of these financial statements.

The financial statements were approved by the trustees on .8th.October.2025.....

.....
B Dillon
Treasurer

.....
T Byers
Chair

Company registration number 05173595 (England and Wales)

AGE UK MERTON

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	26		(113,991)		22,909
Investing activities					
Purchase of tangible fixed assets		-		(259)	
Investment income received		11,074		13,044	
Net cash generated from investing activities			11,074		12,785
Net cash generated from financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(102,917)		35,694
Cash and cash equivalents at beginning of year			608,571		572,877
Cash and cash equivalents at end of year			505,654		608,571

The notes on pages 34 to 46 form part of these financial statements.

1 Accounting policies

Charity information

Age UK Merton is a private company limited by guarantee incorporated in England and Wales. The registered office is 277 London Road, Mitcham, Surrey, CR4 3NT.

In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charitable company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charitable company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charitable company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charitable company.

1.4 Income

Income is recognised when the charitable company is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charitable company has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charitable company has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	33% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Individual assets costing £1,000 or more are capitalised at cost and depreciated over their estimated useful economic lives on a straight-line basis.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charitable company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charitable company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charitable company's balance sheet when the charitable company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally 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.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method 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. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts 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 creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charitable company's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charitable company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.13 *Corporation Taxation*

The Charity is exempt from tax on income and gains falling within Section 505 of the Income and Corporation Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

1.14 *Grant making to individuals*

Grant applications are considered by the Finance Sub Committee on a frequent basis and the average grant is £250.

2 Critical accounting estimates and judgements

In the application of the charitable company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	59,132	72,604
Legacies	-	1,000
	59,132	73,604

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Providing services to older adults						
Charitable income	295,697	860,801	1,156,498	280,946	886,457	1,167,403

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	1,052	1,252

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	11,074	13,044

7 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Other fundraising costs	2,979	2,239

8 Expenditure on charitable activities

	Providing services for older adults 2025 £	Providing services for older adults 2024 £
Direct costs		
Staff costs	809,999	767,857
Project costs	154,131	151,337
Office costs	29,357	28,635
Premises costs	78,565	35,423
Vehicle costs	55	945
Volunteer expenses	2,238	1,849
Staff other costs	16,816	13,721
	1,091,161	999,767
Share of support and governance costs (see note 9)		
Support	286,131	274,595
	1,377,292	1,274,362
Analysis by fund		
Unrestricted funds	519,236	401,932
Restricted funds	858,056	872,430
	1,377,292	1,274,362

9 Support costs allocated to activities

	2025	2024
	£	£
Staff costs	177,083	158,424
Depreciation	86	85
Premises costs	35,362	42,034
Office costs	31,676	29,780
Consultancy fees	26,357	26,713
Bank charges	2,216	2,344
Governance costs	13,351	15,215
	286,131	274,595
Analysed between:		
Providing services for older adults	286,131	274,595

10 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	5,192	6,344
Depreciation of owned tangible fixed assets	86	85

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charitable company during the year.

12 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Senior management team	9	9
Other direct charitable staff	16	16
At Home with Age UK Merton	20	19
Total	45	44

12 Employees (Continued)

Employment costs

	2025	2024
	£	£
Wages and salaries	891,793	840,122
Social security costs	69,817	63,905
Other pension costs	25,472	22,254
	987,082	926,281

The company has a defined contribution pension scheme, which all employees are entitled to join. The company contributes 4% and the employees contributed 4% and employees may make further additional voluntary contributions

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025	2024
	Number	Number
£70,001 - £80,000	1	1

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	88,970	81,638

13 Gains and losses on investments

	Unrestricted funds 2025	Unrestricted funds 2024
Gains/(losses) arising on:	£	£
Revaluation of investments	(1,610)	2,833

14 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

15 Tangible fixed assets

	Plant and equipment £
Cost	
At 1 April 2024	11,946
At 31 March 2025	11,946
Depreciation and impairment	
At 1 April 2024	9,475
Depreciation charged in the year	86
At 31 March 2025	9,561
Carrying amount	
At 31 March 2025	2,385
At 31 March 2024	2,471

16 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 April 2024	33,672
Valuation changes	(1,610)
At 31 March 2025	32,062
Carrying amount	
At 31 March 2025	32,062
At 31 March 2024	33,672

Listed investments consist of COIF Charities Investment Fund Income Units. These have been included at bid market value price.

There were no investment assets outside the UK.

	2025 £	2024 £
Listed investments carrying amount	32,062	33,672

17 Contingent assets

Total contingent assets as at 31 March 2025 is £300,079 (2024: £812,918).

18 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Trade debtors	20,173	43,383
Other debtors	50	-
Prepayments and accrued income	29,045	52,567
	49,268	95,950

19 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	£
Other taxation and social security		18,159	17,435
Deferred income	20	176,534	173,638
Trade creditors		4,202	3,257
Other creditors		4,139	4,954
Accruals		10,371	11,291
		213,405	210,575

20 Deferred income

	2025	2024
	£	£
Other deferred income	176,534	173,638

Deferred income is included in the financial statements as follows:

	2025	2024
	£	£
Deferred income is included within:		
Current liabilities	176,534	173,638
Movements in the year:		
Deferred income at 1 April 2024	173,638	115,371
Released from previous periods	(173,638)	(115,371)
Resources deferred in the year	176,534	173,638
Deferred income at 31 March 2025	176,534	173,638

21 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	25,472	22,254

The charitable company operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charitable company in an independently administered fund.

22 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
Grants to individuals	4,888	-	-	4,888
Health Programmes	66,263	298,217	(247,338)	117,142
Information and Advice	116,549	372,777	(373,187)	116,139
Love Later Life	13,657	37,630	(50,190)	1,097
Volunteers and Befriending	(31,118)	114,417	(161,406)	(78,107)
Activities	35	-	-	35
Direct Services	5,724	-	(5,724)	-
Partner & Community Outreach Worker	(19,959)	25,172	(15,623)	(10,410)
At Home Age Uk Merton	-	3,870	(3,870)	-
Overheads	-	8,718	(718)	8,000
	156,039	860,801	(858,056)	158,784

Previous year:	At 1 April 2023	Incoming resources	Resources expended	At 31 March 2024
	£	£	£	£
Grants to individuals	4,888	-	-	4,888
Health Programmes	3,450	331,103	(268,290)	66,263
Information and Advice	89,606	325,264	(298,321)	116,549
Love Later Life	3,683	80,529	(70,555)	13,657
Volunteers and Befriending	1,071	109,250	(141,439)	(31,118)
Activities	11,158	5,533	(16,656)	35
Direct Service	28,156	6,787	(29,219)	5,724
Partner & Community Outreach Worker	-	3,616	(23,575)	(19,959)
At Home with Age UK Merton	-	16,250	(16,250)	-
Overheads	-	8,125	(8,125)	-
	142,012	886,457	(872,430)	156,039

22 Restricted funds **(Continued)**

Direct Services - At Home with Age UK Merton
Direct Services incorporates our At Home and Happy Feet service. At Home provides regular domestic support to help maintain independence in later life. At Home with Age UK Merton also includes our Happy Feet – Footcare Service. Both the At Home Service and Happy Feet are paid for services, with clients paying a fee to receive the services.

Grants to Individuals
These funds provide us with a resource for making small grants to older people in particular need across Merton, the average grant being £250.

Health Care Programmes
This incorporates the Living Well and Living Well Plus services.

Living Well
This service is funded by the London Borough of Community Partnership Programme and Better Care Fund through which Age UK Merton works in partnership with other voluntary sector organisations and Adult Social Care to support older Merton residents with their social, emotional and nutritional needs. We receive referrals from Adult Social Care and provide individuals with a person-centred assessment to improve individual's overall wellbeing, safety and social connection.

Living Well Plus
The service provides one-to-one support for older adults experiencing low-level hoarding and clutter issues. The service seeks to enable the individuals to improve home safety, address the root causes of the issue and improve health and wellbeing.

Information and Advice Service
This service is to help people in the community to claim a range of welfare benefits and assist with other issues such as housing, social care etc. We provide an appointment service at our offices —giving advice over the phone and, increasingly, by email— provided by specialist information and advice staff. We received funding the National Lottery Community Fund to help develop this service over five years with key objectives around improving access, quality, information governance and positive outcomes for clients in areas like benefits assessment. We have also provide a Warm & Well in Merton service.

The funding is provided by the London Borough of Merton for an adviser specialising in income maximisation, health, housing and community care advice.

During the year, Age UK Merton, along with Wimbledon Guild, was funded by the London Borough of Merton to provide the Community Response Hub, which was established to support vulnerable residents to access food, practical and emotional support during the pandemic. This service was extended to June 2025.

Love Later Life including Activities
The service provides a programme of activities running Monday to Friday in our Centre and across the Borough, supporting people to stay active in body and mind. These services are largely funded through client income but we have received support to help subsidise costs and support specific activities. During the year we have seen a steady increase in the variety and locations of these activities, with new particular interest in the Singing For Fun and poetry sessions.
This service also provides a healthy lunch each day during the week, with a special, themed lunch once a month.

Volunteering and Befriending
We have been funded by London Borough of Merton for the provision of the Merton Befriending Scheme, working in an innovative collaboration with the Wimbledon Guild of Social Welfare to ensure the delivery of high- quality befriending services for isolated older people. We also received funding to pilot a Connect and Befriend service, providing a befriending scheme to those that are experiencing complex mental health issues.

22 Restricted funds **(Continued)**

Project & Community Outreach Worker Payments

Age UK special reserves have provided funding for a part time community outreach worker to engage with the wider older community in Merton, helping to expand the reach our services and ensure that we are able to provide the support needed to older people across the Borough.

Further funding is expected for both of the funds that are in deficit and we are confident in raising these funds in this financial year to cover the previous year's deficit and maintain the service as it is.

23 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024	Incoming resources	Resources expended	Gains and losses	At 31 March 2025
	£	£	£	£	£
Designated fund - Buildings and maintenance	110,105	-	-	-	110,105
General funds	263,945	366,955	(522,215)	(1,610)	107,075
	374,050	366,955	(522,215)	(1,610)	217,180

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Gains and losses	At 31 March 2024
	£	£	£	£	£
	110,105	-	-	-	110,105
General funds	296,437	368,846	(404,171)	2,833	263,945
	406,542	368,846	(404,171)	2,833	374,050

24 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 March 2025:			
Tangible assets	2,385	-	2,385
Investments	32,062	-	32,062
Current assets/(liabilities)	182,733	158,784	341,517
	217,180	158,784	375,964

24 Analysis of net assets between funds **(Continued)**

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 March 2024:			
Tangible assets	2,471	-	2,471
Investments	33,672	-	33,672
Current assets/(liabilities)	337,907	156,039	493,946
	374,050	156,039	530,089

25 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

26 Cash (absorbed by)/generated from operations	2025	2024
	£	£
Deficit for the year	(154,125)	(18,465)
Adjustments for:		
Investment income recognised in statement of financial activities	(11,074)	(13,044)
Fair value gains and losses on investments	1,610	(2,833)
Depreciation and impairment of tangible fixed assets	86	85
Movements in working capital:		
Decrease in debtors	46,682	3,092
(Decrease) in creditors	(66)	(4,193)
Increase in deferred income	2,896	58,267
Cash (absorbed by)/generated from operations	(113,991)	22,909

27 Analysis of changes in net funds

The charitable company had no material debt during the year.

AGE UK MERTON

England & Wales - Charity number 1105384

Accounts

2023–2024

Annual Report & Financial Statements

Merton age UK

Registered charity number 1105384

Contents

2 **Introduction** from our Chief Executive Officer and Chair

4 **Delivering our strategy**

- 5 Our key priorities
- 6 Building blocks for the future
- 6 Increasing outreach and engagement
- 7 **Priority one** Providing high-quality advice and practical support
- 15 **Priority two** Building social connection
- 20 **Priority three** Creating opportunities for lifelong active ageing
- 23 People

24 **Financial Review**

26 **Financial Statements**

30 **Statement of Trustees' Responsibilities**

32 **Our supporters**

33 **Independent auditor's report to the members of Age UK Merton**

36 **Financial statements**

40 **Notes to the financial statements**

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Introduction from our Chief Executive Officer and Chair

A warm welcome to our Annual Report. This year the report highlights all the progress that has been made in year one of our new three-year Strategic Plan.

How fast time flies that we are here again; it is our pleasure on behalf of both the Board of Trustees and the Senior Management Team to provide an update on our organisational development, the charity's financial position and the consequent outcomes and impact that have taken place for older adults in Merton. Our priorities have continued to focus on providing high-quality advice and practical support, building social connection and creating opportunities for lifelong active ageing. However, our three-year Strategic Plan identified four 'building blocks' necessary to achieving our strategic ambitions, and year one has seen very real, tangible progress and development towards reaching those aims.

We are delighted to report that after undergoing very rigorous assessment and evaluation during the Charity Quality Standard inspection that took place in October last year, we received our certification from Age UK National. Seven areas of particular good practice were remarked upon and our assessor expressly noted how many positive changes have been implemented since the previous inspection. He was impressed with our operations and noted how positive morale was and how happy staff were to carry out their duties. We would like to take this opportunity to thank all the staff, trustees, volunteers and clients for their input into the process and I would also like to congratulate the wider AUKM team on

William Barton / shutterstock

outcome, which reflects all-round hard work and commitment to our organisation.

We have increased our profile and connections across the borough, moving away from a model of service delivery in one place, to outreach activity and engagement further afield in Merton; with the aim of reaching all parts of our community, and in particular, under-represented groups. We have increased our collaborative working, integrating further with our health, care and voluntary sector partners because we know we are stronger together, more efficient and effective in our service delivery – reducing duplication and maximising impact. We have listened to our clients and asked for feedback in new and accessible ways; informing and shaping our future offering to meet their needs.

We have recognised the importance of our incredible, values-driven workforce, investing in our people and making Age UK Merton an employer of choice. We pay the London Living Wage, have undergone salary benchmarking and review, implementing a pay policy that is equitable and competitive, and demonstrates real opportunities for career progression and development. We have introduced benefits to support the health and wellbeing of staff and have prioritised mental health support. We embrace diversity in the workplace; we have a rich culture of skilled, passionate and committed staff, who serve to complement each other in providing quality, effective services to our clients.

Age UK Merton (AUKM) is an independent Charity operating within the national Age UK network to provide services for older adults in the London Borough of Merton. Our role is to ensure that older adults can easily access the advice, support and care they need as they get older.

We have a learning culture, expanding our understanding of neurodiversity in the workplace and how we can support everyone to reach their own individual potential at AUKM.

We are proud of the open, positive culture we have created here, and an overwhelmingly positive staff survey has confirmed that people love coming to work here and know that what they do on a day-to-day basis makes a difference.

We have improved our working conditions, both from a functionality perspective — by installing a new kitchen (funded by the National Lottery) and expanding into new office space at Vestry Hall to support our growing and dynamic workforce — and from a health and safety perspective, by upgrading CCTV and alarm systems, and fire and electric works to ensure our building is safe and fit for purpose.

These are just the first year's worth of steps towards a three-year destination, but effective monitoring means that we can be confident we are on course towards achieving the ambitious yet realisable objectives set out in the plan.

Sarah Goad
Chief Executive Officer

Tobin Byers
Chair of Trustees

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Delivering our strategy

Our vision

Supporting our community with opportunities to love later life

Our mission

To provide quality advice and services that meet the needs of older adults in Merton

Our values

Quality, integrity, kindness, inclusivity and collaboration

Our **key priorities**

We are passionate about making a difference to the lives of older people in Merton. Our Strategic Plan outlines our three key priorities to improve health and wellbeing by:

Priority one

Providing high-quality advice and practical support

'I have access to good advice, information and practical support.'

Priority two

Building social connection

'I feel connected socially and emotionally.'

Priority three

Creating opportunities for lifelong active ageing

'I am active and independent.'

Building blocks for the future

Increasing outreach and **engagement**

Improving health, wellbeing and social outcomes

Developing our workforce

Ensuring sustainability

Priority one Providing high-quality advice and practical support

Improved navigation across the organisation and throughout Merton

Implementing London Borough of Merton's Civic Pride Fund – from Q2 2023/24 onwards

Age UK Merton already has an Information and Advice Service and a Living Well service. As part of our service development, we identified a new model of care delivery to develop both the capacity, flexibility, and expertise in each of these team into a more comprehensive overarching Community Support Service, whilst preserving the integrity of their well-functioning delivery models.

Launched in September 2023, our new Community Support Service ensures:

- An effective pathway of provision for older adults across Tiers 1, 2 and 3 as described in the prospectus, with fact-based information provision, short-term advice and support around holistic wellbeing and more, and accredited advice around welfare rights (benefits, social care, health and end of life, housing options, transport and more). This will improve health, wellbeing and social outcomes for older adults
- Multiple, easy to access, inclusive and age-friendly channels of provision — including in-person help based at our activity centre, and via telephone, online and in people's homes — with greater outreach and engagement in the community to ensure under-represented and marginalised groups are targeted
- A clearer career development pathway in place with new junior Officer roles supporting provision. This will ensure consistent capacity to deliver and will also help the organisation develop our workforce, growing and retaining new talent as an attractive employer. We will work towards accreditation as a Living Wage employer
- Strong and effective work between teams putting the needs of each client at the centre of provision. Greater capacity within these teams will also ensure greater sustainability.

Age UK National's Quality Development Team have worked closely with us over the year on a pathway review to encompass the Living Well, Information & Advice and our Front of House services to ensure effective triage, streamlining our referral pathways and maximising our effectiveness. The Quality team were impressed with the professionalism of all staff , the current processes and protocols in place and they expressed that it was evident that clients were at the centre of this work.

We have also worked closely with our Community Outreach Officer (a post funded by the Special Reserve Fund at Age UK) to identify key areas where we have identified gaps in service provision. We identified that Raynes Park, New Malden & Colliers Wood are areas where we receive few referrals.

The Living Well team have attended several events throughout the borough — including Mitcham Carnival, Wimbledon Guild Open Day and Cost of Living events organised by Merton council — building relationships and working in partnership with our allies across Merton.

Part of the Community Support model involved a restructure in posts; allowing for greater efficiency and putting in place opportunities for career development and defined career pathways. A Senior Manager post was created. This role oversees the services of Information & Advice, Living Well and the Community Support Navigator function. The existing Living Well manager was promoted to the new post of Community Support senior manager and one of our Health & Wellbeing co-ordinators was successful in transitioning to the Living Well manager role.

The Health & Wellbeing co-ordinators have completed their Hoarding Level 1 & 2 training with Level 3 to follow. This has given them a great insight into how this disorder affects clients psychologically and how best to support them.

There is an ongoing focus on future funding for all teams involved in Community Support. Our local NHS provisions have been going through a restructure but it is hoped that we can work in partnership with our local integrated care board to support us with funding to help their patients who are reluctant to engage in statutory services, and for our new model to be able to help clients put preventative measures in place to safeguard their health and wellbeing.

The Living Well service has a significant presence in the borough of Merton, continuing to build and maintain quality connections with Health Services. The Team of Health and Wellbeing Coordinators regularly attend GP surgery multi-disciplinary meetings across the Primary Care Networks (PCNs) in Merton. This helps to identify the most vulnerable and often frail clients in the community who may not engage with their GP but have significant health issues and social needs; and provides them with holistic, needs-based support. The Living Well team visits clients at home and can provide feedback to health services regarding the client's personalised action plan and their progress towards becoming safer and more independent in their homes. Living Well's extensive outreach and engagement with PCNs ensures a steady stream of referrals from GP surgeries and Social prescribing.

Living Well has taken a proactive approach to promotion when fewer referrals were coming in towards the end of the financial year; carving out

Living Well 2023–2024

People accessing the Living Well service

697 women

391 men

Referrals from Social Prescribing

96

Referrals from GP surgeries

103

Referred because of frailty

160

Clients with physical disabilities which affect their quality of life

362

time to present at meetings online to explain Living Well and Living Well PLUS service to numerous external stakeholders. The external stakeholders included Occupational Therapy, Social Prescribing, Reablement, and Adult Social Care.

Our ongoing collaboration with Social Prescribing and Wimbledon Guild ensures we can offer the best services for our clients without duplicating work. Our visits to the Merton council enable Living Well to liaise with our partners in Adult Social Care, promoting multi-disciplinary and cross-cultural work. This includes the First Response team and Long-term team social workers, Occupational Health, Reablement, and our colleagues in CLCH.

We had challenges engaging younger older adults in our service as most adults think that AUKM is a service for older, frail clients. Living Well are finding that more younger adults in their 50s and 60s need support because of physical health issues and disabilities. To engage this demographic, Living Well worked closely with the Community Outreach Officer to create social media posts and marketing explaining that the service is for anyone 50+.

In the year 2023–2024, Living Well had 534 new referrals, with a total of 1,088 clients accessing support. There were 5,961 contacts made from the team to our clients. There were 1,222 onward referrals made in the period with the following percentages:

Outcome	%
Feeling connected	12.5
Feeling positive	5
Feeling safe and independent	43.5
Managing money	22.5
Staying active and healthy	16.5

Living Well, like other AUKM services, has a higher proportion of women than men accessing and referring into the service. This does mean that there are many men in the borough who are not engaging with our service but are experiencing health and social issues that could be addressed and supported by Living Well. We intend to work to encourage more men by tapping into community spaces where older men come together.

We carry out reviews with clients at the beginning and end of our support: asking for clients' feedback regarding the service and the quality of support they received.

We follow up with clients' outcomes on the Age UK Merton Older Person Assessment three months after the initial assessment. The five outcome areas (Feeling positive, Feeling connected, Staying active and healthy, Feeling safe and independent, and Managing Money) are monitored on a scale from 1–10 with the following scores for Q1–Q4 combined:

Q1 – Q4 cumulative scores	
Feeling connected	
59% improved	38% maintained
Feeling positive	
48% improved	47% maintained
Feeling safe and independent	
63% improved	33% maintained
Managing Money	
44% improved	51% maintained
Staying active and healthy	
62% improved	32% maintained

"I was helped very quickly and I am so thankful, I could not have done it on my own – it has really helped." — *Living Well client*

When compared to the figures from the last financial year, a greater proportion of clients have improved scores on feeling safe and independent.

This is likely because we have a high percentage of clients with physical/other disabilities referred to occupational therapy and supported to mobilise safely around their homes. More clients have maintained their scores in the management of money outcome area. This is potentially due to people seeking help for cost of living issues and issues with paying higher bills.
Living Well works closely with Information and Advice, referring many clients internally to support with bills, benefits, and cost of living issues. Living Well made many referrals to our own services including At Home, Information and Advice, Befriending and new clients attending our activity centre.

We have also supported a large number of clients to access transport such as Dial-A-Ride and Taxicard to enable them to get out and about and attend social activities. Other services we have signposted to have been the Welfare Benefits Service at Merton Council, Citizen's Advice Merton & Lambeth (CAML), Clarion Housing tenancy sustainment service, South West London Law Centre (SWLLC), and Merton Centre for Independent Living (MCIL). The team has a fantastic knowledge of what exists in the borough to ensure our clients receive the best support possible and receive improved outcomes.

The Living Well Plus service (previously Fresh Start) is now embedded into the wider Living Well service. By helping individuals with de-cluttering and supporting hoarding disorders, the Living Well Plus service aims to make the most vulnerable individuals' lives a lot more manageable; giving them the ability to lead safer, more independent lives in their own home.

Demand has slowed in Q3 and Q4 with the number of referrals down and so Living Well is looking to increase their Living Well Plus social media presence and wider outreach/ engagement with our local community to increase the number of Living Well Plus clients.

Living Well Plus*

Total referrals
21

Total clients accessing support
16

Total contacts
37

*previously Fresh Start

Access to advice

Increasing outreach and engagement

Our Information and Advice (I&A) service provides high-quality, accredited advice for older adults on issues such as money and benefits, health and care, housing and local services.

During Q2 of 2023, the team was composed of one member of staff supported by a volunteer, both working with clients referred directly through the Living Well service only. Due to limited adviser resource, the service continued to provide a streamlined reduced service for both Q3 and Q4 to ensure the quality remained high for clients accessing the service.

Recruitment for advisers has continued to greatly affect the capacity to open the referral pathway fully to both internal and external referrals.

While the new I&A Manager acknowledged the importance of increasing outreach and engagement, it was clear that the primary focus to achieving this objective was recruitment and expanding the team to build capacity to deliver this core service. This was made even clearer when the team's only volunteer moved into paid employment. To maximise its capacity for delivering core advisory services, the team effectively managed a substantial caseload.

Many clients were unable to visit the office for their appointments due to health reasons and required frequent home visits. This aspect of community engagement by the team in the Merton borough continues to remain in demand with the completion of around 300 home visits between the two advisers.

Despite limited staff capacity, the team has continued to reach out, with community events such as a Cost of Living Event at Wimbledon Library in February to promote the services offered by AUKM.

To limit our risk in the ongoing delivery of this accredited service, we consulted with and subsequently contracted the Welfare Benefits Unit to support our limited resource with more complex cases.

With the new Community Support Model implemented, the I&A team is working collaboratively with the Living Well team to improve the client journey. The team conducts

Information and advice

Total benefit uptake by Merton clients

£403,908

People accessing advice

4,391

Clients receiving longer term casework

40.96%

joint visits with clients and maintains open communication to avoid duplication of work to ensure the best outcomes for clients. In supporting Merton clients to access a broad range of services to meet their needs, the I&A team continues to utilise the extensive network of resources available within the Merton borough. A key strength of the team lies in recognising their strict boundaries and limitations and appropriately signposting or referring clients for more specialised advice. In the past year, the team continued to signpost or refer clients to Wimbledon Guild, Citizens Advice Merton & Lambeth (CAML), Merton Adult Social Care & Occupational Therapy teams, Merton Carers First, among others.

The team assisted 758 clients in the year, focusing on the need to change temporarily, how best the advisers could continue to serve clients with a team of two.

Advice and case work continued to represent a high proportion (40.98%) of the work undertaken by the team, reflecting the complex nature of enquiries that the team responded to.

In 2023-2024, financial and benefit issues remained the primary concern for 50% of clients. The largest age group served were those aged between 65–84, accounting for 71.7%, which aligns with the team's focus on providing benefit advice exclusively to pension-aged clients. The team successfully increased the benefits uptake by nearly £18,000 on the previous year 2022–2023, achieving a total of £403,908 for Merton clients. This accomplishment is particularly notable considering the team consisted of just two advisers. Clients with long-term health and care needs have especially benefited from successful Attendance Allowance claims, which have enabled them to use the funds to assist with their care and support needs.

Creating opportunities for lifelong active ageing and building social connection is crucial for "staying active" and "connecting", aligning with two of the Five Ways to Well-being framework. In 2023–2024, the rising long-term health needs of Merton residents has led to 31% of Age UK Merton clients needing assistance to apply for concessionary travel to access social activities and local community facilities to stay active and connected with others. The team worked tirelessly to achieve positive outcomes and continue to successfully overturn some refused applications.

> "I don't know where to start, I just wanted you to know you have been the best of the best. Thank you for the excellent work you did for me, I can't possibly repay you. Your kindness and dedication really shine bright in everything you did for me, you have played such an important part helping me filling up the documentation. I won't forget. You are an extraordinary human being. You have no idea how much your help has meant to me. Thank you for your help and concern." — *A thank-you to one of our advisers from a client*

The primary focus for the I&A Manager since being appointed in October 2023 has been to build capacity and recruit more people to the team to meet the demand for the service.

Moving into 2024–2025, we will focus on expanding and upskilling a now full team, with new Advisers and volunteers, to better serve and support the broader community and clientele in need.

Additionally, the I&A service embarked on preparing for the renewal of the Quality Advice Standard (QAS), the regulatory assessment which allows us to give accredited advice; this will be one of the team's primary focuses moving forward into 2024–2025. Achieving and maintaining the QAS is crucial for demonstrating our commitment to sustainability and providing a high standard of advice and support.

At Home service

The service has experienced some challenges with resource capacity, mainly due to recruitment. This has had a knock-on effect on referral waiting times. The service this year has had on average 130 clients, with a total number of 4,540 visits delivered by approximately 19 support workers who have worked exceptionally hard, going above and beyond. The team (along with other colleagues from the organisation) have been working hard to engage with our partners through attending events throughout the borough of Merton to promote the service.

We have supported them through referrals to other services and support groups to maintain or further improve their quality of life. We have many clients who come to the activity centre for lunch and join in with different activities.

> "I have had my At Home support worker for a long time now they are just like a friend. I'm delighted with them. They make me feel important. When you live alone you can feel a bit out of things and so I'm really pleased to have them." — *At Home client*

We have spent time engaging with our support workers, who can often feel more removed from the centre due to the remote nature of their work. We have supported them by conducting comprehensive one-to-one meetings; engaging with our team to get first-hand feedback from our clients, identifying any extra support they may need or tweaks to the service moving forward.

Looking ahead to next year, we aim to capture regular feedback from our clients and make any necessary adjustments and to maintain the quality of this competitive, in-demand service.

Recruitment remains a priority as we build our network of support workers to enable us to support more older adults in their homes.

> "I decided to work as a support worker after being made redundant from my job in childcare and witnessing my father-in-law's battle with cancer. As a deaf person seeking a fulfilling career, I wanted to make a difference in people's lives, much like the support my father-in-law received. A typical day involves providing companionship and support to clients, many of whom are isolated and appreciate the company and a friendly face. The most rewarding aspect of my role is making a tangible difference in their lives. Working for Age UK Merton offers flexibility, which is crucial for me as a parent, and a supportive work environment with an approachable manager. For those considering becoming an At Home Support Worker, it's important to have a compassionate heart, know that clients often become close friends. This job is incredibly rewarding and impactful." — *A support worker who has worked at AUKM for two and a half years*

Our Foot Health service, Happy Feet, has been very busy this year with a twice-weekly clinic at the Dementia Hub. Our goal for next year is to conduct a full analytic review of the service and identify areas of need and demand, with a view to expanding into full podiatry.

The Centre for Ageing Better / Unsplash

At Home service

2023–2024

Average number of clients each month
115

Hours covered for the year (rounded)
9,600

Clients from the Home from Hospital pilot (which finished in June 2023)
22

Staff retained
21 of 29

Priority two Building social connection

Influencing community cohesion

In the past year, we have continued to build on the strong relationships with partners across health, care and voluntary sectors in Merton. While keeping the best interests of older people forefront in our minds, we have continued to engage with these partners, tackling issues such as the increased cost of living and identifying system-wide efficiencies in the delivery of services.

Our CEO continues to sit on London Borough of Merton's Health and Wellbeing Board, the Merton Health and Care Together Committee and Partnership, and various other working groups and platforms that have improving health, care and social outcomes at the forefront of their priorities. These forums place the health and wellbeing of the Merton resident at the heart of all they do, knowing that working collaboratively in partnership is the only way forward: making the most of the limited resources available, creating efficiencies in service delivery, maximising impact and improving outcomes.

Age UK Merton was a founding partner of the Merton Community Hub. In partnership with Wimbledon Guild during 2023-24, we continued to staff and provide support to local residents through enquiries via the Community Hub telephone line, funded by the London Borough of Merton. Although the Hub was originally set up in response to Covid-19, this year the Hub has continued to be a lifeline to people in crisis across Merton, taking 2,058 calls in 2023–24, approximately 40 per week, and demand continues to steadily increase.

"Age UK Merton saved my life – I was in a bad place post covid /retirement both mentally and emotionally and AUKM saved me."

Support with emergency food provision and help with finances and benefits now collectively constitutes almost half of the enquiries coming into the Hub. The Hub continues to ensure all residents in Merton have information and guidance about the practical, financial and emotional support available in the Borough.

Age UK Merton staff are proud to be able to continue to support provision of the Hub, providing a flexible response in partnership and supporting residents with their increasing queries related to the cost-of-living crisis.

"I'm living my life and AUKM gives me what I need to enjoy this phase of my life."

40% of calls in the last year related to financial support, compared with 34% the previous year. Additionally, 40% of calls concerned food support, compared with 34% the year before. These figures reflect the difficulties caused by the cost-of-living crisis and the increased support we have been providing in relation to this. We continue to make referrals to key partners and sources of support including Wimbledon Foodbank, CAML, Merton Community Fridge, Dons Local Action Group and Wimbledon Guild grants and fuel vouchers.

10% of calls were for support to remain independent; clients were signposted to a variety of support including the Handyperson service, adult social care, occupational therapy and voluntary organisations such as Age UK Merton/Wimbledon Guild and the Alzheimer's Society.

Increased reach to Merton's most isolated older adults

The Merton Befriending service is provided in partnership with Wimbledon Guild. The service matches volunteers with the most isolated older adults, who are house-bound and living with multiple long-term conditions, and who may not have strong support networks. Overall, we have seen an increase in referrals compared to previous years, with a marked increase in clients with complex needs being referred to our service. Mental health issues are a leading reason for referral. We continue with a hybrid service offering, with both telephone and face-to-face contact as options for clients based on preference.

During the period of April 2023 to March 2024 the volunteering team had contact with 291 individual befriending clients including 165 new referrals into the service. 100 of these were women and 65 men which represents an increase in befriending referrals compared to previous years.

We had contact with 429 volunteers over the year with 143 new volunteers' applications. 120 of these were suitable for progression. 15 of the people who applied successfully became volunteers in the activity centre and Information and Advice and 79 of them became befrienders.

We had a total of 75 student placement enquiries with 21 Students being offered 1- or 2-week placements supporting the activity centre. We also have now confirmed a university placement of 100 days within the Living Well team later this year which we have been working to put into place with Southbank University. Part of this project will be creating a robust placement handbook which can be used in future years.

Our team have been working with Merton Connected to develop new roles, including two distribution volunteers to help with sharing our volunteering, services and activities throughout the borough. The volunteering team are also part of the Merton Befriending Network meeting with befriending projects in the borough to share good practice, information and training opportunities.

Our group of students from Merton Colleges were nominated for an award at this year's volunteer awards for their Christmas parcel project – fundraising and delivering Christmas parcels to our isolated clients; they were presented with a runner up award at the ceremony. This year's project saw 100 parcels being delivered throughout the borough.

We have focused on improving the quality of our befriending service and offering both our clients and volunteers a good experience. Some ways that we have been doing this are:

- Improving the volunteer journey – refreshing our handbook, improving training, offering boundary training to all new volunteers, offering peer support meetings and doing appreciation events throughout the year
- Spending time to create solid matches and good relationships between the volunteering team and the clients and volunteers. This relationship building means that the volunteers feel comfortable discussing issues and problems to the team before they escalate and ensure that our boundaries of the service are followed
- Continued regular reviews and support for volunteers who are supporting clients who have complex needs and ensuring that as these needs change the clients are aware of what support there is in Merton
- Increased contact with other departments to share information and offer a full package of support to clients accessing Age UK Merton services.

Increased capacity in the team has allowed for ongoing service auditing and given the team space to look at future development of our volunteering roles and what support we can offer other services.

> "He is funny and very knowledgeable and he makes me feel good. Things are going well with my befriendee. He keeps saying how much he enjoys chatting – and I do as well as we have so many things to talk about. He has been letting me read his short novels, which I have really enjoyed..." — *Client quote about befriender*

Befriending service

2023–2024

Current active befriending matches
101

Referrals for befriending
165

BAME referrals for befriending
42%

Clients feel they had the correct match
100%

Current active volunteers
181

Clients on service aged 80+
78%

Total volunteers this year
286

Current waiting list for befriending matches
40

Total students supported with placements
19

Our volunteer team is consistent with around 200 active volunteers engaged at any one time. We have been working on offering training options this year including safeguarding training to all volunteers, and food safety to all volunteers who help in the kitchen and with food preparation. We have been looking at creating long-term active aging opportunities for people over the age of 50 interested in volunteering. This year we had 28 volunteers join us who are over the age of 50.

March 2024 saw the end of our previous contract for Merton Befriending service and the award of a new contract.

Our good reputation, achieving all our KPIs for the previous project and sharing positive case studies on the work that we have done within this project this year all contributed to us winning this next contract and continuing to offer a high-quality befriending service.

In December 2023, our previous pilot project for Connect and Befriend ended with very positive results. The project has been extended for another year – we were able to offer five befriending matches focusing on the delivery of mental health recovery support and reengagement in the community. This project's focus is to build connection with the community for clients who have been diagnosed with a mental health condition. The befriending support helps them to connect back into the community as part of their recovery.

Our team have also been thinking about alternative ways to connect with our volunteering community and have started to build relationships with local businesses to offer corporate volunteering days. This year we had a day when staff from local businesses came to the centre to support and deliver activities to our clients. A group from Investec hosted a 'for the love of painting' event – an afternoon tea and pottery painting event sponsored by the company and offered to clients for free.

We are looking forward to continuing these relationships and building on them as we move forward into the next year as they have proven to be important contacts and a way to reach volunteers with diverse skill sets.

We have also started a relationship with another business (19 Group) who are offering their staff time on a regular basis to support activity centre special events twice per month.

This year we have had a focus on support and thanking our existing volunteers to encourage longer term volunteering. We have given awards for long service and are working with Merton Connected to engage our volunteers in the volunteer awards and upcoming training they are planning.

Context / presenting needs

Mr H was referred to AUKM befriending by a physical therapist after being released from hospital after a short illness. His mobility and ability to leave his home had declined after his hospital stay and the death of his wife. Mr H had one daughter who would visit around her full-time work as much as she could, otherwise he was home alone. Mr H was unable to communicate on the telephone due to hearing loss. This situation was leaving him very isolated, and his daughter reported that this was affecting his mood and motivation.

Intervention

Mr H was unsure if he wanted to join the befriending scheme but decided, with encouragement from his daughter, to give it a try. He was matched with Britney, a 21-year-old receptionist also living in Morden. She had recently moved into the area and was feeling isolated in her new job and wanted to connect with someone local. They started to meet weekly for one hour when Britney finished work and, after several weeks of negotiating how best to communicate given Mr H's hearing loss, they realised that the meeting was benefitting them both. They both shared stories about their very different lives and connected over their similar experiences of feeling isolated from their community.

This match has continued for the last five years on a weekly basis. Mr H and Britney have both reported to us how much they get out of the time they spend together.

Outcomes

Although an unlikely match on paper, both the client and volunteer have benefitted from their ongoing befriending match. Mr H reported a positive mood change as he started to look forward to their time together. They have spent time together in the garden. Britney has completed our wheelchair safety course to take Mr H for short rides in his wheelchair in good weather. They have a strong and supportive relationship.

After conversations during his befriending Mr H was referred to Information and Advice for help with attendance allowance, to our frailty pilot and Thinking Works for an energy efficiency check. He also had support with his hearing aids to help with communication. Without the encouragement and support of his befriender Mr H was unsure if he would have accessed these other services.

Since being involved with befriending and seeing the positive benefit of social connection, Britney has encouraged her corporate office to get involved with Age UK Merton; they will be funding and hosting an art event and afternoon tea for clients at the centre in February 2025.

Client profile

Age: 96

Location: Morden

Referred by: physiotherapist

Priority three Creating opportunities for lifelong active ageing

Increased the number of clients accessing regular physical activity programmes

We continue to support older adults to participate in social and exercise-based activities and to get out and about.

We continued to increase our outreach and engagement with our local communities. The number of attendees has once again grown over the past year.

We are very keen to promote and support intergenerational relationships in our community. We continue to support students from Merton & Carshalton College; St Marks Academy, Wallington Girls School, & Orchard Hill School (special educational needs school) all in the centre on work experience. We have developed a new working relationship with a local primary school – St Thomas of Canterbury Mitcham – who have joined us for our chair-based exercise class. This proved beneficial both for our clients and the students who wouldn't normally engage with older people.

Line Dancing classes have proven so popular that we now run two classes a week. Our original Elmwood centre class attendance increased so much that we moved it to the larger venue at Vestry Hall in July 2023. We started a second class at Hill House in Morden in April 2023 – reaching clients in an area of the borough that is new for us. Both classes remain some of our most popular weekly activities.

With the addition of two new staff members to the Activity Centre Team in April 2023, we were able to introduce two new centre activities in July 2023: Singing for Fun & Poetry Corner. Singing for Fun is a very popular and uplifting weekly class and Poetry Corner is once a month.

We ran many successful events in the centre this year. For the King's Coronation Party we had a two-piece band play for us. We had our first Black History Month celebration — where we had a steel band playing, also a first for us, and delicious Caribbean food. Local dignitaries including the Worshipful Mayor of Merton attended this event.

There is a national awareness that men are less likely to engage in social activities and events than women. Merton is no exception, and our team have run several events this year that we hoped would interest and encourage men to come along to and take part: we had an Out & About trip and tour of a new brewery in Mitcham and also a tour and talk at Mitcham Fire Station. We ran two Afternoon at the races events in the centre and monthly sports mornings in April, July, August and September 2023. We did see an increase in men attending, but we also know we must do more in this area.

Our supper club has gone from strength to strength this year. We have eaten at many and varied restaurants and pubs across Merton. Clients have enjoyed the experience of eating with friends at places they wouldn't have considered going to without AUKM.

Tai Chi has become a regular fixture on the weekly calendar. Many classes have grown in popularity and so have moved over to Vestry Hall, which has capacity to support growing numbers. Zumba in particular went from strength to strength.

Clients accessing regular physical activity programmes

April '22 – March '23	8735
April '23 – March '24	11440

Team development

In April 2023, the Activity Centre Team gained two new part-time staff members – a cook and an activity leader. This enabled us to offer more activities and support for our clients.

We have made small price increases for activities during this financial year in line with inflation and cost-of-living increases. Lunch increased by 50p, Water Aerobics by £1, Poetry Corner & Singing for Fun are now £5 and in line with other activities. Our Out & About trips remain very popular, we've kept the cost as reasonable as possible so it continues to be affordable and accessible for all.

We had our first full coach trip since Covid in November 2023 — 50 clients travelled to Winchester to visit the Christmas market, and everyone had a jolly good time together and loved travelling outside London again.

Through funding from the NHS, we were able to offer our clients a free bowl of fresh soup and a roll on a Thursday throughout the winter months. Most weeks we had 20+ clients take up this offer. We are hoping to gain funding to allow us to do this again this winter.

Listening to clients

Sports Days
We asked clients who attended our sports days for feedback. We used a smiley face feedback form which was easy to use and very effective in gathering information.

Free Soup & Roll lunch
Clients who attended our free soup and a roll lunch during the winter months were asked to write a note about their experience to give us feedback – again this was useful information.

We have identified a need to gather more information from our clients to help with outcomes and future planning. We are currently working on forms and the best process for doing this.

"I'm 18 years living in Mitcham and only now feel like I'm part of a community."

Context / presenting needs

Ms P came to the Age UK Merton centre in July 2023. She had recently retired and was feeling low and at a loss as to what to do! Although she was volunteering part-time in a charity shop, this did not fulfil her need for social interaction and support. Ms P had a difficult time during Covid and was still feeling the effects of it on her life. She saw our What's On leaflet advertising our Singing for Fun sessions and decided to investigate. Once in the door of AUKM Ms P felt welcomed and comfortable. She signed up for Singing for Fun and was informed about all our other activities and outings.

Intervention

Ms P attended her first Singing for Fun session and "immediately felt at home." Our team introduced to her to other members who made her welcome and chatted with her during and after the session. They told her about some of the outings they planned to go on and suggested she join them – which she did!

Outcomes

Ms P now attends AUKM three, sometimes four, times a week – doing various activities from Craft, Board Games, Singing for Fun and going on various outings and trips. She says that visiting AUKM gives a purpose to her day and that it's good for her mental health. She's met some lovely people and made new friendships in a short time. She says that our staff treat everyone equally, giving clients lots of attention and the support they need.

Client profile

Age: 71

Location: Mitcham

Referred by: Self-referral

People

Increased the number of volunteers and improved volunteering experience

Age UK Merton is grateful to all its volunteers, without whom many of our services for older adults across the Borough would not exist. They play a key role in ensuring the quality and reach of our services. We offer volunteering opportunities to people of all ages from student placements to volunteering at our centre in the community. Our oldest Volunteer is 96.

Our volunteers are supported and overseen by our experienced volunteering team and are managed in accordance with our Volunteering policy. Volunteers, in their diversity of age, experience, cultural background and their involvement within communities, bring to our work a value that adds to our understanding of and response to older people's needs. Our range of volunteers have a variety of interests and reasons for wanting to support the organisation, from gaining experience at the start of their careers to using their wealth of experience and knowledge to meeting the needs of our communities.

Over the year, our volunteers have provided remarkable support in every aspect of our activities, from working one-to-one with our clients to providing administrative support for our staff. We provide a range of volunteering opportunities, each with clear role descriptions, to enable volunteers to contribute effectively according to their skills and interests. Volunteers are recruited on a rolling basis, within a well-defined journey. We have a clear recruitment and selection process; all volunteers are interviewed, references taken up and, for certain placements, Disclosure and Barring Service checks are carried out. All volunteers are then matched to distinct roles, with appropriate induction, ongoing support and training.

Financial Review

Over the past year Age UK Merton has continued to build on the income growth seen over the past few years with overall income decreasing slightly by 2.3% to £1,255,303 with unrestricted income decreasing to £368,846

Headline activity for the 2023–2024 Financial Year

- Income of £1,255,303 against a budgeted amount of £1,343,604
- Expenditure of £1,276,601 against a budgeted amount of £1,346,164
- Presenting a year-end net deficit of £21,298 against a budgeted deficit of £2,560
- Unrestricted reserves being carried forward to the 2023–24 financial year of £374,050

The Trustees recognise that the economic climate may continue to deteriorate and with limited funding opportunities, which are often short-term. Despite this caution, Age UK Merton has a stable and sound financial position and the balance of unrestricted reserves provides some comfort as the Charity navigates the future.

Reserves Policy

The Finance Committee conducts a three-monthly review of the level of unrestricted reserves by considering risks associated with various income streams, expenditure plans and balance sheet items. Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Restricted funds are grants or donations which the donor has specified are to be used solely for specific activities or projects undertaken by the Charity. Reserves are needed to bridge the funding gap between spending on providing services and receiving resources through fundraising.

The review enables the Committee to determine whether the level of reserves is sufficient to:

- allow time for reorganisation of Age UK Merton's work in the event of a downturn in income or asset values
- protect ongoing work programmes
- allow the Charity to meet its objectives.

The Committee has considered the Charity Commission's guidance Charity Reserves: Building Resilience (January 2016) in undertaking this review.

The risks and issues considered include:

- level of dependence on any one source of income
- likelihood of a downturn in any of the various income streams,
- period of time required to re-establish income streams
- period of time required to downsize or reorganise the Charity operations
- potential decrease in the value of the investments
- requirements for a reasonable level of working capital.

Going Concern

The Board of Trustees is of the view that forecast expenditure to 31 March 2025 will be fully funded from currently approved grants and contracts and from reasonably expected future funding from the same and similar sources. The Board also notes the cover available from Age UK Merton's reserves.

Looking further ahead into 2025, 12 months from the date of the Independent Audit of the 2023–24 Financial Statements, the Board of Trustees believes the Charity is well placed to continue to access grants and contracts from local and national funders. The Trustees also believe that the funding from paid-for services will increase by March 2025, though they accept that there remain economic pressures from increased employment costs. Going concern is assessed quarterly as a standing item on the agenda at Finance Committee.

Investment Policy and Objectives

Aside from retaining a prudent amount in reserves each year, the Trustees conduct a review of the investment policy for Age UK Merton on an annual basis. The Charity's investment policy is to keep sufficient cash levels in a current Bank account to meet the short-term needs of the organisation.

Amounts above those required for these needs are invested with specialist charity investment managers where a low overall risk and above average rate of interest is received on the deposit. Currently these excess funds are deposited with Charity Offices Investment Fund (COIF) under their Charities Deposit Fund scheme and in a Virgin Terms Savings account. COIF is regulated by the Financial Services Authority and is an ethical investor.

Financial Statements

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" 2019 (FRS 102). The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

Risk Management

The Trustees have overall responsibility for ensuring the Charity has the most appropriate and effective control systems to safeguard the organisation and any of its assets. These controls protect the organisation against fraud and other irregularities.

This role and the associated practices offer reassurance that:

- The Charity's assets are safeguarded against unauthorised use or disposal
- Proper and reliable financial records are maintained
- The Charity complies with all relevant legislation and regulations.

The Charity maintained a risk register within the year to allow Trustees to assess risk, existing controls and mitigations and residual risk, which allows them to identify further actions to reduce risk further. Risks are categorised by the following headings; Compliance, Governance, Finance, Operations and External.

The Trustees view the risks faced by Age UK Merton to be fairly typical for a local charity delivering services for older adults. However, the risk register is updated frequently with emerging risks discussed by the Trustees to ensure that the overall risk profile of the Charity is kept within reasonable limits.

The organisation's policies and procedures continue to be reviewed on a regular basis. The Board works closely with the senior staff to address risk within the organisation. This is in addition to support around financial controls from our Auditor.

Operational and Compliance risks are minimised by the implementation of appropriate policies and procedures, as well as, softer mitigations such as staff welfare and emotional support. Insurance policies are in place to cover public liability, premises and contents, professional indemnity, and volunteers. As is the case with many other charities in the sector, one of the principal risks identified by the Trustees relates to Finances, including competition for funding in an environment where our clients' needs are increasing and resources are decreasing.

To mitigate this, Trustees and senior management team are working to ensure we offer excellent services and value for money. We are seeking to demonstrate the quality and impact of our services to reassure funders and partners that resources are used efficiently for the best impact on our beneficiaries.

Board Structure and Governance

The Trustees (who are also directors of the charitable company for the purposes of the Companies Act 2006) are pleased to present their annual Trustees Report, together with the financial statements for the year ending 31 March 2024, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Trustees determine staff pay scales and review them on annual basis as part of the annual budgeting process. This includes the review of the remuneration of key management personnel within the annual review process.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, United Kingdom Generally Accepted Accounting Practice and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Principal Activity

The charitable company's principal activity for the year, which is ultimately the objects set out in the Articles of Association was to promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the London Borough of Merton.

Governing Document

Age UK Merton is a company limited by guarantee governed by its Articles of Association, which were adopted in 2004, revised in November 2012 with further revision in November 2015 to amend Section 21 regarding the composition of the Board of Trustees and further amendment in November 2021 to allow for General Meetings to take place electronically. The geographical scope of the organisation's work encompasses the entire London Borough of Merton.

The Charity was originally founded in 1961 and was registered as an unincorporated charity with the Charity Commission 30 August 1961. The Charity registered as an incorporated charity with the Charity Commission on 9th August 2004.

Age UK Merton is an independent Charity, responsible for its own policy, direction and funding. Age UK Merton is also a member of Age England Association.

Public Benefit

The Trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. We believe that we have complied with the guidance; and seek to demonstrate this within this report. Our objects and funding limit the services we provide to those detailed in our charitable objectives.

The Aims of the Charity are to promote the relief of elderly people in any manner, which now and hereafter may be deemed by law to be charitable in and around the London Borough of Merton.

Trustees

All Trustees give their time voluntarily and receive no benefits from the Charity apart from reimbursed expenses set out in the accounts. The Board of Trustees meets every two months and is responsible for governing the affairs of Age UK Merton. The Board agrees the strategic direction to ensure the organisation fulfils its objectives. It takes overall responsibility for ensuring that the financial, legal and contractual obligations of the Charity are met and that there are satisfactory systems and controls in place. The Board of Trustees receive regular reports from the Finance Committee who oversee the finances of the organisation. The Board has reserved the

right to establish working groups from within its members to discuss and make recommendations on specific areas of governance, such as Policies and Procedures.

The Chief Executive Officer attends all Board meetings and sub-committee meetings.

The Trustees serving during the year and to the date of this report were as follows:

Tobin Byers, Chair
Brian Dillon, Treasurer
Eileen Nutting, Company Secretary
Altaf Moledina
Katherine Murray
Richard Batson
Peter Southgate
Tracey Scott (appointed on 22 November 2023)

Appointment of new Trustees

As set out in the Articles of Association, Trustees are elected at the Annual General Meeting (AGM) and may serve a term of three years after which they may be re-elected for a further three years. There must be at least three Charity Trustees. If the number falls below this minimum, the remaining Trustee or Trustees may act only to call a meeting of the Charity Trustees, or appoint a new Trustee. The person elected Chair may serve for six consecutive years. The Board can co-opt members during the year to ensure that the Board has a broad range of skills and experience and to facilitate Trustee succession.

Trustee recruitment and induction

Trustees are recruited through advertisement, professional, personal and member contacts. We aim to recruit local people or people whose skills the Board have identified as needed.

The Trustees endeavour to ensure there is a balance of skills, gender, age, ethnicity, disability, sexual orientation, culture, politics or religious belief which reflects the diversity of our community and best represents older adults in Merton.

New Trustees are given an induction pack and training to brief them on their legal obligations under charity and company law, the Charity Commission guidance on public benefit and inform them of the content of the Articles of Association. Further training is offered on a regular basis to all Board members and Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Related parties and co-operation with other organisations

None of our Trustees receive remuneration or other benefit from their work with the Charity. Any connection between a Trustee or Senior Manager of the Charity with service user, external contractor, staff member or supplier of services must be disclosed to the full board of Trustees in the same way as any other contractual relationship with a related party. All related party transactions are managed in accordance with the Charity's conflicts of interest policy. Any related party transactions were reported in note 14 of the accounts.

Management

Day-to-day management and decision making of the Charity is delegated to the Chief Executive Officer who works closely with senior management team and other management staff to deliver the Charity's strategic objectives. The Chief Executive Officer reports to the Chair and the Board.

Senior management team
Sarah Goad, CEO
Helen Regan, Head of Services (appointed January 2024)
Rebecca Williams, Head of Finance

Recruitment

The Charity is committed to recruiting talented, dedicated people who share our values and represent the diversity of both Merton and its older adult population. We are actively seeking to recruit candidates who will increase the diversity of our team. All candidates are assessed and recruited following our Recruitment Policy.

Training

Training for our staff and volunteers is a critical aspect of our Strategic Plan. The new Senior Management Team have implemented a full suite of accessible online Mandatory Training to facilitate both individual and team development.

Training is a separate budgetary heading allowing the Board and Chief Executive to align the training plan and financial resources required in the financial planning cycle. The Charity offers core online training for all new starters. In addition, role specific training based on individual's development needs is offered throughout the year and following appraisal.

Statement of Trustees' Responsibilities

The Trustees (who are also the directors of Age UK Merton for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP 2019 (FRS102);
- make judgments and estimates that are reasonable and prudent, and;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006.

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

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to Disclosure of Information to Auditors

In so far as the trustees are aware, there is no relevant audit information of which the company's auditor is unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Small Company

This Trustees report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

On behalf of the Board:

Tobin Byers (Chair), Trustee
11th November 2024

Reference and Administrative Information

Financial review

Registered Charity number 01105384

Registered Company number 05173595

Registered office Elmwood Centre, 277 London Road, Mitcham, Surrey CR4 3NT

Auditors' details

Kingston Burrowes Audit Ltd, Statutory Auditors, 308 Ewell Road, Surbiton, Surrey, KT6 7AL

Bankers

Barclays Bank Plc. Barclays House, 8 Alexandra Road, Wimbledon, London SW19 7JZ

Unity Trust Bank Plc. Nine Brindley Place, Birmingham B1 2HB

Investment managers

CCLA Fund Managers Limited

COIF Funds, Senator House, 85 Queen Victoria Street, London EC4V 4ET

Our supporters

Age UK Merton wishes to thank all of our supporters for their generosity over the last year. No matter how large or small, each contribution makes a difference.

Over the year, the Charity has benefitted from support from a number of new partners, in addition to help from long-term supporters. We rely on funding from a variety of sources, including our clients, who pay for our high-quality services. We thank them for choosing the Charity as a service provider and aspire to continue to provide the highest quality support to help them love later life. In addition, we thank our local partners, **London Borough of Merton Council, The Integrated Care Board** and **Wimbledon Foundation** for their support.

We are privileged to enjoy such strong partnerships with local partners, who share our passion for the health and wellbeing of Merton's older adults. We also thank partners from further afield who have chosen to invest in Merton.

In particular, we are grateful to the **National Lottery Community Fund, Age UK, Henry Smith Charitable Foundation, Vernon Ely, City Bridge Trust** and **John Horseman Charitable Trust**.

This support from national funders is testament to the needs of older adults in Merton and our unique position to help everyone love later life.

Finally, we pay our sincere thanks to all those individuals who have made donations or attended our fundraising events over the last year. Every penny donated is put to good use in our efforts to make Merton a great place to grow old.

Independent auditor's report to the members of Age UK Merton

Opinion

We have audited the financial statements of Age UK Merton (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

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

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

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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 our audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report which includes the directors' report prepared for the purpose of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance

is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; and assessing whether the judgements made in making accounting estimates are indicative of a potential bias.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Kevin Fisher FCA (Senior Statutory Auditor)
For and on behalf of Kingston Burrowes Audit Ltd, Statutory Auditors

308 Ewell Road, Surbiton, Surrey, KT6 7AL
15th November 2024

Financial statements

Statement of Financial Activities (Incorporating an income and expenditure account) for the year ended 31 March 2024

Income from	Notes	Unrestricted Funds £	Restricted Funds £	2024 total Funds £	2023 total Funds £
Donations and legacies	2	73,604	—	73,604	109,658
Income from charitable activities	4				
At Home with Age UK Merton		204,626	16,250	220,876	197,017
Grants to Individuals		—	—	—	445
Health Programmes		—	331,103	331,103	249,708
Information and Advice		—	325,264	325,264	363,946
Love Later Life		46,250	80,529	126,779	67,533
Overheads		23,904	8,125	32,029	13,135
Volunteers and Befriending		—	109,250	109,250	139,780
Activities		6,166	5,533	11,699	43,782
Direct service		—	6,787	6,787	52,370
Partner & Community Outreach Worker payments		—	3,616	3,616	41,006
Other trading activities					
Fundraising		1,252	—	1,252	3,414
Investments	3	13,044	—	13,044	2,956
Total Income		**368,846**	**886,457**	**1,255,303**	**1,284,750**

Expenditure on	Notes	Unrestricted Funds £	Restricted Funds £	2024 total Funds £	2023 total Funds £
Raising funds	**5**	**2,239**	**—**	**2,239**	**1,519**
Charitable activities	6				
At Home with Age UK Merton		213,565	16,250	229,815	231,839
Grants to individuals		—	—	—	445
Health programmes		—	268,290	268,290	266,217
Information and advice		—	298,321	298,321	297,124
Love Later Life		45,996	70,555	116,551	71,520
Overheads		113,245	8,125	121,370	107,134
Volunteers and befriending		—	141,439	141,439	160,601
Activities expenses		29,125	16,656	45,781	53,141
Direct service		—	29,220	29,220	—
Partner & community outreach					
Worker payments		—	23,575	23,575	—
Total expenditure		**404,170**	**872,431**	**1,276,601**	**1,189,540**
Operating surplus/(deficit)		(35,324)	14,026	(21,298)	95,210
Net unrealised gains/(losses) on investments	16	2,833	—	2,833	(1,151)
Net income/(expenditure)		(32,491)	14,026	(18,465)	94,059
Transfers between funds	20				—
Net movement in funds		(32,491)	14,026	(18,465)	94,059
Reconciliation of funds	20				
Total funds brought forward	20	406,541	142,013	548,554	454,495
Total funds carried forward	20	**374,050**	**156,039**	**530,089**	**548,554**

Continuing operations
All income and expenditure is derived from continuing activities.
The Statement of Financial Activities includes all gains and losses recognised in the year.

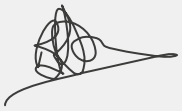
Balance sheet at 31 March 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	15	2,471	2,297
Investments	16	33,672	30,839
		36,143	**33,136**
Current assets			
Debtors	17	95,950	99,042
Cash at bank and in hand		608,571	572,877
		704,521	**671,919**
Current liabilities			
Creditors: amounts falling due within one year	18	(210,575)	(156,501)
Net current assets		**493,946**	**515,418**
Total assets less current liabilities		**530,089**	**548,554**
Net assets	19	**530,089**	**548,554**
Total funds of the charity	20		
Unrestricted funds		**374,050**	**406,541**
Restricted funds		**156,039**	**142,013**
Total funds		**530,089**	**548,554**

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees on 11 November 2024 and were signed on its behalf by

Tobin Byers (Chair), Trustee



Brian Dillon (Treasurer), Trustee

Statement of cash flows for the year ended 31 March 2024

Cash flows from operating activities	Notes	2024 £	2023 £
Net cash provided by / (used in) operating activities		22,650	22,614
Cash flows from investing activities			
Interest from investments		13,044	2,956
Net cash provided by / (used in) investing activities		**13,044**	**2,956**
Change in cash and cash equivalents in the reporting period		35,694	25,570
Cash and cash equivalents at the start of the reporting period		572,877	547,307
Cash and cash equivalents at the end of the reporting period		**608,571**	**572,877**

All amounts relate to continuing activities

RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES			
Net income/(expenditure) for the reporting period (as per the statement of financial activities)		(18,465)	94,059
Adjustments for:			
Depreciation charges	15	85	—
Unrealised (gains) / losses on investments	16	(2,833)	1,151
Interest from investments	3	(13,044)	(2,956)
Payments to acquire tangible fixed assets	15	(259)	(1,741)
Decrease / (increase) in debtors		3,092	(53,947)
Increase / (decrease) in creditors		54,074	(13,952)
Net cash provided by / (used in) operating activities		**22,650**	**22,614**
ANALYSIS OF CASH AND CASH EQUIVALENTS			
Cash at bank and cash in hand		608,571	572,877
Total cash and cash equivalents		**608,571**	**572,877**

Notes to the financial statements

1. Accounting Policies

Age UK Merton is a private company limited by guarantee, registered in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the Reference and Administrative Information page.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice. The financial statements are prepared on a going concern basis under the historical cost convention modified to include certain items at fair value.

Age UK Merton meets the definition of a public benefit entity under FRS 102.

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.

Preparation of the accounts on a going concern basis

The accounts have been prepared on a going concern basis under the historical cost convention modified to include certain items at fair value, and having considered future plans and forecasts, including a review of financial reserves as detailed in the Trustees' report, the Trustees believe it appropriate to continue to do so.

Income recognition

Items of income are recognised in the financial statements when all of the following criteria are met:

- The Charity has entitlement to the funds;
- Any performance conditions have been met or are fully within the control of the Charity; there is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

Contract income is recognised as the Charity earns the right to consideration through the performance of its services.

Income received in advance of a specific activity or provision of other specified service is deferred until the criteria for income recognition are met.

Expenditure recognition

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

- Costs of raising funds which comprise those costs associated with seeking donations and grants

- Expenditure on charitable activities, which comprises the costs of running the various activities and services for the Charity's beneficiaries.

Expenditure includes those costs of a direct nature, which can be allocated to a specific activity. It also includes indirect costs including governance costs that do not relate to a specific activity but are necessary to support them. Support costs are apportioned to each activity on the basis of staff time.

Fund accounting
Unrestricted general funds are those funds which are freely available for use in furtherance of the objects of the Charity and which have not been designated for specific purposes.

Designated funds are unrestricted funds of the Charity, which the Trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are funds which can only be used in accordance with specific restrictions imposed by the donor or which have been raised for a particular purpose.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Donated services and facilities
Donated services or facilities are recognised as income if material when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the Charity of the item is probable and that economic benefit can be measured reliably.

On receipt, donated services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Voluntary help
A significant amount of time is expended on the Charity's activities, which is donated free of charge. It is not possible to quantify the value of time given and accordingly it is neither recorded as donated income nor as an expense in the financial statements.

Pension costs & other post-retirement benefits
Employees are able to join the money purchase scheme, which has been established in compliance with the regulations on work – place pensions under the Pensions Act 2008.

Employees were automatically enrolled into the money purchase scheme unless they have exercised their right to opt out of scheme membership.

Tangible fixed assets
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight-line basis as follows:

Asset Category	Annual Rate
Motor vehicles	33% on cost
Office equipment	33% on cost

Corporation Taxation
The Charity is exempt from tax on income and gains falling within Section 505 of the Income and Corporation Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Investments
Unlisted investments have been included in the Balance Sheet at bid market value as at 31 March 2024 with changes in bid market value recognised as net gains/(losses) on investments on the statement of Financial Activities.

Debtors and creditors
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the Statement of Financial Activities.

2. Income from Donations and Legacies

	2024 £	2023 £
Donations	54,604	43,058
Notional rent	18,000	18,000
Legacies	1,000	48,600
	73,604	**109,658**

All of the £73,604 recognised in 2024 (2023: £109,658) is related to unrestricted funds.

3. Investment Income

	2024 £	2023 £
Bank interest	13,044	2,955
Investment income	—	1
	13,044	**2,956**

All of the £13,044 recognised in 2024 (2023: £2,956) related to unrestricted funds.

4. Incoming Resources from Charitable Activities

Grants	2024 £	2023 £
At Home with Age UK Merton	16,250	—
Grants to individuals	—	445
Health Programmes	298,216	238,572
Information and Advice	325,264	362,904
Love Later Life	82,326	27,868
Overheads	18,125	—
Volunteers and Befriending	69,250	90,864
Activities	5,533	36,219
Direct Services	6,787	52,220
Partner & Community Outreach worker payments	3,616	42,506
Contract income		
Information and Advice	—	1,042
Volunteers and Befriending	40,000	48,916
Health Programmes	32,887	11,135
Client income		
At Home with Age UK Merton	204,626	197,017
Love Later Life	44,453	39,665
Room hire income		
Overheads	8,264	10,000
Sundry income		
Overheads – Project income	5,640	1,635
Activities	6,166	7,564
Direct Services	—	150
Total	**1,167,403**	**1,168,722**

Of the £1,167,403 received (2023: £1,168,722) £280,946 is unrestricted and £886,457 restricted (2023: £294,113 unrestricted and £874,609 restricted.)

4.1 Grant details

Grants received, included in the above, are as follows:

Unrestricted		2024 £	2023 £
Age UK	Overheads	10,000	36,006
Everyone Health	Activities	—	191
Merton Voluntary Service Council	Overheads	—	1,500
Other small grants	Love Later Life	—	(29)
Wimbledon District Nursing & Midwifery Benevolent Society	Health Programme	—	249
Wimbledon Foundation	Love Later Life	1,797	—
Wimbledon Guild Welfare Grant	Grants for individuals	—	16
Wimbledon Guild Welfare Grant	Health Programme	—	150
		11,797	**38,083**

Restricted		2024 £	2023 £
Age UK	Love Later Life	—	6,508
Age UK	Volunteering and Befriending	23,750	—
Age UK	Overheads	3,125	—
Age UK	Partner & Community Outreach Worker Payments	3,616	—
Age UK	At Home with Age UK Merton	16,250	—
City Bridge Trust	Information and Advice	53,330	54,199
CVA	Love Later Life	500	—
Emanuel Hospice	Information and Advice	12,500	5,000
ESC Lottery Fund (Sport England Lottery)	Love Later Life	—	4,100
Everyone Health	Love Later Life	280	3,414
Health Inequalities	Activities	5,533	—
London Borough of Merton	Direct Services	6,787	52,220
London Borough of Merton	Health Programme	298,216	236,405
London Borough of Merton	Information and Advice	195,982	289,740
London Borough of Merton	Love Later Life	350	—
Mercers Company	Love Later Life	—	9,625
Merton Voluntary Service Council	Volunteering and Befriending	—	2,500
National Lottery Community Fund	Activities	—	10,000
National Lottery Community Fund	Information and Advice	63,452	62,829
National Lottery	Love Later Life	73,437	—
NHS South West London ICB	Activities	—	11,067
NHS South West London ICB	Health Programme	—	1,769
Postcode Society Trust	Activities	—	14,962
Public Health Merton	Love Later Life	982	—
Screwfix Foundation	Overheads	5,000	—
The Henry Smith Charity	Volunteering and Befriending	45,500	44,500
The Home Instead Charities	Love Later Life	—	1,500
Versus Arthritis	Love Later Life	4,980	—
Wimbledon Foundation	Love Later Life	—	2,750
Wimbledon Guild Welfare Grant	Grants for individuals	—	428
		813,570	**813,516**
Total unrestricted and restricted grants		**825,367**	**851,599**

5. Fundraising costs

	2024 £	2023 £
Direct fundraising costs	**2,239**	**1,519**

All of the above fundraising costs of £2,239 are all unrestricted costs (2023: £1,519 all unrestricted costs).

6. Charitable activities costs

	Direct costs £	Support costs £	2024 £	2023 £
At Home with Age UK Merton	188,034	41,781	229,815	207,776
Grants to Individuals	—	—	—	445
Health Programmes	194,925	73,365	268,290	266,216
Information & Advice	225,860	72,461	298,321	297,125
Love Later Life	83,112	33,439	116,551	71,520
Overheads	109,002	12,368	121,370	107,134
Volunteers and Befriending	106,815	34,624	141,439	160,601
Activities	39,207	6,574	45,781	53,141
Direct Services	29,220	—	29,220	24,063
Partner & Community Outreach Worker payments	23,575	—	23,575	—
	999,750	**274,612**	**1,274,362**	**1,188,021**

7. Analysis of direct costs

	Unrestricted £	Restricted £	2024 £	2023 £
Staff salary and staff costs, and other Agency temp costs	143,599	520,620	664,219	603,638
Volunteer expenses	653	1,196	1,849	2,591
Project costs	8,789	142,632	151,421	186,490
Premises costs	28,240	7,181	35,421	32,866
Office costs	22,716	5,920	28,636	18,059
Helping Hands salary costs	116,429	830	117,259	103,695
Vehicle costs	945	—	945	100
	321,371	**678,379**	**999,750**	**947,439**

8. Analysis of support

	Unrestricted £	Restricted £	2024 £	2023 £
Staff salary and staff costs and other Agency temp costs	35,767	122,760	158,527	118,565
Premises costs	9,012	33,020	42,032	33,881
Office costs	9,448	20,332	29,780	24,427
Governance costs *(note 9)*	15,215	—	15,215	20,197
Consultancy	11,118	17,940	29,058	43,512
	80,560	**194,052**	**274,612**	**240,582**

9. Governance costs

	2024 £	2023 £
Bank charges and fees	2,344	2,294
Consultancy fees		—
Auditor's fee	6,344	3,360
Legal fees	13	13
Professional fees	—	9,894
Payroll costs	2,900	2,600
Other fees and licences	3,614	2,036
	15,215	**20,197**

All of the costs of £15,215 (2023: £20,197) is unrestricted costs.

10. Net incoming/(outgoing) resources

Net resources are stated after charging/(crediting)

	2024 £	2023 £
Auditor's fee	**6,344**	**3,360**

11. Staff Salary Costs

	2024 £	2023 £
Wages and salaries	722,863	718,592
Social security costs	63,905	56,359
Pension costs	22,254	20,114
	809,022	**795,065**

One employee (2023: One) had employee benefits in excess of £60,000 within the range of £70,001–£80,000 (2023: £60,000–£70,000). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds. The Charity Trustees were not paid nor received any other benefits from employment with the Charity in the year (2023: £Nil) neither were they reimbursed expenses during the year (2023: £Nil). No Charity Trustee received payment for professional or other services supplied to the Charity (2023: £Nil).

The Senior Management Team of the Charity comprises of the Trustees and those detailed in the Trustees' report on page 28. The total employee benefits of the key management personnel of the Charity were £81,638 (2023: £69,719).

Under FRS 102 employee benefits include gross pay, benefits in kind, employer's national insurance and employer's pension costs.

12. Staff numbers

The average monthly number of employees (including part time staff) during the year was as follows:

	2024 Numbers	2023 Numbers
Senior management team	9	8
Other direct charitable staff	16	15
At Home with Age UK Merton	19	17
	44	**40**

13. Pension costs

The company has a defined contribution pension scheme, which all employees are entitled to join. The company contributes 4% and the employees contributed 4% and employees may make further additional voluntary contributions.

During the year ended 31 March 2024, the company's total contributions amounted to £22,254 (2023: £20,114).

14. Transactions and related parties

The trustees neither received nor waived any remuneration during the year (2023: £Nil).

The trustees did not have any expenses reimbursed during the year (2023: £Nil).

There were no other related party transactions during the year other than those stated on note 11 and above.

15. Tangible fixed assets

Cost	Office Equipment £	Totals £
At 1 April 2023	11,687	11,687
Additions	259	259
Disposals	—	—
As at 31 March 2024	**11,946**	**11,946**

Depreciation	Other Assets £	Totals £
At 1 April 2023	9,390	9,390
Charge for year	85	85
Eliminated on disposal	—	—
As at 31 March 2024	**9,475**	**9,475**
Net book value		
At 31 March 2024	**2,471**	**2,471**
At 31 March 2023	**2,297**	**2,297**

16. Fixed asset investments

Market Value	Unlisted Investments £	Totals £
At 1 April 2023	30,839	30,839
Additions	—	—
Disposals	—	—
Revaluation	2,833	2,833
At 31 March 2024	**33,672**	**33,672**

There were no investment assets outside the UK.

Unlisted Investments	2024 £	2023 £
COIF Charities Investment Fund Income 1002.95 units	20,493	18,769
COIF Charities Investment Fund Income 645 units	13,179	12,070
	33,672	**30,839**

The revaluation in the year for the unlisted investments is a result of an unrealised gain of £2,833 (2023: loss of £1,151).

Unlisted investments consist of COIF Charities Investment Fund Income Units. These have been included at bid market value price.

Historical costs	2024 £	2023 £
COIF Charities Investment Fund Income 1002.95 units	12,167	12,167
COIF Charities Investment Fund Income 645 units	7,824	7,824
	19,991	**19,991**

17. Debtors: amounts falling due within one year

	2024 £	2023 £
Trade debtors	43,383	30,913
Accrued income	7,997	42,583
Prepayments	44,570	25,546
	95,950	**99,042**

18. Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	3,257	6,391
Taxation and Social Security	17,435	15,924
Other creditors	4,954	3,513
Accrued expenses	11,291	15,302
Deferred income	173,638	115,371
	210,575	**156,501**

Deferred income of £173,638 (2023: £115,371) included above relates to grant income received during the year but relating to future accounting periods.

Deferred income analysis	2024 £	2023 £
As at 1 April	115,371	138,135
Additions during the year	173,638	115,371
Amounts released to income	(115,371)	(138,135)
As at 31 March	**173,638**	**115,371**

19. Analysis of net assets

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Fixed assets	2,471	—	2,471	2,297
Fixed Investments	33,672	—	33,672	30,839
Current assets	379,583	324,938	704,521	671,919
Current liabilities	(41,676)	(168,899)	(210,575)	(156,501)
	374,050	**156,039**	**530,089**	**548,554**

Comparative year information for the net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Fixed assets	2,297	—	2,297	556
Fixed Investments	30,839	—	30,839	31,990
Current assets	433,682	238,237	671,919	592,402
Current liabilities	(60,277)	(96,224)	(156,501)	(170,453)
	406,541	**142,013**	**548,554**	**454,495**

20. Movement in funds – current year

Current Year	At 1/4/23 £	Net movement in funds £	Transfers between funds £	At 31/3/24 £
Unrestricted Funds				
General fund	296,436	(32,491)	—	263,945
Designated fund				
Buildings & maintenance	110,105	—	—	110,105
	406,541	**(32,491)**	**—**	**374,050**
Restricted Funds				
At Home with Age UK Merton	—	—	—	—
Grants to individuals	4,888	—	—	4,888
Healthcare Programmes	3,450	62,813	—	66,263
Information and Advice	89,606	26,943	—	116,549
Love Later Life	3,683	9,974	—	13,657
Overheads	—	—	—	—
Volunteers and Befriending	1,071	(32,189)	—	(31,118)
Activities	11,158	(11,123)	—	35
Direct Service	28,157	(22,433)	—	5,724
Partner & Community Outreach Worker Payments	—	(19,959)	—	(19,959)
	142,013	**14,026**	**—**	**156,039**
Total funds	**548,554**	**(18,465)**	**—**	**530,089**

Further funding is expected for both of the funds that are in deficit and we are confident in raising these funds in this financial year to cover the previous year's deficit and maintain the service as it is.

Net movements in funds for the current year are as follows:

	Incoming resources £	Resources expended £	Gains/ (losses) £	Movement in funds £
Unrestricted funds				
General fund	368,846	(404,170)	2,833	(32,491)
Designated fund				
Buildings & maintenance	—	—	—	—
	368,846	**(404,170)**	**2,833**	**(32,491)**
Restricted funds				
At Home with Age UK Merton	16,250	(16,250)	—	—
Grants to individuals	—	—	—	—
Healthcare Programmes	331,103	(268,290)	—	62,813
Information and Advice	325,264	(298,321)	—	26,943
Love Later Life	80,529	(70,555)	—	9,974
Overheads	8,125	(8,125)	—	—
Volunteers and Befriending	109,250	(141,439)	—	(32,189)
Activities	5,533	(16,656)	—	(11,123)
Direct Service	6,787	(29,220)	—	(22,433)
Partner & Community Outreach Worker Payments	3,616	(23,575)	—	(19,959)
	886,457	**(872,431)**	**—**	**14,026**
Total funds	**1,255,303**	**(1,276,601)**	**2,833**	**(18,465)**

21. Movement in funds – previous year

Current Year Unrestricted Funds	At 1/4/22 £	Net movement in funds £	Transfers between funds £	At 31/3/23 £
General fund	377,688	36,592	(117,844)	296,436
Designated fund				
Buildings & maintenance	—	(9,895)	120,000	110,105
	377,688	**26,697**	**2,156**	**406,541**
Restricted Funds				
At Home with Age UK Merton	1,899	—	(1,899)	—
Grants to individuals	4,888	—	—	4,888
Healthcare Programmes	20,138	(16,688)	—	3,450
Information and Advice	31,059	66,860	(8,313)	89,606
Love Later Life	—	3,683	—	3,683
Overheads	70	—	(70)	—
Volunteers and Befriending	13,579	(20,821)	8,313	1,071
Activities	4,987	6,171	—	11,158
Direct Service	—	28,157	—	28,157
Others	187	—	(187)	—
	76,807	**67,362**	**(2,156)**	**142,013**
Total funds	**454,495**	**94,059**	**—**	**548,554**

	Incoming resources £	Resources expended £	Gains/ (losses) £	Movement in funds £
Unrestricted funds				
General fund	410,141	(372,398)	(1,151)	36,592
Designated fund				
Buildings & maintenance	—	(9,895)	—	(9,895)
	410,141	**(382,293)**	**(1,151)**	**26,697**
Restricted funds				
At Home with Age UK Merton	—	—	—	—
Grants to individuals	429	(429)	—	—
Healthcare Programmes	249,309	(265,997)	—	(16,688)
Information and Advice	363,946	(297,086)	—	66,860
Love Later Life	27,897	(24,214)	—	3,683
Volunteers and Befriending	139,780	(160,601)	—	(20,821)
Activities	36,028	(29,857)	—	6,171
Direct Service	52,220	(24,063)	—	28,157
Others	5,000	(5,000)	—	—
	874,609	**(807,247)**	**—**	**67,362**
Total funds	**1,284,750**	**(1,189,540)**	**(1,151)**	**94,059**

22. Restricted funds

Direct Services – At Home with Age UK Merton
Direct Services incorporates our At Home and Happy Feet service. At Home provides regular domestic support to help maintain independence in later life. At Home with Age UK Merton also includes our Happy Feet – Footcare Service. Both the At Home Service and Happy Feet are paid for services, with clients paying a fee to receive the services.

Grants to Individuals
These funds provide us with a resource for making small grants to older people in particular need across Merton, the average grant being £250.

Health Care Programmes
This incorporates the Living Well and Living Well Plus services.

Living Well
This service is funded by the London Borough of Community Partnership Programme and Better Care Fund through which Age UK Merton works in partnership with other voluntary sector organisations and Adult Social Care to support older Merton residents with their social, emotional and nutritional needs. We receive referrals from Adult Social Care and provide individuals with a person-centred assessment to improve individual's overall wellbeing, safety and social connection.

Living Well Plus
The service provides one-to-one support for older adults experiencing low-level hoarding and clutter issues. The service seeks to enable the individuals to improve home safety, address the root causes of the issue and improve health and wellbeing.

Information and Advice Service
This service is to help people in the community to claim a range of welfare benefits and assist with other issues such as housing, social care etc. We provide an appointment service at our offices —giving advice over the phone and, increasingly, by email— provided by specialist information and advice staff. We received funding the National Lottery Community Fund to help develop this service over five years with key objectives around improving access, quality, information governance and positive outcomes for clients in areas like benefits assessment. We have also provide a Warm & Well in Merton service.

The funding is provided by the London Borough of Merton for an adviser specialising in income maximisation, health, housing and community care advice.

During the year, Age UK Merton, along with Wimbledon Guild, was funded by the London Borough of Merton to provide the Community Response Hub, which was established to support vulnerable residents to access food, practical and emotional support during the pandemic. This service was extended to June 2025.

Love Later Life including Activities
The service provides a programme of activities running Monday to Friday in our Centre and across the Borough, supporting people to stay active in body and mind. These services are largely funded through client income but we have received support to help subsidise costs and support specific activities. During the year we have seen a steady increase in the variety and locations of these activities, with new particular interest in the Singing For Fun and poetry sessions.

This service also provides a healthy lunch each day during the week, with a special, themed lunch once a month.

Volunteering and Befriending
We have been funded by London Borough of Merton for the provision of the Merton Befriending Scheme, working in an innovative collaboration with the Wimbledon Guild of Social Welfare to ensure the delivery of high-quality befriending services for isolated older people. We also received funding to pilot a Connect and Befriend service, providing a befriending scheme to those that are experiencing complex mental health issues.

Project & Community Outreach Worker Payments
Age UK special reserves have provided funding for a part time community outreach worker to engage with the wider older community in Merton, helping to expand the reach our services and ensure that we are able to provide the support needed to older people across the Borough.

23. Capital Commitments

The Trustees have agreed that the previously planned capital refurbishment of the centre is no longer a viable use of resources and therefore Age UK Merton the £65,000 received from the Neighbourhood fund has been released back to the funds. Capital costs for the original project have been released into the profit and loss account and are covered by the ringfenced reserves.

24. Contingent Assets

Total contingent assets as at 31 March 2024 is £812,918 (2023: £443,712)

Registered charity number 1105384
Registered Company number 05173595
(England & Wales)

Merton age UK

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277 London Road,
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AGE UK MERTON

England & Wales - Charity number 1105384

Accounts

Merton Age UK

Registered charity number 1105384
Registered Company number 05173595
(England & Wales)

Annual Report

& Financial Statements 2022–2023

Contents

2 Introduction from our Chief Executive Officer and Chair

4 Delivering our strategy

- 4 Our priorities
- 5 Our values
- 7 Building blocks
- 8 Our impact
- 25 Future plans

31 Financial Review

- 39 Statement of Trustees' Responsibilities
- 40 Reference and Administrative Information
- 41 Our supporters
- 42 Independent Auditor's Report
- 46 Financial Statements
- 51 Notes to the Financial Statements

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Introduction from our Chief Executive Officer and Chair

William Barton/shutterstock

The 2022–23 Financial Year marks the first full year of tenure of our new leadership team, and we have spent recent months embedding new structure within the organisation.

As we have continued to prepare for the imminent inspection from Age UK National's 'Charity Quality Standard', this newly founded Senior Management Team have taken a deep dive into Age UK Merton's Internal Governance process – to ensure it is robust and fit for purpose in our current environment, and we have made great strides towards improving both our internal and external communications.

We continue to be in a sound financial position, and are well placed to be able to respond to and meet the changing needs of local older adults.

In tandem with ongoing service review, we have engaged in new and innovative projects in partnership and collaboration with our local health and care partners, and the wider voluntary sector, to facilitate more personalised support, improving health and wellbeing outcomes and doing our bit to reduce the health inequalities experienced by many in the borough.

This past year has involved thorough strategic planning as we look forward to our next chapter. April 2023 saw the publication of our new 2023-2025 Three-year Strategic Plan, drafted with input from our workforce of staff and volunteers, and in co-production with our service users, drawing on direct feedback from our clients to inform our future direction.

We have embarked upon a period of meaningful workforce development, with the implementation of a new suite of mandatory training, strategic opportunities for internal development and enlisting the expertise of others to deliver external training.

We have prioritised staff wellbeing and support, investing in a programme of health benefits for staff, which includes an Employee Assistance Programme, a whole host of savings and cash back on medical treatments. Our Board were also proactive in recognising cost of living pressures on staff.

Funding developments have enabled us to bring a new structure of Community Support into fruition; galvanising the resources we have in our accredited Information and Advice service and our Health and Wellbeing Living Well Support team, effectively triaging clients' needs and getting the right people around the client quicker, reducing duplication and improving outcomes. We continue to work on its implementation.

We have seen our workforce grow; to accommodate this, we have taken on additional premises alongside our voluntary sector partners in Vestry Hall, Mitcham, to support this growing, flexible cohort of staff. We continue to appraise opportunities to build upon our solid foundations to widen access to our services and to make progress towards reaching all parts of our richly diverse population.

Now the stage is set for the next three years, we look forward to seeing our strategy come to life; living and breathing our values and continuing to align ourselves as an effective system partner within our community. Whilst we have outlined Age UK Merton's trajectory, we know that the environment we operate in continues to be volatile and unpredictable, so we will continue to be agile and proactive in our approach to best place ourselves to respond to both positive opportunities and negative external variables that come our way.

Sarah Goad
Chief Executive Officer

Tobin Byers
Chair of Trustees

Delivering our strategy

Age UK Merton (AUKM) is an independent Charity operating within the national Age UK network to provide services for older adults in the London Borough of Merton. Our role is to ensure that older adults can easily access the advice, support and care they need as they get older.

Our Mission

To make Merton a great place to grow old

Our Vision

A Borough where everyone can love later life

Our **priorities**

We are passionate about making a difference to the lives of older people in Merton. Our **Strategic Plan 2019–22** outlined our three key priorities to improve health and wellbeing by:

1. Providing high-quality advice and practical support
2. Building social connection
3. Creating opportunities for lifelong active ageing

Our **values**

We want to be known for:

Accessibility
The go-to place for people to ask us anything about later life

Collaboration
Working with partners across sectors to get the best outcomes for Merton's older adults

Dynamism
An organisation prepared to innovate, take risks and provide solutions

Impact
Empowering people and organisations to make a positive, tangible difference

Integrity
Robust privacy and confidentiality procedures — trusted staff and volunteers

Kindness
A supportive, empathic place to work, volunteer or receive support

Quality
Providing accredited, person-centred services, respected throughout the Borough

Sustainability
Able to attract funding, generate income from diverse sources and maximise resources efficiently

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Lisa Bretherick / lisaimages.com

Building blocks

People

- Methodical and considered recruitment processes
- Listening to clients, volunteers, staff and partners to make informed decisions
- Implementing a high quality learning and development programme for staff and volunteers
- Supporting staff & volunteer wellbeing

Influence

- Supporting behaviour change in clients
- Informing and advising policy makers and commissioners
- Representing Age UK Merton on strategic & delivery boards
- Raising the profile of ageing well within community

Processes

- Maintaining high-quality organisational policies and procedures through Age UK Quality Standards & Advice Quality Standard
- Clear referral pathways internally and with partners
- Compliant finance & governance
- Strong impact measurement processes

Sustainability

- Strong, positive, supportive organisational culture
- Clear demonstration of impact
- Diverse income strategy
- Efficient use of resources
- Intelligent use of technology solutions

Our **impact**

As we continued to rebuild services and presence following the pandemic, our strategic priorities did not waiver and much of the year was spent reviewing our internal governance, process and policies, to ensure we had the robust internal mechanisms in place to be able to deliver upon these strategic priorities.

We saw our programme of activities develop and numbers have consistently improved over the year. It has been so rewarding to see more and more clients visiting the Activity Centre, having rebuilt client confidence to re-engage in activities.

Our services have continued to develop, and we have added in further activities to address the specific needs of older people. This report serves as a synopsis of the fantastic work delivered over the past year and demonstrates the positive impact we have had supporting older adults across the borough.

Key Objective 1 Providing high-quality advice and practical support

Our Information and Advice service provides high quality, accredited advice for older adults on issues such as money and benefits, health, housing and care. For the majority of the year, our team consisted of two individuals, supported by volunteers. Nationwide and sector-wide issues with adviser recruitment impacted greatly on capacity and this necessitated an agile and responsive change in approach over the year, to best serve our clients with the limited resource and capacity available.

ADVICE

825

people accessing advice

6.5 contacts per client

14.3% clients receiving longer-term casework

£386,251 benefits uptake

At the end of the financial year, we said goodbye to our long-standing Information & Advice Manager, Jo Hulton, who had been instrumental in building the Information and Advice Service over the past five years. We wish her all the very best and thank her for her dedication to older adults in Merton. In her tenure across six financial years at AUKM, Jo oversaw an impressive uptake of £2,129,498 in total of unclaimed benefits for clients.

With interim measures in place to support vacancies in the team, we consistently sought the advice of Age UK National, to ensure we were best placed to continue to deliver our service, and to limit our exposure to risk with respect to our accreditation standard for the Age UK Information & Advice Quality Programme (IAQP), which passports to the Advice Quality Standard. Their support has been very valuable, and we have also positively since recruited a new Information and Advice Manager and have received external consultancy support from The Welfare Benefits Unit.

Access to advice

Over the year 825 clients accessed our advice services, a decrease of 24% on 2021/22, reflective of the impacted capacity of the team during the year. Provision of Information and Advice for individuals is Borough wide, however provision reflects the East/ West split in the Borough, with the majority of clients residing in more deprived wards in the East. The service continues to see a diverse client group with 33.6% clients accessing the service from ethnic minorities (excluding white minorities), reflective of Merton's diversity.

Money and benefits remained the highest individual issue (49.3%) for clients accessing the service within the year. The team also successfully continued their work around income maximisation with £386,251 of previously unclaimed benefits successfully claimed throughout the year, an increase of £26,326k over 2021/22 despite impacted capacity.

Demand is only anticipated to continue to increase for Information & Advice with a noticeable rise in drop-in clients as the cost-of-living issues continue to impact the public.

Practical support

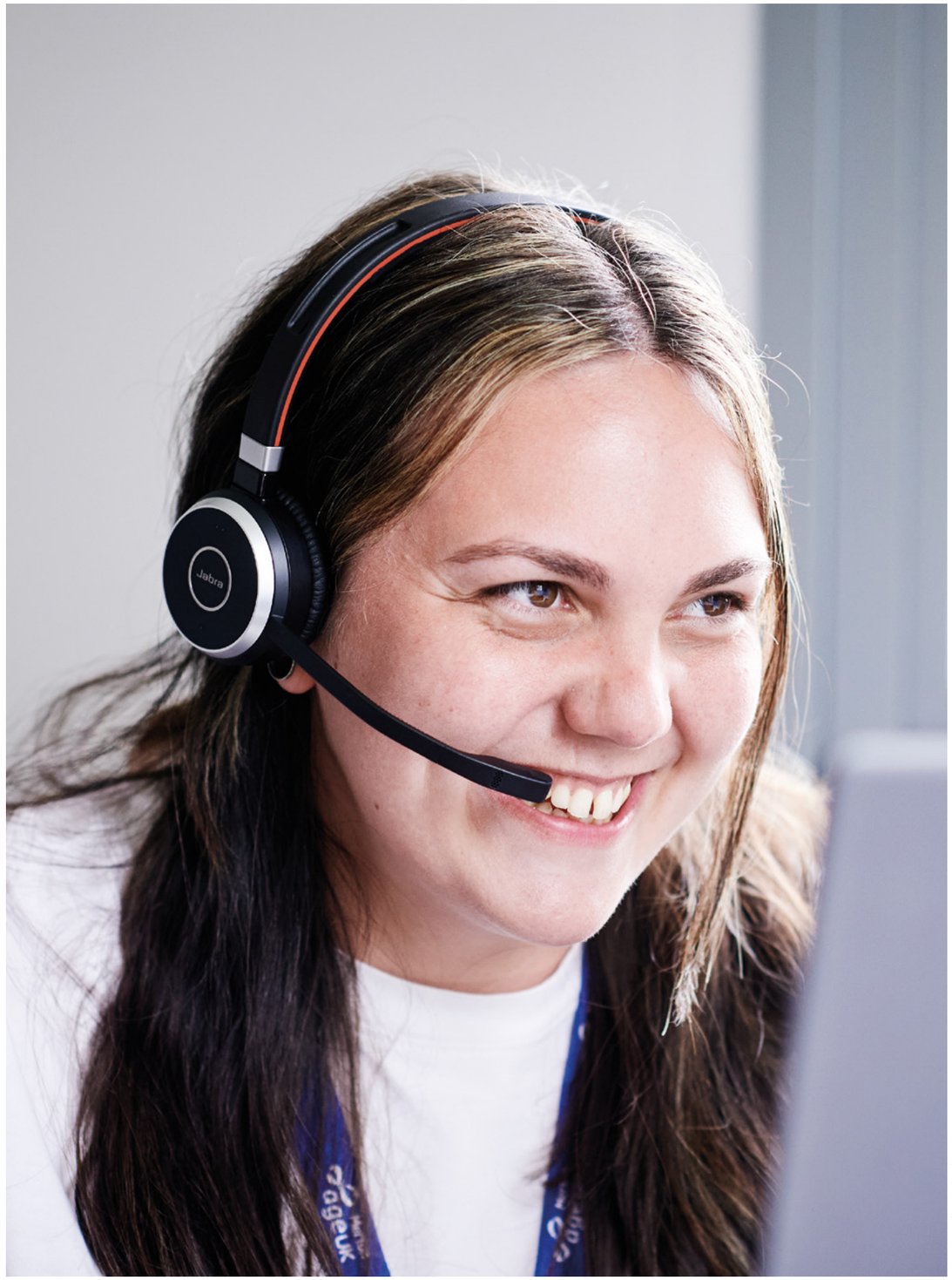
Our At Home service provides practical support for older adults, in their homes, to help them maintain their independence. We have a team of 20-25 Support Workers at any time who are matched with clients to provide regular, domestic and other practical support, helping them to maintain their homes and access essential supplies.

Along with the support workers, the At Home team continue to help clients who are experiencing anxiety, and loss of confidence from the pandemic.

Our At Home team continue to conduct structured assessments; both assessing clients' support needs but also identifying any other concerns clients may have and then effectively and appropriately signposting them to our other services. The Support Workers' holistic approach means that they truly get to know their clients as individuals and are able to build trust and confidence over time to help make informed suggestions to enhance their lives.

During 2022-2023, the At Home team have noticed an increase in referrals for clients needing more help with social connection and companionship, working closely with other internal services, including the Befriending and Living Well services.

With the At Home team in their new portacabin being more office based again following the recovery from the pandemic, this gave the Support Workers a 'work base'



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again and a feeling of being more connected and engaged with the organisation.

The At Home service often supports getting our clients 'out and about', by facilitating walks, or by accompanying them to local shops. Some clients may be reluctant to go out alone, but support from our team can empower an individual to feel a lot safer in this regard. They also actively encourage clients to consider joining in our wide range of activities and exercise classes offered at the centre itself, building their social connection and providing opportunities to stay active and healthy.

Due to a robust recovery plan, the service has had a steady but slow increase in client numbers during 2022/23.

We also continued to adhere to best practice by following government guidance, adopting key infection control procedures, to both protect our clients and staff and to reassure clients of our professionalism and commitment to a vigorous approach to infection control.

Financially, we continued to recover from the impact of previous years and continued to work hard to get back to pre-pandemic figures and improve projections for growth by more targeted marketing of the service.

AT-HOME SUPPORT

120

approximate number ofclients receiving At Home support at any given point in the year

9,362 hours
of support provided

Improved navigation across the organisation and throughout Merton

Age UK Merton Home from Hospital pilot

During the last quarter of 2022/23, At Home supported the rapid mobilisation of a 'Home from Hospital' pilot. The aim of the pilot was to provide practical and emotional support for older adults within 'lower need' hospital discharge pathways within two weeks of being discharged. This pilot was based on defined needs identified by the London Borough of Merton (LBM) and other place-based partners. The pilot also aimed to improve patient outcomes following discharge by reducing the risk of readmission and improving recovery, independence and health and wellbeing outcomes for individuals.

Age UK Merton

The pilot's intended outcomes are outlined below:

- Provide enhanced support for patients on specific pathways to improve discharge outcomes
- Deliver six weeks' practical support to aid rehabilitation and reduce risk of readmission
- Connect older adults to other community services to maintain independence
- Pilot a Home from Hospital model for Merton, to create a future business case for extension

Initially the pilot was funded from January 2023 to March 2023, this was then extended until the end of June 2023 due to positive feedback. The pilot was promoted through a variety of routes and enabled greater partnership working particularly between the council's reablement team and St George's hospital discharge team.

The pilot had 22 referrals in total: 15 successful clients who received support, and seven clients who didn't eventually need Home from Hospital help. Three clients transitioned to Age UK Merton's chargeable At Home service for continued help. Qualitative feedback in general from most clients was positive and aligned with the desired outcomes described in the case study. For example, clients fed back the following about the pilot:

- They were very happy to have support when leaving hospital, and it helped with their confidence once they were home
- They were extremely appreciative of the help and kindness of the support workers and organisation
- The ongoing help and companionship received from the At Home service after the six weeks' free support was also valuable

The pilot model is very simple to implement again as it uses our At Home model, and we are keen to source future funding to implement the service given the positive feedback and good outcomes for those who were referred and used the service.

Home from Hospital – Case Study

Miriam aged 76, lives in a town house in Mitcham, she is a very sociable person who enjoyed going to her local church regularly, meeting with friends for a coffee and going on walks. Sadly, Miriam was suffering with cramps and pain in her legs which led her staying in hospital for three weeks.

Age UK Merton

Miriam needed to have a knee replacement in Epson hospital. She came out of hospital after surgery on the 10th January; she was bed bound and unable to walk. Miriam's bathroom was on the third floor of her home, but she needed to put a bathroom next to her bedroom on the second floor. An occupational therapist came and assessed her for adaptations in the home and supplied her with a rollator to move around with.

On discharge, Miriam, received carers for four visits a day which were then cut down to three visits. Once Miriam became more mobile, she didn't receive further visits from carers.

Miriam said during this time she felt very low, very nervous and felt alone. She also didn't feel very confident anymore.

On the 19th January, the Reablement Team referred Miriam to the Age UK Merton, Home from Hospital Service, which is a free service for six weeks up to three hours per week. We arranged to send Ann, our support worker, to start on the 25th January to support Miriam with any general domestic housework, shopping and companionship. The same day Miriam called Age UK and wanted to say thank you to Ann for the help she provided and to thank everyone involved. She was overwhelmed with the helped she received from Age UK, especially from Ann, and was extremely appreciative.

On the fifth week we visited Miriam to see how she had been getting on and if she needed any further support. We talked about her confidence now; with the support from Ann and she said "she felt much more positive and confident about her recovery." Miriam was interested in coming to Age UK to build on her social life again.

Miriam quoted *"The service is very important, I was asked what help I needed and Ann has done just that — helping me with cleaning, shopping, changing my bed. We have built a lovely relationship and I look forward every week to see Ann and have a good chat and a laugh."*

Miriam went onto say *"having a good manager is why people like Ann are so kind. If I described Ann in three words I would say she is my Anna, confident and an angel."* Miriam went onto thanking everyone who has helped her at Age UK.

Miriam's six weeks are now over but she is now getting regular support from Age UK'S At Home Service with her Anna.

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Living Well

Our Living Well service provides a holistic, person-centred home assessment for clients, seeking to identify their needs and co-produce an action plan to improve their wellbeing.

Living Well begins with a home visit in order to complete a wide range of assessment of the client's needs; this also extends to home risk-checking for working smoke alarms, carbon monoxide detectors, trip hazards and general safety and security around the home.

From their assessments the team had made many internal referrals to our other services in-house. This has included new clients attending AUKM's activity centre. The team have also supported many clients to access transport such as Dial-A-Ride and Taxicard to enable them to get out and about and attend social activities. Due to limited staff capacity within our Information & Advice service, the Living Well team have adapted and upskilled with certain elements of provision such as completing these transport forms for example to enable co-ordinators to continue to give our clients the support they need.

The Living Well team are more embedded in health services now through Integrated Locality Teams; with the Team of Living Well Co-ordinators attending regular GP surgery multi-disciplinary meetings across the Primary Care Networks (PCNs) in Merton. This helps to identify the most vulnerable clients in need of support and those clients who may not engage well with their GP team but may agree to a visit from Living Well. This has led to an increased number of referrals from GP surgeries and social prescribing.

Other services the team have signposted to have been the Welfare Benefits Service at Merton council, Citizen's Advice Merton & Lambeth (CAML), Clarion Housing tenancy sustainment service, South West London Law Centre (SWLLC) and Merton Centre for Independent Living (MCIL) among others. The team have a fantastic knowledge of what exists in the borough to ensure our clients receive the best support possible. During this year Living Well have formed good links with the Alzheimer's Society and have regular multi-disciplinary team meetings to discuss shared clients, using electronic Microsoft Teams chat functionality to dynamically query any issues that may arise.

Our ongoing relationships with social prescribing and Wimbledon Guild ensure we can offer the best services for our clients. In this last year the team have also been able to resume visits to Merton council to be able to liaise with our partners in Adult Social Care. This includes the First Response team and Long-Term team social workers, Occupational Health, Reablement and our colleagues in CLCH.

Many of Living Well's clients need support with low-level hoarding issues, decluttering and cleaning. This work was managed up until the end of the 2022–23 financial year by the organisation's 'Fresh Start' co-ordinator. However, following her retirement in March 2023, the broader team have taken on these more complex cases known now as requiring 'Living Well Plus' support. Most clients are unable to fund the work that is needed, so the team have been accessing grants for clients. Due to the cost-of-living crisis, grant funding has also been required to support clients who are on a very low income with no savings and need items like washing machines, flooring and curtains.

In the year 2022–2023 Living Well had 624 new referrals, with a total of 802 clients accessing support. There were 8,291 contacts made from the team to our clients.

1,442 onward referrals were made in the period with the following percentages:

Outcome	%
Feeling connected	13.25
Feeling positive	4.02
Feeling Safe and Independent	51.18
Managing Money	12.62
Staying active and healthy	18.93

We follow up with clients their outcomes on the Age UK Merton Older Person Assessment three months after initial assessment.

The five outcome areas (Feeling positive, Feeling connected, Staying active and healthy, Feeling safe and independent, and Managing Money) are monitored on a scale from 1–10 with the following scores for Q1–Q4 combined:

Q1 – Q4 cumulative scores

Feeling connected

63% improved

34% maintained

Feeling positive

49% improved

45% maintained

Staying active & healthy

62% improved

32% maintained

Feeling safe & independent

65% improved

31% maintained

Managing money

45% improved

49% maintained

LIVING WELL

624
new referrals

802
clients accessing support

8,291
contacts made from the team to our clients

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The Living Well 'Frailty' Pilot

The Living Well Team were successful in securing funding to become part of a pilot programme to reach out to frail clients, identified as being those potentially in need of support with health and social care issues. The pilot partners consist of Age UK Merton, GP surgeries across several PCNs, St Helier Hospital and Central London Community Healthcare (CLCH) who provide community health services.

Weekly multi-disciplinary meetings are held to discuss those clients identified as the most frail to arrange the most suitable support for them at home to assess their needs and provide the best person-centred care for each client.

The partners involved ensure that holistic care plans and assessments are made and this has also increased our referrals and helped to forge good links between all services taking part.

The pilot was originally for four months, starting in January 2023 but has gained more funding and is currently still running given positive outcomes.

Key Objective 2 Building social connection

Influencing community cohesion

In the past year we have continued to build upon the strong relationships with partners across health, care and voluntary sectors in Merton. Whilst keeping the best interests of older people forefront in our minds, we have continued to engage with these partners tackling issues being faced such as the increase cost of living and identifying system-wide efficiencies in the delivery of services.

Age UK Merton was a founding partner of the Merton Community Hub. In partnership with the Wimbledon Guild and Merton Connected during 2022-23, we continued to staff and provide support to local residents through enquiries coming in via the Community Hub telephone line. Although the Hub was set up in response to Covid-19, this year the Hub has continued to be a lifeline to people across Merton in crisis, taking 2,076 calls in 2022–23 which is which is circa 40 per week.

Support with emergency food provision and help with finances and benefits now collectively constitute almost half the enquiries coming into the Hub, and the Hub continues to ensure all residents in Merton have information and guidance about both the practical, financial and emotional support available in the Borough.

Age UK Merton staff are proud to be able to continue to support provision of the Hub, providing a flexible response in partnership and supporting residents with their increasing queries related to the cost of living impact.

Increased reach to Merton's most isolated older adults

The Merton Befriending service is provided in partnership with Wimbledon Guild and the service matches volunteers with the most isolated older adults, who are house-bound and living with multiple long-term conditions, and may not have strong support networks. Overall, we have seen an increase in referrals compared to previous years, with a definitive increase in complex clients being referred into our service, with mental health issues being a leading reason for referral. We continue with a hybrid service offering, with both telephone and face-to-face contact as options for clients based on preference.

We had 101 individual referrals into befriending during 2022–23 and the service currently has 110 volunteer led befriending matches. Each match has a volunteer supporting the client for between 1–3 hours per week depending on the project that they are involved with. This is for the purpose of social contact and the time is spent chatting or doing an activity the client finds interesting such as reading, doing puzzles or going for a short walk.

AUKM and Wimbledon Guild worked hard in year to manage demand, ensuring those who needed a befriending service received one, and also transitioning and referring clients to wider service provision in the community where appropriate. We currently have a waiting list of 43 clients for our befriending service.

We have seen an increase in referrals from clients with complex needs, including mental health, dementia diagnosis and difficult living conditions to host volunteer visitors. Observations include: the cost of living crisis impacting referrals, and referrers having needs in excess of the limitations of the service provision. We have had lots of requests for escorting, sitting services and cleaning for free, and many requests for care-related services beyond the remit of the befriending model.

Social activity programme

Our Love Later Life Activity Programme continued throughout the year to provide a range of social and physical activities both at our Activity Centre and in the community.

Clients habitually attend lunch, social events or physical activity clubs at the Activity Centre.

Like our other services, the activities programme saw some reluctance from clients to re-engage. The Activity Centre team continued to be flexible in their approach to support our clients, many of whom are older, at higher risk of isolation and more vulnerable.

We kept clients up to date with our quarterly 'What's On' leaflet promoting our offer of new activities, a varied social calendar and healthy lunch club. This is now reaching further across the borough; we print 3000 copies, with 600 posted out to clients and the rest delivered to GP practices, Libraries, Community Centre, Health Centres/Gyms, Care Homes and Places of Worship.

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BEFRIENDING

110
active befriending matches

100%
felt their volunteer was the right match

39%
BAME referrals

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Connect and Befriend pilot

We were fortunate to secure pilot funding through the south west London Health Inequalities Fund to facilitate joint working with Wimbledon Guild to deliver complex mental health befriending, supporting five clients with long-term mental health diagnoses to receive befriending plus services of three hours a week; and going into the community together to build confidence and encourage ongoing engagement in the community.

We offered volunteers elevated support to motivate change and work towards the client's goals. This pilot will run until March 2024.

Key Objective 3 Creating opportunities for lifelong active ageing

Increased the number of clients accessing regular physical activity programmes

We continue to support older adults to participate in exercise-based activities and to get out and about.

In October 2022, we hosted our first Health & Wellbeing Event, with stalls from our Health and Care partners across the borough including: Merton Uplift, Dementia Hub, Healthwatch Merton, Merton Vision, Carers Support Merton, CCG, One You Merton & a GP. This event was well attended by 50 of our clients, many of them new to us.

We continue to also run free 'Tea and Talk' sessions with a focus on providing information on a wide range of topics, including physical and emotional wellbeing; we delivered 12 of these sessions during the period April 2022—March 2023. These are always interesting and informative on a wide range of subjects; including Merton Heritage, Merton Uplift, Fire Safety delivered by local firemen, Safer Neighbourhood, Thinking Works, Trading Standards, Westminster Drug Project and Tim on Trees & Leaves .

We also continue to seek grant funding and other opportunities to widen our programme of activities. We also base our future offer on feedback from taster sessions we trial (e.g. Tai Chi and lawn bowls) to ensure we are developing opportunities for active ageing that are of interest to our valued clients.

Our 'Out and About' programme of activities also continues to be well attended, with a wide range of activities available, including trips travelling near and far; a trip to the Globe Theatre, Imperial War Museum, Highgate Cemetery, Mayfield Lavender Farm & the House of Commons to name just a few!

We offer supported opportunities for older adults to remain active and exploring the borough and this remains very positive with good levels of attendance. We also have had opportunities to visit religious places of worship, including the Baitul Futuh Mosque, a Sikh Temple and a Synagogue.

We are thankful for our good relationship with Merton Community Transport, who provide transport for clients who wouldn't normally be able to join our out and about trips due to mobility issues.

With funding from Everyone Health, we had the opportunity to buy new equipment: Indoor Golf, Indoor Kurling, Bocce & Boules to ensure we continue to provide an interactive and engaging programme of activities to promote active ageing, particularly aligning to the London Borough of Merton's Actively Merton programme and sharing the vision to make Merton a 'Borough of Sport'.

Our popular supper Clubs have seen an increase in attendance since the pandemic; we now have an average of 15/20 clients booked for each supper club, which is over double our pre-Covid numbers. Additional funding from London Borough of Merton allowed us to provide free soups to clients every Thursday for three months (January to March 2023).

Activities

Many of our classes remain very popular and oversubscribed, and we are moving both Zumba and Line Dancing to Vestry Hall to accommodate increased numbers post-April 2023.

In order to encourage more male clients to engage in activities, we further expanded our program with a trip to AFC Wimbledon in July 2022, a Football Friday in August 2022 and a visit and tour of Wimbledon Brewery.

People

Increased the number of volunteers and improved volunteering experience

Age UK Merton is grateful to all its volunteers, without whom many of our services for older adults across the Borough would not exist. They play a key role in ensuring the quality, sustainability and reach of our services. We offer volunteering opportunities to people of all ages from student placements to volunteering at our centre in the community. Our oldest Volunteer is 95.

Our volunteers are supported and overseen by our experienced volunteering team and are managed in accordance with our Volunteering policy. Volunteers, in their diversity of age, experience, cultural background and their involvement within communities, bring to our work a value that adds to our understanding of and response to older people's needs. Our range of volunteers have a variety of interests and reasons for wanting to support the organisation, from gaining experience at the start of their careers to using their wealth of experience and knowledge to meeting the needs of our communities.

Over the year, our volunteers have provided remarkable support in every aspect of our activities, from working one to one with our clients to providing administrative support for our staff. We provide a range of volunteering opportunities, each with clear role descriptions to enable volunteers to contribute effectively according to their skills and interests. Volunteers are recruited on a rolling basis, within a well-defined journey. We have a clear recruitment and selection process; all volunteers are interviewed, references taken up and for certain placements Disclosure and Barring Service checks are carried out. All volunteers are then matched to distinct roles,

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with appropriate induction, ongoing support and training.

Unfortunately, we have seen a reduced interest in volunteering and this volunteering fatigue is echoed across the Age UK and wider charity network, as times are increasingly tough for many. We have seen a return to in person engagement from volunteers and the team have worked hard, creating relationships with volunteers to encourage longer term engagement and volunteering. This has seen an increased numbers of volunteers attending social events and keeping in contact with the team. Also we have seen an increased numbers of volunteers entering their second year of volunteering with us, last year we saw more short term volunteers who would only be involved for under six months before exiting. We have also had volunteers who have been recommended by other volunteers after they had a good experience volunteering with us.

We have also had volunteers contact us who would like to share their corporate volunteering options from their employment with us. This is something we hope to develop next year alongside offering more opportunities for volunteers to be involved in events and fundraising opportunities.

We currently have 208 active volunteers, over the financial year we have had contact with 340 individual volunteers or students.

Ongoing issues remain with volunteer recruitment and volunteers offering shorter term commitments, looking for micro volunteering or looking at evening and weekend availability. The Team has been flexible offering support outside of traditional working hours. Previous volunteers have had to return to work due to cost of living so some long-term volunteers have had to end volunteering this year.

Time pressures with the team continuing to support higher than the recommended number of befriending matches remain. We have had an increase again on clients being referred with more complex support needs which often results in the match needing extra support and guidance to stay safe and successful. We have also had an increase in request for student placements this year – these students have been placed in the Activity centre but we do have further requests for other departments that it would be great to explore further.

Influence

Increased representation of older adults on strategic boards

Within the year Age UK Merton's role as an influencer within the wider health and care system has increased. Our CEO continues to have membership on the statutory Health and Wellbeing Board. She also represents both our AUKM voice and is a wider voluntary sector representative on the Merton Health and Care Together Committee at Place level, and also sits on the Merton Health and Care Together Partnership. These forums focus on opportunities for effective cross-sector collaboration, system-wide efficiencies in the delivery of service and aligning strategies to put in place person-centred support to improve Health and Care outcomes across the borough.

Delivering more services in partnership

Age UK Merton is committed to working collaboratively with partners across the health and care system to improve outcomes for older adults. We continued our collaborative work to deliver the Merton Befriending Service in partnership with Wimbledon Guild and continued to lead the hugely successful Merton Community Hub in partnership with Merton Connected and Wimbledon Guild which has been extended. Living Well service is now embedded in the Primary Care Networks to work more closely with General Practice, Social Prescribers, Adult Social Care and Central London Community Healthcare NHS Trust. As we embrace the challenges ahead, this commitment to partnership working will be essential in achieving outcomes for the older people we serve.

Processes

Improved safety on site

Throughout the year, we have focused on making improvements to our surroundings, which has included upgrades to the electrical wiring, fire alarms, and a full security alarm and CCTV installation.

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Future **plans**

Age UK Merton has now been supporting local older people for nearly seventy years through the delivery of a wide range of services in the home and community.

Over the 2022-2023 period, we have collaborated internally with staff, trustees and volunteers, and externally with our clients and key stakeholders in the drafting of our new three-year strategic plan. This comes at a crucial point within the history of the charity and has enabled us over the past year to refresh our vision, mission and values as part of our ongoing development within our wider Merton landscape, and the new Integrated Care System, and with a focus on working in an integrated, collaborative way, to enable us to widen access to our services and extend our reach to clients.

Our previous three-year strategic plan (running from 2019 to 2022) served the charity well during a period of operational challenges. The current increased demand for services, the financial impact of the ongoing cost of living crisis, changes in health and social care and an increasingly older population have all helped to shape four key areas, developing our 'building blocks' for the future of Age UK Merton. This new strategic plan offers some foresight of what success in each of these four areas would mean to our clients, their carers, friends, families, our organisation, and our wider community in Merton.

Building upon our achievements from the previous strategic plan and placing older people at the core of our thinking, we hope to continue to build upon our reputation as an organisation positively and effectively supporting older people in Merton. All of the team here at Age UK Merton will support the development of annual implementation plans with the actions required to enable the successful delivery of this exciting new three-year strategic plan.

Reflecting upon the current position of the organisation, the local context of Merton, and the challenges older people in Merton face, we have been developing our new three-year strategic plan since August 2022. We have taken an engagement approach which included:

- A Board away day in August 2022, reviewing our vision, mission and values at a strategic level
- An all staff away day in September 2022, identifying gaps/ issues, and ambitions for our client group and services, and the building blocks we need to address and achieve these
- 'Have your say' open sessions with both clients and volunteers in early 2023, giving them an informal way to feedback on our proposed direction, and giving us the opportunity to listen to what is important to them going forward

These engagement activities have led us to identify our four building blocks for future success. We know we need to continue improving the full range of holistic health,

wellbeing and social outcomes for older adults, whilst increasing our outreach and engagement with under-represented groups and carers, and building pathways of support e.g., with local specialist dementia services. We need to continue to develop and support our workforce, whilst working on longer term sustainability to ensure continued delivery in an environment that is fit for purpose, with more secure funding.

Increasing Outreach and Engagement

What we want to do and why

We want to find people in Merton who we haven't interacted with who have a real need for our support, particularly in under-represented groups, in order to listen to them and support them. We will reach out across the borough beyond our base of operations in the East of Merton where there is greater socioeconomic need. We know that West Merton has an older population with the potential need for our services. We will continue to develop our relationships with our partner organisations in Merton both building upon pathways for our clients (e.g., dementia) and links with other valued support organisations e.g., Carers Support Merton.

Increasing our outreach and engagement is crucial to help reduce health inequalities in the borough for our client group, in particular targeting under-represented groups. This will ensure a greater collective impact with both our statutory and non-statutory colleagues and our communities across the borough, efficiently and effectively finding people needing our help, care and support. We will continue to engage with and feedback on programmes of work around anticipatory care, frailty, population health, and Actively Merton ensuring the wider voice of older adults is fed into system-based programmes designed to reduce inequalities and prevent poor mental and physical health.

Improving health, wellbeing and social outcomes

What we want to do and why

We know there are key challenges for older adults in Merton including the impact of loneliness, frailty, and dementia amongst others. We want to continue to provide person-centred services, improving clients' physical and mental health and wellbeing whilst meeting other practical needs. It is also important to think about the outcomes for younger older adults and what might be important to them earlier on their journey, ensuring we both support digital inclusion for our younger cohorts but equally that we campaign against digital exclusion. Broadly we want to increase referrals and provide equity in access to services, supporting an open equality, diversity and inclusion approach. We also want to further support improved outcomes around improving independence and autonomy, empowering people to be more socially connected, and financially stable with maximised income which is crucially important in the current economic climate. Finally, we want our improved outcomes to be holistic and will work closely with health and care colleagues to ensure safe and efficient care around our clients and effective transition from one provider/sector to another as we look to influence and drive new approaches to service delivery. Overall if we can also demonstrate good outcomes this develops our reputation and enables us to secure further grant funding which in the long run benefits clients, staff and the organisation.

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Developing our workforce

What we want to do and why

We want to secure a highly functioning workforce. As our services grow and develop, we must build capacity and flexibility in our team, and provide a positive and supportive working environment that attracts and retains the best people.

This will enable us to deliver high quality, client-focused services that are responsive to increases in demand and the changing needs of our community. This will be within an organisation that values diversity, ensures development and recognition of staff, and makes best use of resources from a structure that is fit for purpose.

Sustainability

What we want to do and why

We want to build upon existing strong relationships with current/ local grant funders and target new sources of grant, contract and fundraising income. We want to move away from a disproportionate reliance on year-to-year funding pots, whilst continuing to maximise our income. We also want to make sure our Activity Centre is fit for purpose and future-proofed for the needs of the organisation, whilst keeping environmental sustainability at the forefront.

This will ensure we are making the most efficient use of resources for the charity and stimulating a greater return on our investments to enable continued re-investment in ongoing service development. It will also ensure we have an effective base for a flexible and growing workforce, and an inviting and functional

centre for a growing portfolio of activities and outreach across the borough.

Implementing London Borough of Merton's Civic Pride Fund – from Q2 2023/24 onwards

Age UK Merton already has an Information and Advice Service and a Living Well service. We have identified a new model of care delivery to develop both the capacity, flexibility, and expertise in each of these teams, whilst preserving the integrity of their well-functioning delivery models, into a more comprehensive overarching Community Support Service. In this regard, we made an application to the Civic Pride Programme and were successful in the outcome.

Our vision for a new Community Support Service will ensure:

- An effective pathway of provision for older adults across Tiers 1, 2 and 3 as described in the prospectus, with fact-based information provision, short term advice and support around holistic wellbeing and more, and accredited advice around welfare rights (benefits, social care, health and end of life, housing options, transport and more) – this will improve health, wellbeing and social outcomes for older adults
- Multiple, easy to access and inclusive/ age friendly channels of provision including in person help based at our activity centre, via telephone, online and in people's homes with greater outreach and engagement in the community to ensure under-represented and marginalised groups are targeted
- A clearer career development pathway in place with new junior Officer roles supporting provision. This will ensure consistent capacity to deliver and will also help the organisation develop our workforce, growing and retaining new talent as an attractive employer. We will work towards accreditation as a Living Wage employer
- Strong and effective work between teams putting the needs of each client at the centre of provision. Greater capacity within these teams will also ensure greater sustainability. Any duplication in pathways between current teams (e.g. potential for repetitive assessments) will be reduced, and streamlined/ improved team-working developed with wraparound holistic support for each client. New Community Support Navigator roles will act as a 'front door' to the Community Support Service getting clients to the help they need quickly and ensuring the service can be more flexible and responsive to need. This will also give us greater capacity to work more effectively with partners in the borough e.g., South West London Law Centres and Citizen's Advice Lambeth and Merton etc. to effectively support people into Tier 4 and other support when necessary

This also links well with the work the Age UK National service development team are proposing to support us with looking at our pathways, given we have asked them for support with Information and Advice.

A vision for an outreach model

Many of you will recall plans outlined to redevelop the centre at the Elmwood site. The last 12 months have seen us shift focus towards becoming more outward looking in our approach to service delivery and development. When you look at the building blocks identified in our new strategy as being the key drivers to the success of our ambitions and priorities, you can clearly see how a full-scale capital build has now become at odds with AUKM's priorities for the next three years.

Our perspective towards community engagement and outreach has widened to ambitions that span the whole borough; whilst Mitcham remains the 'hub' or HQ of operations, we know there is client need across Merton, and widening access to our services and pro-actively reaching marginalised communities borough-wide is a top priority. Our strategy sets out operations that will have hub and spoke frameworks, with satellite activity being delivered in existing community assets across Merton, improving health and wellbeing outcomes for new and existing clients and making our services readily available and accessible to communities in other locations, rather than being wholly reliant on clients coming to us in Mitcham. In this regard, we have already trialled Tai Chi off-site and are currently working collaboratively with the Baitul Futuh Mosque; delivering sessions on site and building relationships for effective future collaborative work.

We have seen a huge amount of service development in the last year; our workforce is growing and is working in increasingly flexible ways, including hybrid working. We have already taken on additional workspace; this is working very well and has meant we are visible and present alongside other voluntary sector organisations also housed at Vestry Hall, which directly facilitates cross-sector working and integration.

In terms of sustainability, we now feel that entering into a capital build would be wholly disproportionate to the benefit it would generate for AUKM. We feel that our clients would be better served delivering the priorities and building blocks of our strategy; priorities that we are already making great strides towards achieving.

Requirements for redevelopment of Elmwood Centre

We do acknowledge that the building needs some cosmetic and more minor scale building improvements to make it fit for purpose and to create a more pleasant working environment. We have identified essential improvements over the next three years and we would expect these to be funded by grant making bodies in discrete projects to limit the impact on business continuity.

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Financial Review

Over the past year Age UK Merton has continued to build on the income growth seen over the past few years with overall income increasing by 26% to £1,284,750 (2022 £1,016,968) with unrestricted income increasing slightly to £410,141 (2022 £265,801).

Headline activity for the 2022-2023 Financial Year

- Income of £1,284,750 against a budgeted amount of £1,112,327
- Expenditure of £1,189,540 against a budgeted amount of £1,138,807
- Presenting a year end net surplus of £94,059 against a budgeted loss of £26,480
- Unrestricted reserve being carried forward to the 2023–24 financial year of £406,541

A large portion of this increase has been driven by income from statutory funders and legacies.

The Trustees recognise that the economic climate may continue to deteriorate with the ongoing cost of living crisis in the forefront of our minds, and with limited funding opportunities, which are often short-term. Despite this caution, Age UK Merton has a stable and sound financial position and the increase in unrestricted reserves provides some comfort as the Charity navigates a challenging period ahead.

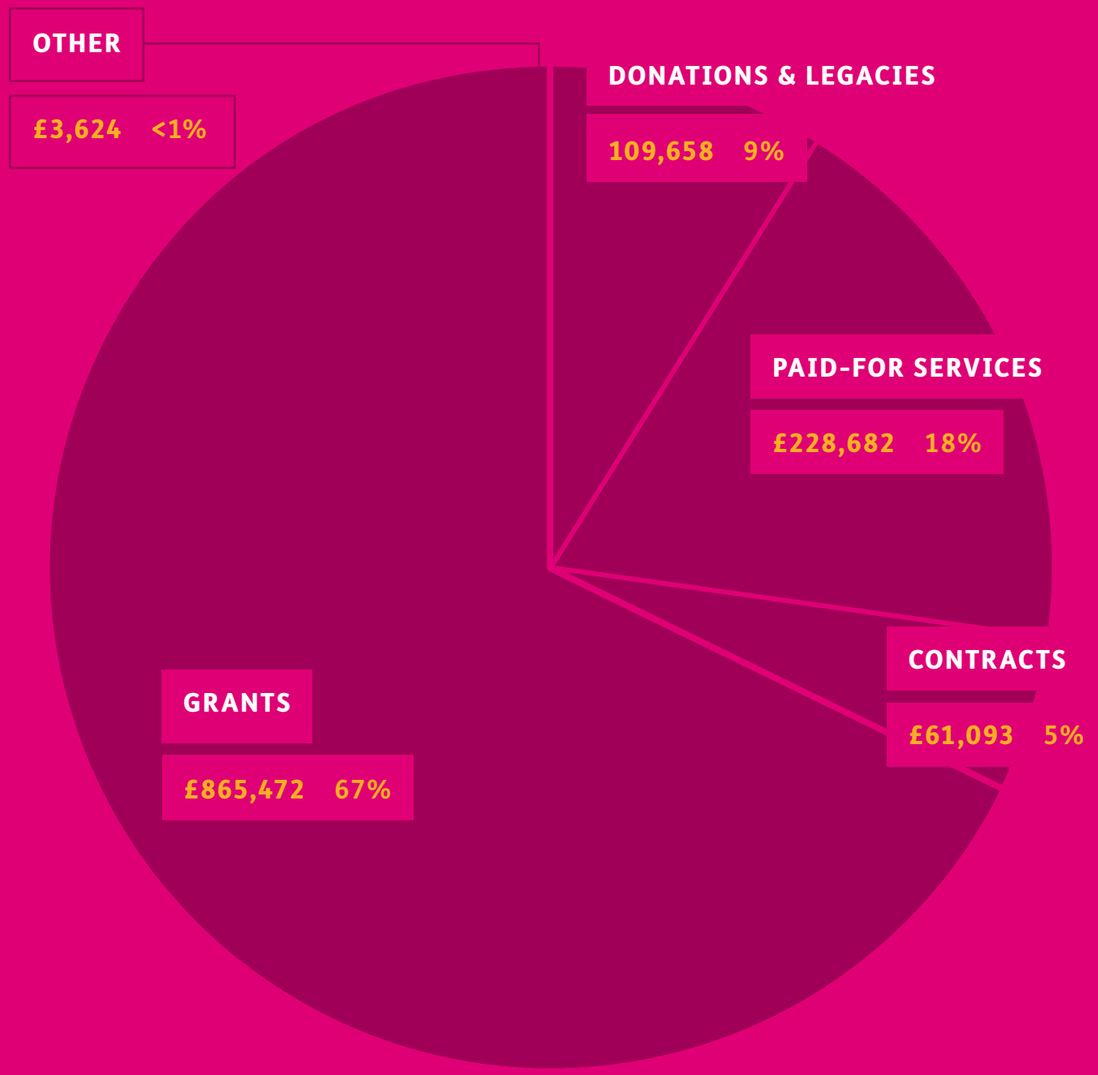
Reserves Policy

The Finance Committee conducts a three-monthly review of the level of unrestricted reserves by considering risks associated with various income streams, expenditure plans and balance sheet items. Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Restricted funds are grants or donations which the donor has specified are to be used solely for specific activities or projects undertaken by the Charity. Reserves are needed to bridge the funding gap between spending on providing services and receiving resources through fundraising.

The review enables the Committee to determine whether the level of reserves is sufficient to:

- allow time for reorganisation of Age UK Merton's work in the event of a downturn in income or asset values
- protect ongoing work programmes
- allow the Charity to meet its objectives.

INCOME SOURCES



The Committee has considered the Charity Commission's guidance *Charity Reserves: Building Resilience* (January 2016) in undertaking this review.

The risks and issues considered include:

- Level of dependence on any one source of income
- Likelihood of a downturn in any of the various income streams
- Period of time required to re-establish income streams
- Period of time required to downsize or reorganise the Charity operations
- Potential decrease in the value of the investments
- Requirements for a reasonable level of working capital

At 31 March 2023 the level of unrestricted reserves was £406,541 (£377,688 in 2021-22). Age UK Merton's policy is to estimate the close-down costs for the charity (comprising contracts, redundancies and legal costs) and to ring fence these within unrestricted reserves. At 31 March 2023 these were estimated at £42K which leaves £364,541 available to invest in new initiatives and explore potential development opportunities aimed at satisfying charitable objectives. The Board agreed to ringfence a further £120,000 of unrestricted reserves for use in vital building upgrades to the Elmwood Centre. Use of unrestricted reserves requires approval by the Board on the recommendation of the Finance Committee. Unrestricted reserves are reviewed as a standing item within each meeting of the Finance Committee and the reserves policy is approved by the Board of Trustees on an annual basis.

Going Concern

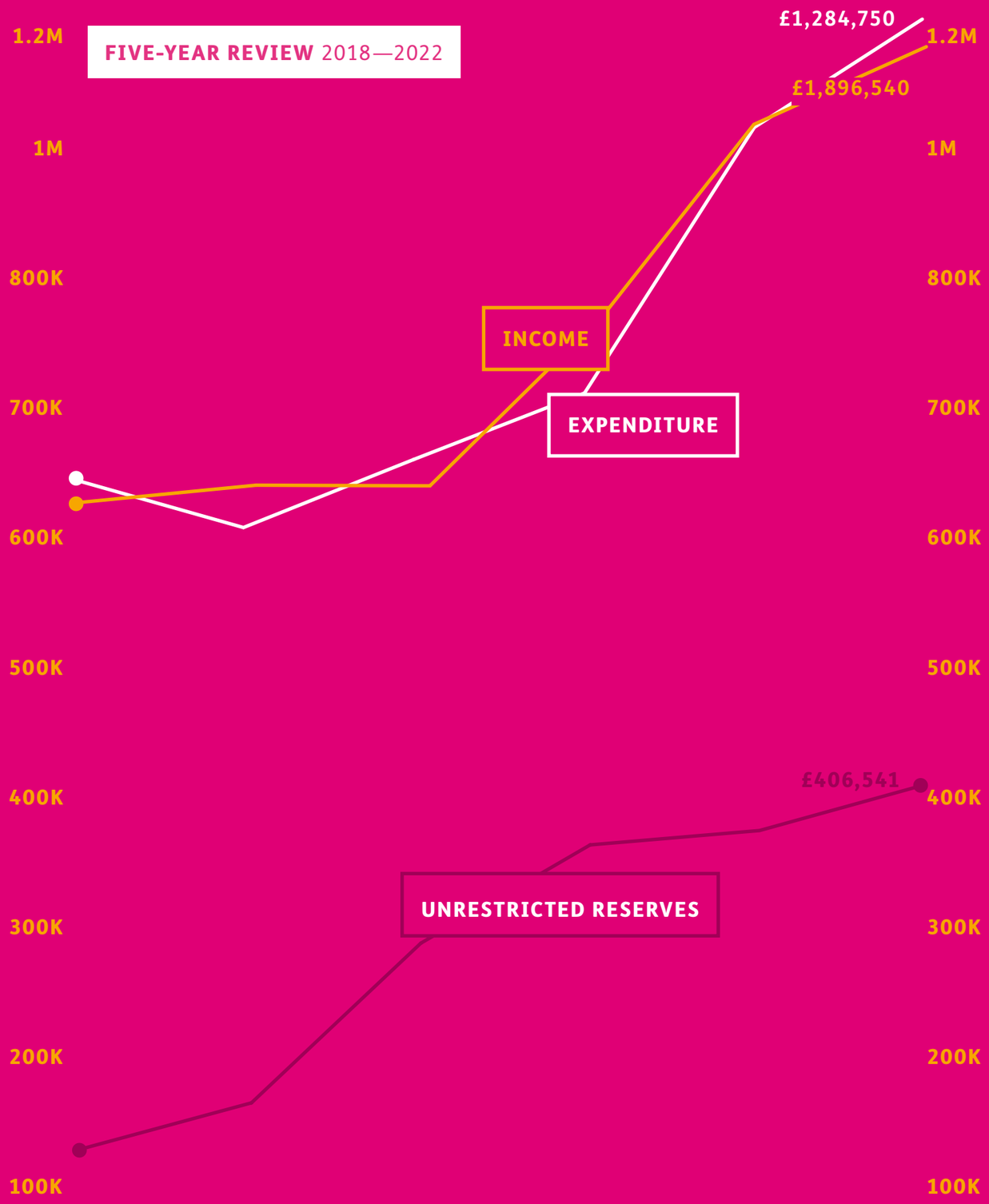
The Board of Trustees is of the view that forecast expenditure to 31 March 2024 will be fully funded from currently approved grants and contracts and from reasonably expected future funding from the same and similar sources. The Board also notes the increased cover available from Age UK Merton's reserves.

Looking further ahead into 2024, 12 months from the date of the Independent Audit of the 2022–23 Financial Statements, the Board of Trustees believes the Charity is well placed to continue to access grants and contracts from local and national funders. The Trustees also believe that the funding from paid-for services will increase to pre-pandemic levels by March 2024, though they accept that there remains considerable uncertainty about future restrictions and economic downturn.

Going concern is assessed quarterly as a standing item on the agenda at Finance Committee.

Investment Policy and Objectives

Aside from retaining a prudent amount in reserves each year, the Trustees conduct a review of the investment policy for Age UK Merton on an annual basis. The Charity's investment policy is to keep sufficient cash levels in a current Bank account to meet the short-term needs of the organisation. Amounts above those required for these needs are invested with specialist charity investment managers where a low overall risk and above average rate of interest is received on the deposit. Currently these excess funds are deposited with Charity Offices Investment Fund under their Charities Deposit Fund scheme. COIF is regulated by the Financial Services Authority and is an ethical investor.



Financial Statements

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' 2015 (FRS 102). The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

Risk Management

The Trustees have overall responsibility for ensuring the Charity has the most appropriate and effective control systems to safeguard the organisation and any of its assets. These controls protect the organisation against fraud and other irregularities.

This role and the associated practices offer reassurance that:

- The Charity's assets are safeguarded against unauthorised use or disposition
- Proper and reliable financial records are maintained
- The Charity complies with all relevant legislation and regulations.

The Charity maintained a risk register within the year to allow Trustees to assess risk, existing controls and mitigations and residual risk, which allows them to identify further actions to reduce risk further. Risks are categorised by the following headings; Compliance, Governance, Finance, Operations and External.

The Trustees view the risks faced by Age UK Merton to be fairly typical for a local charity delivering services for older adults. However, the risk register is updated frequently with emerging risks discussed by the Trustees to ensure that the overall risk profile of the Charity is kept within reasonable limits.

The organisation's policies and procedures continue to be reviewed on a regular basis. The Board works closely with the senior staff to address risk within the organisation. This is in addition to support around financial controls from our Auditor.

Operational and Compliance risks are minimised by the implementation of appropriate policies and procedures, as well as, softer mitigations such as staff welfare and emotional support. Insurance policies are in place to cover public liability, premises and contents, professional indemnity, and volunteers. As is the case with many other charities in the sector, one of the principle risks identified by the Trustees relates to Finances, including competition for funding in an environment where our clients' needs are increasing and resources are decreasing.

To mitigate this, Trustees and senior management team are working to ensure we offer excellent services and value for money. We are seeking to demonstrate the quality and impact of our services to reassure funders and partners that resources are used efficiently for the best impact on our beneficiaries.

Board Structure and Governance

The Trustees (who are also directors of the charitable company for the purposes of the Companies Act 2006) are pleased to present their annual Trustees Report, together with the financial statements for the year ending 31 March 2023, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Trustees determine staff pay scales and review them on annual basis along as part of the annual budgeting process. This includes the review of the remuneration of key management personnel within the annual review process.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, United Kingdom Generally Accepted Accounting Practice and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Principal Activity

The charitable company's principal activity for the year, which is ultimately the objects set out in the Articles of Association was to promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the London Borough of Merton.

Governing Document

Age UK Merton is a company limited by guarantee governed by its Articles of Association, which were adopted in 2004, revised in 2012 with further revision in November 2015 to amend Section 21 regarding the composition of the Board of Trustees and further amendment in November 2021 to allow for General Meetings to take place electronically. The geographical scope of the organisation's work encompasses the entire London Borough of Merton.

The Charity was originally founded in 1961 and was registered as an unincorporated charity with the Charity Commission 30 August 1961. The Charity incorporated 7 July 2004.

Age UK Merton is an independent Charity, responsible for its own policy, direction and funding. Age UK Merton is also a member of Age England Association.

Public Benefit

The Trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. We believe that we have complied with the guidance; and seek to demonstrate this within this report. Our objects and funding limit the services we provide to those detailed in our charitable objectives.

The Aims of the Charity are to promote the relief of elderly people in any manner, which now and hereafter may be deemed by law to be charitable in and around the London Borough of Merton.

Trustees

All Trustees give their time voluntarily and receive no benefits from the Charity apart from reimbursed expenses set out in the accounts. The Board of Trustees meets every two months and is responsible for governing the affairs of Age UK Merton. The Board agrees the strategic direction to ensure the organisation fulfils its objectives. It takes overall responsibility for ensuring that the financial, legal and contractual obligations of the Charity are met and that there are satisfactory systems and controls in place. The Board of Trustees receive regular reports from the Finance Committee who oversee the finances of the organisation. The Board has reserved the right to establish working groups from within its members to discuss and make recommendations on specific areas of governance, such as Policies and Procedures.

The Chief Executive Officer attends all Board meetings and sub-committee meetings.

The Trustees serving during the year and to the date of this report were as follows:

Tobin Byers, Chair

Brian Dillon, Treasurer

Eileen Nutting, Company Secretary

Clare Gummett (resigned 23 November 2022)

Dr Hannah Behrendt (resigned 23 November 2022)

Altaf Moledina

Shuile Syeda (resigned 5 July 2022)

Gerald Willabus (resigned 23 May 2022)

Katherine Murray

Richard Batson

Peter Southgate

Appointment of new Trustees
As set out in the Articles of Association, Trustees are elected at the Annual General Meeting (AGM) and may serve a term of three years after which they may be re-elected for a further three years. There must be at least three Charity Trustees. If the number falls below this minimum, the remaining Trustee or Trustees may act only to call a meeting of the Charity Trustees, or appoint a new Trustee. The person elected Chair may serve for six consecutive years. The Board can co-opt members during the year to ensure that the Board has a broad range of skills and experience and to facilitate Trustee succession.

Trustee recruitment and induction
Trustees are recruited through advertisement, professional, personal and member contacts. We aim to recruit local people or people whose skills the Board have identified as needed. The Trustees endeavour to ensure there is a balance of skills, gender, age, ethnicity, disability, sexual orientation, culture, politics or religious belief which reflects the diversity of our community and best represents older adults in Merton. New Trustees are given an induction pack and training to brief them on their legal obligations under charity and company law, the Charity Commission guidance on public benefit and inform them of the content of the Articles of Association. Further training is offered on a regular basis to all Board members and Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Related parties and co-operation with other organisations
None of our Trustees receive remuneration or other benefit from their work with the Charity. Any connection between a Trustee or Senior Manager of the Charity with service user, external contractor, staff member or supplier of services must be disclosed to the full board of Trustees in the same way as any other contractual relationship with a related party. All related party transactions are managed in accordance with the Charity's conflicts of interest policy. Any related party transactions were reported in note 14 of the accounts.

Management

Day-to-day management and decision making of the Charity is delegated to the Chief Executive Officer who works closely with senior management team and other management staff to deliver the Charity's strategic objectives. The Chief Executive Officer reports to the Chair and the Board.

SENIOR MANAGEMENT TEAM

Sarah Goad, CEO

Jen Goddard, Head of Services

Rebecca Williams, Head of Finance (appointed December 2022)

Recruitment

The Charity is committed to recruiting talented, dedicated people who share our values and represent the diversity of both Merton and its older adult population. We are actively seeking to recruit candidates who will increase the diversity of our team. All candidates are assessed and recruited following our Recruitment Policy.

Training

Training for our staff and volunteers is a critical aspect of our Strategic Plan. The new Senior Management Team have implemented a full suite of accessible online Mandatory Training to facilitate both individual and team development. Training is a separate budgetary heading allowing the Board and Chief Executive to align the training plan and financial resources required in the financial planning cycle. The Charity offers core online training for all new starters, which enables all staff to hold a Care Certificate. In addition, role specific training based on individual's development needs is offered throughout the year and following appraisal.

Statement of Trustees' Responsibilities

The Trustees (who are also the directors of Age UK Merton for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the Trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006.

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

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to Disclosure of Information to Auditors
So far as the trustees are aware, there is no relevant audit information of which the company's auditor is unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

Small Company
This Trustees report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

On behalf of the Board:

Tobin Byers (Chair), Trustee
14th November 2023

Reference and Administrative Information

Financial review

Registered Charity number: 1105384

Company Number: 05153595

Registered office: Elmwood Centre, 277 London Road, Mitcham, Surrey CR43NT

Auditors Details

Myrus Smith
Chartered Accountants and Statutory Auditors
8 Burnell Road, Sutton, Surrey SM1 4BW

Bankers

Barclays Bank Plc. Barclays House, 8 Alexandra Road, Wimbledon, London SW19 7JZ

Unity Trust Bank Plc. Nine Brindley Place, Birmingham B1 2HB

Investment managers

CCLA Fund Managers Limited

COIF Funds, Senator House, 85 Queen Victoria Street, London EC4V 4ET

Our supporters

Age UK Merton wishes to thank all of our supporters for their generosity over the last year. No matter how large or small, each contribution makes a difference.

Over the year, the Charity has benefited from support from a number of new partners, in addition to help from long-term supporters. We rely on funding from a variety of sources, including our clients, who pay for our high-quality services. We thank them for choosing the Charity as a service provider and aspire to continue to provide the highest quality support to help them love later life. In addition, we thank our local partners, **Merton Giving**, **London Borough of Merton Council**, **Wimbledon Foundation** and **Wimbledon District Nurses** and **Midwives Benevolent Society** for their support.

We are privileged to enjoy such strong partnerships with local partners, who share our passion for the health and wellbeing of Merton's older adults. We also thank partners from further afield who have chosen to invest in Merton. In particular, we are grateful to the **National Lottery Community Fund**, **Age UK**, **Henry Smith Charitable Foundation**, **Versus Arthritis**, **Sport England**, **Vernon Ely**, **City Bridge Trust**, **Age UK national** and **John Horseman Charitable Trust**.

This support from national funders is testament to the needs of older adults in Merton and our unique position to help everyone love later life.

Finally, we pay our sincere thanks to all those individuals who have made donations or attended our fundraising events over the last year. Every penny donated is put to good use in our efforts to make Merton a great place to grow old.

Independent Auditor's Report

Opinion

We have audited the financial statements of Age UK Merton (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. 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 our audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied

that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Lisa Bretherick / lisaimages.com

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; and assessing whether the judgements made in making accounting estimates are indicative of a potential bias.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Kevin Fisher FCA
Senior Statutory Auditor
For and on behalf of Myrus Smith
Chartered Accountants and Statutory Auditors

8 Burnell Road, Sutton, Surrey SM1 4BW
15th November 2023

Financial Statements

Statement of Financial Activities (Incorporating an income and expenditure account) for the year ended 31 March 2023

INCOME FROM	Notes	Unrestricted Funds £	Restricted Funds £	2023 total Funds £	2022 total Funds £
Donations and legacies	*2*	109,658	—	109,658	61,364
Income from charitable activities	*4*				
At Home with Age UK Merton		197,017	—	197,017	170,151
Grants to Individuals		16	429	445	380
Health Programmes		399	249,309	249,708	247,792
Information and Advice		—	363,946	363,946	397,683
Love Later Life		39,636	27,897	67,533	56,389
Overheads		13,135	—	13,135	17,742
Volunteers and Befriending		—	139,780	139,780	50,000
Activities income		7,754	36,028	43,782	14,070
Direct service income		150	52,220	52,370	177
Outreach Worker payments		36,006	5,000	41,006	187
Other trading activities					
Fundraising		3,414	—	3,414	190
Investments	*3*	2,956	—	2,956	843
Total Income		**410,141**	**874,609**	**1,284,750**	**1,016,968**

EXPENDITURE ON	Notes	Unrestricted Funds £	Restricted Funds £	2023 total Funds £	2022 total Funds £
Raising funds	*5*	1,519	—	1,519	3,210
Charitable activities:	*6*				
At Home with Age UK Merton		207,776	24,063	231,839	172,117
Grants to Individuals		16	429	445	310
Health Programmes		220	265,997	266,217	248,115
Information and Advice		38	297,086	297,124	411,379
Love Later Life		47,306	24,214	71,520	57,032
Overheads		102,134	5,000	107,134	67,164
Volunteers and Befriending		—	160,601	160,601	51,348
Activities Expenses		23,284	29,857	53,141	16,254
Total Expenditure		**382,293**	**807,247**	**1,189,540**	**1,026,929**
Operating Surplus		27,848	67,362	95,210	(9,961)
Net Unrealised Gains / (Losses) On Investments		(1,151)	—	(1,151)	2,506
NET INCOME (EXPENDITURE)		26,697	67,362	94,059	(7,455)
Transfers Between Funds	*20*	2,156	(2,156)	—	—
NET MOVEMENT IN FUNDS		28,853	65,206	94,059	(7,455)
RECONCILIATION OF FUNDS	*20*				
TOTAL FUNDS BROUGHT FORWARD	*20*	377,688	76,807	454,495	461,950
TOTAL FUNDS CARRIED FORWARD	*20*	406,541	142,013	548,554	454,495

Continuing operations
All income and expenditure is derived from continuing activities.
The Statement of Financial Activities includes all gains and losses recognised in the year.

Balance Sheet at 31 March 2022

	Notes	2023 £	2022 £
Fixed Assets			
Tangible Assets	*15*	2,297	556
Investments	*16*	30,839	31,990
		33,136	32,546
Current Assets			
Debtors: amounts falling due within one year	*17*	99,042	45,095
Cash at bank		572,877	547,307
		671,919	592,402
Current Liabilities			
Creditors: amounts falling due within one year	*18*	(156,501)	(170,453)
NET CURRENT ASSETS		515,418	421,949
TOTAL ASSETS LESS CURRENT LIABILITIES	*18*	548,554	454,495
NET ASSETS	*19*	**548,554**	**454,495**
TOTAL FUNDS OF THE CHARITY			
Unrestricted funds		**406,541**	**377,688**
Restricted funds		**142,013**	**76,807**
TOTAL FUNDS		**406,541**	**377,688**

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Tobin Byers (Chair), Trustee

The financial statements were approved by the Board of Trustees on 14th November 2023 and were signed on its behalf by:

Brian Dillon (Treasurer), Trustee

Statement of cash flows for the year ended 31 March 2023

CASH FLOWS FROM OPERATING ACTIVITIES	Notes	2023 £	2022 £
Net cash provided by operating activities		22,614	76,805
Cash provided from investing activities			
Interest from investments		2,956	435
Net cash used in investing activities		**2,956**	**435**
Changes in cash and cash equivalents		25,570	77,240
Cash and cash equivalents at the start of the year		547,307	470,067
Cash and cash equivalents at the end of the year		**572,877**	**547,307**

All amounts relate to continuing activities

RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES			
Net income for the reporting period (as per the statement of financial activities)		94,059	(7,455)
Adjustments for:			
Unrealised (gains) / losses on investments		1,151	(2,506)
Interest from investments	*3*	(2,956)	(435)
Payments to acquire tangible fixed assets	*15*	(1,741)	(556)
Decrease / (increase) in debtors		(53,947)	7,186
Increase / (decrease) in creditors		(13,952)	80,571
Net cash used in operating activities		**22,614**	**76,805**
ANALYSIS OF CASH AND CASH EQUIVALENTS			
Bank and cash in hand		572,877	547,307
Total cash and cash equivalents		**572,877**	**547,307**

Centreforageingbetter/unsplash

Notes to the Financial Statements

1. Accounting Policies

Age UK Merton is a private company limited by guarantee, registered in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the Reference and Administrative Information page.

Basis of preparation
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice. The financial statements are prepared on a going concern basis under the historical cost convention.

Age UK Merton meets the definition of a public benefit entity under FRS 102.

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.

Preparation of the accounts on a going concern basis
The accounts have been prepared on a going concern basis modified to include certain items at fair value, and having considered future plans and forecasts, including a review of financial reserves as detailed in the Trustees' report, the Trustees believe it appropriate to continue to do so.

Income recognition
Items of income are recognised in the financial statements when all of the following criteria are met:

- The Charity has entitlement to the funds;
- Any performance conditions have been met or are fully within the control of the Charity; there is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

Contract income is recognised as the Charity earns the right to consideration through the performance of its services.

Income received in advance of a specific activity or provision of other specified service is deferred until the criteria for income recognition are met.

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

- Costs of raising funds which comprise those costs associated with seeking donations and grants

The notes on pages 51 to 68 form part of the financial statements

- Expenditure on charitable activities, which comprises the costs of running the various activities and services for the Charity's beneficiaries.

Expenditure includes those costs of a direct nature, which can be allocated to a specific activity. It also includes indirect costs including governance costs that do not relate to a specific activity but are necessary to support them. Support costs are apportioned to each activity on the basis of staff time.

Fund accounting
Unrestricted general funds are those funds which are freely available for use in furtherance of the objects of the Charity and which have not been designated for specific purposes.

Designated funds are unrestricted funds of the Charity, which the Trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are funds which can only be used in accordance with specific restrictions imposed by the donor or which have been raised for a particular purpose.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Donated services and facilities
Donated services or facilities are recognised as income if material when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the Charity of the item is probable and that economic benefit can be measured reliably.

On receipt, donated services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Voluntary help
A significant amount of time is expended on the Charity's activities, which is donated free of charge. It is not possible to quantify the value of time given and accordingly it is neither recorded as donated income nor as an expense in the financial statements.

Pension costs & other post-retirement benefits
Employees are able to join the money purchase scheme, which has been established in compliance with the regulations on work – place pensions under the Pensions Act 2008.

Employees were automatically enrolled into the money purchase scheme unless they have exercised their right to opt out of scheme membership.

Tangible fixed assets
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Asset Category	Annual Rate
Motor vehicles	33% on cost
Other assets	33% on cost

Corporation Taxation
The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Investments
Unlisted investments have been included in the Balance Sheet at bid market value as at 31 March 2023 with changes in bid market value recognised as net gains/(losses) on investments on the statement of Financial Activities.

Grant making to individuals
Grant applications are considered by the Finance Sub Committee on a frequent basis and the average grant is £250.

Government grants
The charitable company received government support through the Coronavirus Job Retention Scheme which are accounted for on the accrual model.

Debtors and creditors
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the Statement of Financial Activities.

2. Income from Donations and Legacies

	2023 £	2022 £
Donations	43,058	43,364
Notional rent	18,000	18,000
Legacies	48,600	—
	109,658	**61,364**

All of the £109,658 recognised in 2023 (2022: £61,364) is related to unrestricted funds.

3. Investment Income

	2022 £	2021 £
Bank interest	2,955	408
Investment income	1	435
	2,956	**843**

All of the £2,956 recognised in 2023 (2022: £843) related to unrestricted funds.

4. Incoming Resources from Charitable Activities

	2023 £	2022 £
GRANTS		
Grants to individuals	445	380
Health Programmes	238,572	247,792
Information and Advice	362,904	387,661
Love Later Life	27,868	34,788
Overheads	—	6,829
Volunteers and Befriending	90,864	—
Activities	36,219	4,987
Direct Services	52,220	—
Partner & Community Outreach worker payments	42,506	—
CONTRACT INCOME		
Information and Advice	1,042	5,022
Love Later Life	48,916	50,000
Volunteers and Befriending	11,135	—
CLIENT INCOME		
At Home with Age UK Merton	197,017	170,151
Love Later Life	39,665	21,601
ROOM HIRE INCOME		
Overheads	10,000	9,988
SUNDRY INCOME		
Overheads	1,635	925
Information and Advice	—	5,000
Activities income	7,564	9,083
Direct Services Income	150	177
Others	—	187
TOTAL	**1,168,722**	**954,571**

Of the £1,168,722 received (2022: £954,571) £294,113 is unrestricted and £874,609 restricted (2022: £223,404 unrestricted and £731,167 restricted.)

4.1 Grant details

Grants received, included in the above, are as follows:

		2023 £	2022 £
UNRESTRICTED			
Age UK London		—	6,478
Age UK	Overheads	36,006	—
Everyone Health	Activities	191	—
Merton Voluntary Service Council	Overheads	1,500	—
Other small grants	Love Later Life	(29)	—
Wimbledon District Nursing & Midwifery Benevolent Society	Health Programme	249	—
Wimbledon Guild Welfare Grant	Grants for individuals	16	—
Wimbledon Guild Welfare Grant	Health Programme	150	—
		38,083	**6,478**

		2023 £	2022 £
RESTRICTED			
Age UK	Love Later Life	6,508	2,535
City Bridge Trust	Information and Advice	54,199	48,350
Emanuel Hospice	Overheads	5,000	—
ESC Lottery Fund (Sport England Lottery)	Love Later Life	4,100	—
Everyone Health	Love Later Life	3,414	—
London Borough of Merton	Direct Services	52,220	—
London Borough of Merton	Health Programme	236,405	247,792
London Borough of Merton	Information and Advice	289,740	282,881
London Borough of Merton	Love Later Life	—	11,500
Masonic Charitable Foundation	Love Later Life	—	3,224
Mercers Company	Love Later Life	9,625	
Merton Voluntary Service Council	Love Later Life	—	1,029
Merton Voluntary Service Council	Volunteering and Befriending	2,500	—
National Lottery Community Fund	Activities	10,000	—
National Lottery Community Fund	Information and Advice	62,829	34,431
NHS South West London ICB	Activities	11,067	—

RESTRICTED		2023 £	2022 £
NHS South West London ICB	Health Programme	1,769	—
Postcode Society Trust	Activities	14,962	4,987
The Charity of Sir Richard Whittington	Love Later Life	—	16,500
The Henry Smith Charity	Information and Advice	44,500	22,000
The Home Instead Charities	Love Later Life	1,500	—
Wimbledon District Nursing & Midwifery Benevolent Society	Grants for individuals	—	380
Wimbledon District Nursing & Midwifery Benevolent Society	Overheads	—	350
Wimbledon Foundation	Love Later Life	2,750	—
Wimbledon Guild Welfare Grant	Grants for individuals	428	—
		813,516	**675,959**
Total unrestricted and restricted grants		**851,599**	**682,437**

5. Fundraising costs

	2023 £	2022 £
Direct fundraising costs	1,519	3,210

All the above costs of £1,519 are all unrestricted costs (2022: £3,210 all unrestricted costs fundraising).

6. Charitable activities costs

	Direct costs £	Support costs £	2023 £	2022 £
At Home with Age UK Merton	181,398	26,378	207,776	172,117
Grants to Individuals	445	—	445	310
Health Programmes	185,470	80,746	266,216	248,115
Information & Advice	247,454	49,671	297,125	411,379
Love Later Life	51,142	20,378	71,520	57,032
Overheads	84,769	22,365	107,134	67,164
Volunteers and Befriending	127,334	33,267	160,601	51,348
Activities	45,364	7,777	53,141	16,254
Direct Services	24,063	—	24,063	—
	947,439	**240,582**	**1,188,021**	**1,023,719**

7. Analysis of direct costs

	Unrestricted £	Restricted £	2022 £	2021 £
Staff salary and staff costs, and other Agency temp costs	145,224	458,414	603,638	658,348
Volunteer expenses	51	2,540	2,591	1,938
Project costs	33,805	152,685	186,490	178,765
Premises costs	27,132	5,734	32,866	23,011
Office costs	4,785	13,274	18,059	19,153
Helping Hands salary costs	103,127	568	103,695	—
Vehicle costs	100	—	100	—
	314,224	**633,215**	**947,439**	**881,215**

8. Analysis of support costs

	Unrestricted £	Restricted £	2023 £	2022 £
Staff salary and staff costs and other Agency temp costs	23,545	95,020	118,565	50,821
Premises costs	6,784	27,097	33,881	15,307
Office costs	4,848	19,579	24,427	20,859
Governance costs (note 9)	20,197	—	20,197	32,078
Consultancy	11,175	32,337	43,512	23,439
	66,549	**174,033**	**240,582**	**142,504**

9. Governance costs

	2023 £	2022 £
Accountancy	—	740
Bank charges and fees	2,294	1,894
Consultancy fees	—	22,050
Auditor's fee (2021: Independent Examiner's fee)	3,360	3,540
Legal fees	13	13
Professional fees	9,894	—
Payroll costs	2,600	2,085
Other fees and licences	2,036	1,756
Payroll costs	2,085	1,990
Other fees and licences	1,756	1,044
	20,197	**32,078**

Of the costs £20,197 costs (2022: £32,078) £20,197 is unrestricted costs and £Nil is restricted costs (2022: £22,156 is unrestricted costs and £9,922 restricted costs).

10. Net incoming/(outgoing) resources

Net resources are stated after charging / (crediting):

	2023 £	2022 £
Auditor's fee	3,360	3,540

11. Staff Costs

	2023 £	2022 £
Wages and salaries	718,592	622,667
Social security costs	56,359	45,875
Pension costs	20,114	17,522
	795,065	**686,064**

One employee (2022: Nil) had employee benefits in excess of £60,000 (2022: Nil) within the range of £60,001–£70,000. Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds. The Charity Trustees were not paid nor received any other benefits from employment with the Charity in the year (2022: £Nil) neither were they reimbursed expenses during the year (2022: £Nil). No Charity Trustee received payment for professional or other services supplied to the Charity (2022: £Nil).

The Senior Management Team of the Charity comprises of the Trustees and those detailed on pages 20 of the Trustees' report. The total employee benefits of the key management personnel of the Charity were £69,719 (2022: £50,455).

Under FRS 102 employee benefits include gross pay, benefits in kind, employer's national insurance and employer's pension costs.

12. Staff numbers

The average monthly number of employees (including casual and part time staff) during the year was as follows:

	2023 Numbers	2022 Numbers
Senior management team	8	8
Other direct charitable staff	15	13
At Home with Age UK Merton	17	16
	40	**37**

13. Pension costs

The company has a defined contribution pension scheme, which all employees are entitled to join. The company contributes 4% and the employees contributed 4% and employees may make further additional voluntary contributions.

During the year ended 31 March 2023, the company's total contributions amounted to £20,114 (2022: £17,522)

14. Transactions and related parties

The trustees neither received nor waived any remuneration during the year (2022: £Nil).

The trustees did not have any expenses reimbursed during the year (2022: £Nil).

There were no other related party transactions during the year other than those stated on note 11 and above.

15. Tangible fixed assets

COST	Other Assets £	Totals £
At 1 April 2022	9,946	9,946
Additions	1,741	1,741
Disposals	—	—
As at 31 March 2023	**11,687**	**11,687**

DEPRECIATION	Other Assets £	Totals £
At 1 April 2022	9,390	9,390
Charge for year	—	—
Eliminated on disposal	—	—
As at 31 March 2023	**9,390**	**9,390**
NET BOOK VALUE		
At 31 March 2023	2,297	2,297
At 31 March 2022	556	556

16. Fixed asset investments

Market Value	Unlisted Investments £	Totals £
At 1 April 2022	**31,990**	**31,990**
Additions	—	—
Disposals	—	—
Revaluation	(1,151)	(1,151)
At 31 March 2023	**30,839**	**30,839**

There were no investment assets outside the UK.

Unlisted Investments	2023 £	2022 £
COIF Charities Investment Fund Income 1002.95 units	18,769	19,450
COIF Charities Investment Fund Income 645 units	12,070	12,540
	30,839	**31,990**

The revaluation in the year for the unlisted investments is a result of an unrealised loss of £1,151 (2022: gain of £2,506).

Unlisted investments consist of COIF Charities Investment Fund Income Units. These have been included at bid market value price.

17. Debtors: amounts falling due within one year

	2023 £	2022 £
Trade debtors	30,913	15,688
Accrued income	42,583	4,222
Other debtors	-	9,895
Prepayments	25,546	15,290
	99,042	**45,095**

18. Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	6,391	11,892
Taxation and Social Security	15,924	11,554
Other creditors	3,513	4,279
Accrued expenses	15,302	4,593
Deferred income	115,371	138,135
	156,501	**170,453**

Deferred income of £115,371 (2022: £138,135) included above relates to grant income received during the year but relating to future accounting periods.

Deferred income analysis	2023 £	2022 £
As at 1 April	138,135	59,502
Additions during the year	115,371	138,135
Amounts released to income	(138,135)	(59,502)
As at 31 March	**115,371**	**138,135**

19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Fixed assets	2,297	—	2,297	556
Investments	30,839	—	30,839	31,990
Current assets	433,682	238,237	671,919	592,402
Current liabilities	(60,277)	(96,224)	(156,501)	(170,453)
	406,541	**142,013**	**548,554**	**454,495**

Comparative year information for the net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Fixed assets	556	—	556	—
Investments	31,990	—	31,990	29,484
Current assets	382,460	209,942	592,402	522,348
Current liabilities	(37,318)	(133,135)	(170,453)	(89,882)
	377,688	**76,807**	**454,495**	**461,950**

20. Movement in funds

Current year

Current Year	At 1/4/22 £	Net movement in funds £	Transfers between funds £	At 31/3/23 £
Unrestricted Funds				
General fund	377,688	36,592	(117,844)	296,436
Restricted Funds				
At Home with Age UK Merton	1,899	—	(1,899)	—
Grants to individuals	4,888	—	—	4,888
Healthcare Programmes	20,138	(16,688)	—	3,450
Information and Advice	31,059	66,860	(8,313)	89,606
Love Later Life	—	3,683	—	3,683
Overheads	70	—	(70)	—
Volunteers and Befriending	13,579	(20,821)	8,313	1,071
Activities	4,987	6,171	—	11,158
Direct Service	—	28,157	—	28,157
Others	**187**	**—**	**(187)**	**—**
	76,807	**67,362**	**(2,156)**	**142,013**

Net movements in funds for the current year are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	410,141	(372,398)	(1,151)	36,592
Designated fund				
Buildings & maintenance	—	(9,895)	—	(9,895)
	410,141	**(382,293)**	**(1,151)**	**26,697**
Restricted funds				
At Home with Age UK Merton	—	—	—	—
Grants to individuals	429	(429)	—	—

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Healthcare Programmes	249,309	(265,997)	—	(16,688)
Information and Advice	363,946	(297,086)	—	66,860
Love Later Life	27,897	(24,214)	—	3,683
Volunteers and Befriending	139,780	(160,601)	—	(20,821)
Activities	36,028	(29,857)	—	6,171
Direct Service	52,220	(24,063)	—	28,157
Others	5,000	(5,000)	—	—
	874,609	(807,247)	—	67,362
TOTAL FUNDS	**1,284,750**	**(1,189,540)**	**(1,151)**	**94,059**

21. Movement in funds – previous year

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
Unrestricted Funds				
General fund	367,027	10,661	—	377,688
	367,027	**10,661**	—	**377,688**
Restricted Funds				
At Home with Age UK Merton	2,188	(289)	—	1,899
Grants to individuals	4,818	70	—	4,888
Healthcare Programmes	20,928	(342)	(448)	20,138
Information and Advice	46,408	(15,643)	294	31,059
Love Later Life	5,360	(5,640)	280	—
Overheads	—	(98)	168	70
Volunteers and Befriending	15,221	(1,348)	(294)	13,579
Activities	—	4,987	—	4,987
Others	—	187	—	187
	94,923	**(18,116)**	**—**	**76,807**
TOTAL FUNDS	**461,950**	**(7,455)**	**—**	**454,495**

22. Restricted funds

At Home with Age UK Merton including Direct Services
This incorporates our At Home service that provides regular domestic support to help maintain independence in later life. At Home with Age UK Merton also includes our Solemates, now rebranded as Happy Feet, – Footcare Service. Within 2022-23 we received a grant from the London Borough of Merton for a pilot project providing a support service for isolated Merton residents who require enhanced support to access food and practical help in the home and assistance following hospital discharge.

Grants to Individuals
These funds provide us with a resource for making small grants to older people in particular need across Merton, the average grant being £250.

Health Care Programmes
This incorporates the Living Well and Fresh Start Services.

Living Well
This service is funded by the London Borough of Merton's Ageing Well 2 programme and sees Age UK Merton working in partnership with other voluntary sector organisations and Adult Social Care to support older Merton residents with their social, emotional and nutritional needs. We receive referrals from Adult Social Care and provide individuals with a person-centred assessment to improve individual's overall wellbeing, safety and social connection. The service was expanded during the year to respond to the increased demand and complexity of cases and to pilot closer partnership working with Merton's Integrated Locality Teams. This expansion was funded by the Better Care Fund.

Fresh Start
This pilot is funded by the London Borough of Merton through the Disabled Facility Grant. The service provides one-to-one support for older adults experiencing low-level hoarding and clutter issues. The service seeks to enable the individuals to improve home safety, address the root causes of the issue and improve health and wellbeing.

Information and Advice Service
This service is to help people in the community to claim a range of welfare benefits and assist with other issues such as housing, social care etc. We provide a drop-in service at our offices —giving advice over the phone and, increasingly, by email— provided by specialist information and advice staff. We received funding the National Lottery Community Fund and Henry Smith to help develop this service over five years with key objectives around improving access, quality, information governance and positive outcomes for clients in areas like benefits assessment.

The funding is provided by the London Borough of Merton for an adviser specialising in income maximisation, health, housing and community care advice.

During the year, Age UK Merton, along with voluntary sector partners across the borough, was funded but the London Borough of Merton to provide the Community Response Hub, which was established to support vulnerable residents to access food, practical and emotional support during the pandemic. This service was extended to June 2023, and Age UK Merton, Wimbledon Guild and

Merton Connected were successful with a tender to provide the Merton Community Hub for this period.

Love Later Life including Activities
The service provides a programme of activity running Monday to Friday in our Centre, supporting people to stay active in body and mind. These services are largely funded through client income but we have received support to help subsidise costs and support specific activities. During the year we were forced to suspend these face-to-face services for the entire year. However, we moved to provide remote, telephone and online support for clients to enable them to stay active and connected throughout the pandemic, thanks to funding from the Masonic Charitable Foundation, Sport England, Versus Arthritis, Postcode Lottery, Wimbledon Foundation, Wimbledon District Nurses and Midwifery Benevolent Society and the London Borough of Merton.

Volunteering and Befriending
We have been support by Public Health Merton for the provision of the Merton Befriending Scheme since 2015, working in an innovative collaboration with the Wimbledon Guild of Social Welfare to ensure the delivery of high – quality befriending services for isolated older people. During the period the partnership was successfully recommissioned for a further 12 months. There is a particular focus on identifying and supporting those most likely to experience social isolation and related poor health outcomes, including targeted work to reach older people from BAME groups.

During the year Age UK Merton also received funding from Merton Giving to support our befriending service.

23. Capital Commitments

The Trustees have agreed that the previously planned capital refurbishment of the centre is no longer a viable use of resources and therefore Age UK Merton the £65,000 received from the Neighbourhood fund has been released back to the funds. Capital costs for the original project have been released into the profit and loss account and are covered by the ringfenced reserves.

24. Contingent Assets

Total contingent assets as at 31 March 2023 is £443,712.

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AGE UK MERTON

England & Wales - Charity number 1105384

Accounts

Merton age UK

Registered charity number 1105384
Registered Company number 05173595
(England & Wales)

Annual Report

& Financial Statements 2021–2022

Contents

2 Introduction from our Chair

4 Strategic Report 2021–2022

- 4 Our priorities
- 5 Our values
- 6 Our delivery plan
- 7 Building blocks
- 8 Our impact
- 19 Future plans

21 Financial Review

- 29 Statement of Trustees' Responsibilities
- 30 Reference and Administrative Information
- 31 Our supporters
- 32 Independent Auditor's Report
- 36 Financial Statements
- 41 Notes to the Financial Statements

Cover image: Mulvinder Rekhi

Introduction from our Chair

The narrative for this year's annual report is a story of stabilisation, recovery, and transition.

Stabilisation and recovery

2021–2022 marked the third year of our Strategic Plan 2019–2022, a strategy envisioned at a time before the pandemic changed our way of life, and that could never have predicted the external landscape that we now face.

The responsive, flexible measures we put in place throughout 2020–21 continued to be adapted and developed as necessary and, like many of our partners, Covid-19 continued to greatly influence our approach to service delivery. Our Activity Centre re-opened in May 2021 to clients, however closed again in December just before Christmas 2021 due to the emergence of Omicron, re-opening again in early 2022.

Despite these many unforeseen hurdles, our staff and volunteers have endeavoured to find new ways to help older people access the advice and support they need to stay independent, stay connected and keep active. We would like to take this opportunity to say thank you at the outset to all our staff and volunteers for their resilience, commitment and care they have shown in responding with enthusiasm and positivity to the continued challenges throughout this time. This commitment has ensured that we continue to deliver high quality services for our clients, under the most challenging and rapidly changing circumstances.

Without their hard work, we simply could not have met the increase in demand and complexity of needs our clients are facing.

Transition

For Age UK Merton leadership, it was a time of transition. We said farewell to the ship's captain of five years, Rob Clarke, who moved on to lead another fantastic charity, Lifelites. Rob's expertise and drive meant that under his leadership Age UK Merton experienced significant growth, and he positioned the team to reach many more older adults across Merton with our wide range of services. We thank Rob for his dedication over this time and wish him every success with his next role; his legacy will long live on here at Age UK Merton.

Our Board identified a need to invest in our management structure and progressed the recruitment of a new senior management team, to support further growth, development and integration within our sector, the new Integrated Care System (ICS) and the community at large.

During this time, the Age UK Merton Chief Executive baton was passed to a now dear friend of the organisation, Anand Shukla, who kept operations stable during this time of transition. In only six months of being here, the Age UK Merton family had a great impact on Anand, who stated that it was one of most

rewarding places he has ever worked, with one of the best teams. We thank Anand for keeping the organisation in safe hands.

Recruitment of our current and permanent CEO, Sarah Goad took place during the end of the 2021–22 financial year with Sarah then joining the organisation in May 2022. Sarah comes to Age UK Merton with 15 years' of charity leadership under her belt, the last eight being spent at hospice charities in Greater London. Sarah's expertise lies in income generation and business development and she will bring this skillset to drive the organisation into its next chapter. At the time of writing, we are about to embark on the exciting development of the next three-year strategic plan, building on the progress made from the previous plan.

Alongside Covid-19, the cost of living crisis is also now having a key impact on our client group, and it is more important than ever to continue our role influencing the local health and care system to ensure the needs of older adults are heard and met by partners. This will include significant contribution to the development of the Integrated Care System, particularly within the Merton "place", and the further development of services which meet the needs of older people within our local community, preventing them from experiencing mental, physical or emotional difficulties.

Tobin Byers,
Chair

Strategic Report 2021–2022

Age UK Merton is an independent Charity operating within the national Age UK network to provide services for older adults in the London Borough of Merton. Our role is to ensure that older adults can easily access the advice, support and care they need as they get older.

Our Mission

To make Merton a great place to grow old

Our Vision

A Borough where everyone can love later life

Our **priorities**

We are passionate about making a difference to the lives of older people in Merton. Our **Strategic Plan** outlines our three key priorities to improve health and wellbeing by:

1. Providing high-quality advice and practical support
2. Building social connection
3. Creating opportunities for lifelong active ageing

Our **values**

We want to be known for:

Accessibility
The go-to place for people to ask us anything about later life

Collaboration
Working with partners across sectors to get the best outcomes for Merton's older adults

Dynamism
An organisation prepared to innovate, take risks and provide solutions

Impact
Empowering people and organisations to make a positive, tangible difference

Integrity
Robust privacy and confidentiality procedures — trusted staff and volunteers

Kindness
A supportive, empathic place to work, volunteer or receive support

Quality
Providing accredited, person-centred services, respected throughout the Borough

Sustainability
Able to attract funding, generate income from diverse sources and maximise resources efficiently

Michelle Gibson / iStock

Our **delivery** plan

To deliver against these priorities, Age UK Merton will develop strong operational building blocks to create the right environment, internally and externally, for us to ensure our services are high quality and high impact and to influence policy.

Building blocks

People

- Methodical and considered recruitment processes
- Listening to clients, volunteers, staff and partners to make informed decisions
- Implementing a high quality learning and development programme for staff and volunteers
- Supporting staff & volunteer wellbeing

Influence

- Supporting behaviour change in clients
- Informing and advising policy makers and commissioners
- Representing Age UK Merton on strategic & delivery boards
- Raising the profile of ageing well within community

Processes

- Maintaining high-quality organisational policies and procedures through Age UK Quality Standards & Advice Quality Standard
- Clear referral pathways internally and with partners
- Compliant finance & governance
- Strong impact measurement processes

Sustainability

- Strong, positive, supportive organisational culture
- Clear demonstration of impact
- Diverse income strategy
- Efficient use of resources
- Intelligent use of technology solutions

Our **impact**

Throughout the ongoing interruption and impact of the pandemic, our strategic objectives have not deviated and our enthusiasm to deliver upon them has not waned, although we continued to adapt the mechanisms to be able to do so.

Some activities we had intended to develop were still not possible and areas we expected to grow were badly affected by the suspension of services during the first and second wave of the pandemic. We began to welcome back our clients to the Activity Centre and embarked on the task of rebuilding client confidence to re-engage in activities, but our recovery has progressed slowly, understandably. We continued to follow best practice in health and social care advice, following protocols in personal protective equipment, testing and cleaning, to do what is within our control to best protect our clients, staff and volunteers.

Our services have continued to develop, and we have added in further activities to address the specific needs of older people as the pandemic refused to go away. This report serves as a synopsis of the fantastic work delivered over the past year and demonstrates the positive impact we have had supporting older adults across the borough during a very difficult time.

ADVICE

1,024

people accessing advice

6+ contacts per client

Increased the number of older adults receiving support at home to stay independent

£359,925 benefits uptake

Key Objective 1: Providing high-quality advice and practical support

Our Information and Advice service provides high-quality, accredited advice for older adults on issues such as money and benefits, health, housing and care. We have a team consisting of three advice roles, supported by volunteers.

Increased access to advice, improved impact

Over the year, 1,024 clients accessed our advice services, an increase of nearly 5% on 2020–21. Provision of Information and Advice for individuals is Borough wide, however provision reflects the East/ West split in the Borough, with the majority of clients residing in more deprived wards in the East. The service continues to see a diverse client group with 33.6% clients accessing the service from ethnic minorities (excluding white minorities), reflective of Merton's diversity.

Money and benefits remained the highest individual issue (49.3%) for clients accessing the service within the year, with more enquiries in the latter quarters of the year reflecting the impact and anxiety around energy and general price rises related to the increasing cost of living. The breadth of presenting issues continues to highlight the diverse and complex needs of clients in the aftermath of the pandemic.

Team capacity has been impacted through the year with some turnover in the Adviser roles, and with centre closures due to Omicron over the Christmas period. Despite this, the team successfully achieved the accreditation standard for the Age UK Information & Advice Quality Programme (IAQP), which passports to the Advice Quality Standard. Formal notification of this success was received in October 2021, with accreditation certification lasting three years.

The inspection of our advice provision highlighted particular strengths around casework and advice giving. The team also successfully continued their work around income maximisation with £359,925 of previously unclaimed benefits successfully claimed throughout the year, an increase of £20k over 2020–21.

Demand is only anticipated to continue to increase for Information & Advice with a noticeable rise in drop-in clients as we progress once more out of Covid, and the cost-of-living issues impact the public.

Supporting older adults at home to stay independent

Our At Home service provides practical support for older adults, in their homes, to help them maintain their independence. We have a team of 18 Support Workers who are matched with clients to provide regular, domestic and other practical support, helping them to maintain their homes and access essential supplies.

This service in particular continued to be affected by the ups and downs of the pandemic, as many clients that had chosen to suspend their service to reduce their risk of coming into contact with Covid-19, have shown a reluctance to return to receiving support. However, our At Home Support Workers worked tirelessly to maintain contact with these clients remotely wherever possible, and during the year the At Home service has supported over 100 clients.

We were very aware that clients were still experiencing anxiety, loss of confidence and a reticence to allow multiple people access to their properties. Encouragingly, from a human perspective, we saw an increase in personal support from relatives and friends, who demonstrated a willingness to play a more active role in their lives.

LIVING WELL

Clients feeling connected

67% improved
28% maintained

Clients staying active & healthy

65% improved
30% maintained

Clients feeling positive

50% improved
44% maintained

Clients feeling safe and independent

65% improved
29% maintained

AT-HOME SUPPORT

100+

clients receiving At Home support throughout the year

7,920 hours of support provided

Improved navigation across the organisation and throughout Merton

Due to a robust recovery plan, the service has had a steady but slow increase in client numbers during 2021–22. Our At Home team continue to conduct structured assessments; both assessing clients' support needs but also identifying any other concerns clients may have and then effectively and appropriately signposting them to our other services. The Support Workers' holistic approach means that they truly get to know their clients as individuals and are able to build trust and confidence over time to help make informed suggestions to enhance their lives.

Within the At Home service, the team habitually get our clients 'out and about', by facilitating walks, or by accompanying them to local shops. Often, clients may be reluctant to go out alone, but support from our team can empower an individual to feel a lot safer in this regard. They also actively encourage clients to consider joining in some of our wide range of activities and exercise classes offered at the centre itself, building their social connection and providing opportunities to stay active and healthy.

We also continued to adhere to best practice by following government guidance, adopting key infection control procedures, to both protect our clients and staff and to reassure clients of our professionalism and commitment to a vigorous approach to infection control. We continued to err on the side of caution and as a matter of common practice, we provided support workers with full PPE for every visit, and like all Age UK Merton staff, the team adhere to a regular Covid-19 testing programme.

Financially, we continued to recover from the impact of previous year and continued to work hard to get back to pre-pandemic figures and improve projections for growth by more targeted marketing of the service.

Improved navigation and support to Live Well at home

Our Living Well service provides a holistic, person-centred home assessment for clients, seeking to identify their needs and co-produce an action plan to improve their wellbeing.

679 clients accessed the Living Well service throughout the year which is a significant increase, practically double the 340 older adults accessing the service in 2020–21. There were just under 9,000 'contacts' with these clients through telephone calls and home visits. The team is served by four health and wellbeing co-ordinators, having previously received ongoing funding from the Better Care fund (CCG & Merton Council), which gave us extra capacity in an additional three members of staff, with contracts until March 2023. Having the extra staff has been crucial in extending our reach to more clients, conducting more visits and also, to enable us to support the most vulnerable clients within Merton.

Living Well begins with a home visit in order to complete a wide range of assessment of the client's needs; this also extends to home risk-checking for working smoke alarms, carbon monoxide detectors, trip hazards and general safety and security around the home.

The Living Well team are more embedded in health services now through the Integrated Locality Team pilot. This pilot has seen one co-ordinator attending regular GP surgery multi-disciplinary meetings within the Morden Primary Care Network (PCN). This helps to identify the most vulnerable clients in need of support and those clients who may not engage well with their GP team but may agree to a visit from Living Well. This has led to an increased number of referrals from GP surgeries and social prescribing.

BEFRIENDING WEEK

In 2020, April was hit hard when her sister died suddenly of pneumonia just before lockdown. April has arthritis which limits her mobility, and she was shielding due to an autoimmune disease. She says: "I was isolated, and I didn't have any social interaction with anybody. I had no sense of worth, I wasn't achieving anything. I was just sitting at home reading books."

April heard about the befriending service when she approached Age UK Merton for information to help with cleaning at home, and her bereavement counsellor also recommended the Befriending service. She was carefully matched with her befriender around Christmas time, and they developed their befriending relationship through 2021.

April says about befriending: "For me it was a lifeline. It gave me a focus on life and gave me a little bit of hope that Covid would end, and we would be out of isolation. So from my point of view, it started as a baseline with no expectations and it exceeded my expectations. It's a brilliant service. I can't describe how grateful I am."

April also noted how for the first couple of conversations it was like speaking with a stranger, but they introduced themselves to each other and agreed from the beginning that they would just let the conversation flow. Now they talk about recipes as they are both real foodies, and they talk about her befriender's studies so it's a nice two-way conversation.

After a year of befriending April said: "I didn't expect the service to continue so long but I'm very grateful because I've now had another family bereavement but I've managed to cope with that. I think it's made me stronger." April encourages others who may be unsure about befriending by saying "Give it a go! Having a befriender can develop into something really lovely."

The team collect outcome information from clients after support has been put in place, and compare this with the baseline outcomes reported across five areas by the client at their initial assessment.

Fresh Start

Over the year, our Fresh Start hoarding and decluttering project had 39 new referrals, with 62 clients receiving support during the 2021–22 financial year.

Each new client has a comprehensive assessment concerning the issues with their property and what they want to address. The impact of the project for clients who have engaged in the process has been positive, with tangible improvements evident in clients' environment and wellbeing. It is recognised that not all clients have engaged or found implementing practical changes easy; however, the project builds the offer of support and encouragement over time. Six clients during 2021–22, who had previously disengaged, have re-contacted the service with requests to commence services.

The service continues to fulfil a pressing need with more cluttering being another impact of Covid-19 as people spent more time in their homes. Work began during 2021–22 to ensure that the invaluable Fresh Start pilot work becomes more aligned with and embedded in the wider Living Well service going forward.

Key Objective 2: Building social connection

Influencing community cohesion

In the past year we have continued to build upon the strong relationships with partners developed in the past five years across health, care and voluntary sectors in Merton. Whilst keeping the best interests of older people forefront in our minds, we have continued to engage with these partners tackling issues being faced such as the increase cost of living alongside the ongoing challenge of Covid-19.

Age UK Merton was a founding partner of the Merton Community Hub. In partnership with the Wimbledon Guild and Merton Connected, we continue to staff and provide support to local residents through enquiries coming in via the Community Hub telephone line. Although the Hub was set up in response to Covid-19, this year the Hub has continued to be a lifeline to people across Merton in crisis, taking approximately 40 calls per week still which is circa 2,000 per year.

The Hub still provides shopping volunteer support for those who may need it if isolating from Covid-19, however Covid-19 related queries have reduced, with almost 20% of calls in recent months being for support with emergency food parcels. Support with emergency food provision and help with finances and benefits now collectively constitute almost half the enquiries coming into the Hub, and the Hub continues to ensure all residents in Merton have information and guidance about both the practical, financial and emotional support available in the Borough.

Age UK Merton staff are proud to be able to continue to support provision of the Hub, providing a flexible response in partnership and supporting residents with their increasing queries related to the cost of living impact. Additionally, with the onset of the crisis in the Ukraine, the Hub team provided support for Ukrainian host families on the Homes for Ukraine scheme, working closely with the London Borough of Merton and the Polish Family Association who are supporting the Ukrainian refugees. This co-ordinated and collaborative response has provided effective support and advice to refugee families finding themselves in the unfamiliarity of the UK.

BEFRIENDING

We developed a dynamic, diverse social activity programme, providing a greater variety of opportunities to connect, build relationships and access good nutrition

100% felt their volunteer was the right match

49% report meaningful increase in their wellbeing

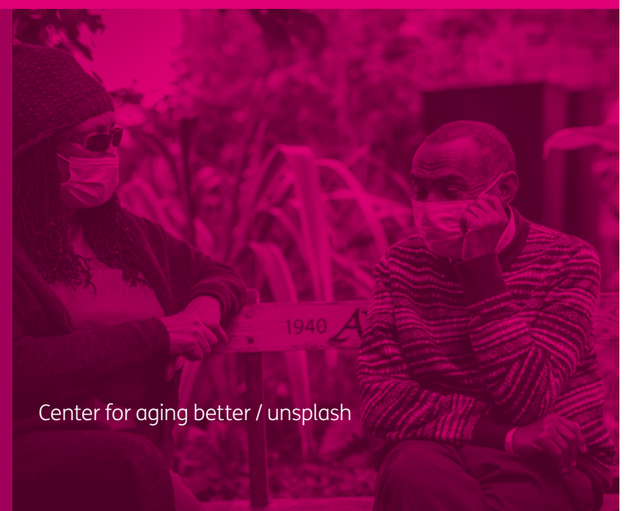
330

active befriending matches

DIVERSITY

BAME

11% of matches were for clients from BAME backgrounds



Center for aging better / unsplash

Increased reach to Merton's most isolated older adults

The Merton Befriending service is provided in partnership with Wimbledon Guild and the service matches volunteers with the most isolated older adults, who are house-bound and living with multiple long-term conditions, and may not have strong support networks. Overall, we have seen an increase in referrals compared to previous years, with a definitive increase in complex clients being referred into our service, with mental health issues being a leading reason for referral. We continue with a hybrid service offering, with both telephone and face to face contact as options for clients based on preference.

The service supported a total of 123 new clients over the age of 65 and an additional 63 clients under the age of 65 who were referred for additional support during and after the pandemic. This is the second busiest year that this service has ever experienced, with the first being during the first wave of the Covid-19 pandemic. Over the year the service had approximately 220 clients accessing the service at any one time. This number far exceeds the previous average of between 100 and 120 that was experienced before Covid-19. In total AUKM supported 330 unique clients during 2021–22 across all befriending projects, and Wimbledon Guild supported 183 unique clients. AUKM and Wimbledon Guild worked hard to manage demand, ensuring those who needed a befriending service received one, and also transitioning and referring clients to wider service provision in the community where appropriate.

During 2021–22 the service recruited a total of 73 new volunteers for this service over the year with the remainder of the befriending matches consisting of volunteers who chose to be rematched after their previous matches ended. This is an increase in volunteers being retained and rematched compared to previous years. The service has also observed that many of the matches made are less long term than previous years with the relationships being shorter due to clients just needing support during a period of crisis, or due to volunteers being available for a shorter amount of time. For example, volunteering when being out of employment for a period of time.

Unfortunately, we have seen a reduced interest in volunteering after a busy year in 2020–21 and this volunteering fatigue is echoed across the Age UK and wider charity network, as times are increasingly tough for many. We continue to have opportunities for clients and people who are retired to volunteer both in the centre and befriending with our oldest befriender in their 90s.

Our Love Later Life Activity Programme continued throughout the year to provide a range of social and physical activities both at our Activity Centre and in the community. The Activity & Quiz Packs that were initiated during Covid-19 continued to be delivered to clients' homes throughout lockdown until May 2021. Check-in phone calls continued through this time also and beyond into 2021–22 encouraging clients to return to activities, with monthly calendars of activities sent to clients as a hook to engage them.

Clients would under normal circumstances habitually attend lunch, social events or physical activity clubs at the Activity Centre. The pandemic forced closure of the Centre, which thankfully reopened its doors in May 2021. Like our other services, the activities programme saw some reluctance from clients to re-engage and a decrease in numbers. The Activity Centre team continued to be flexible in their approach to support our clients, many of whom are older, at higher risk of isolation and more vulnerable.

INFORMATION & ADVICE

Rebekah is a 74-year-old woman who lives alone and has suffered with anxiety for many years but has always striven to maintain her independence in the community. However, Rebekah came to Age UK Merton for help after having a fall and breaking her arm. The fall affected Rebekah's nerves in her lower arm and hand, following surgery to insert a steel plate. Since then, Rebekah has had a long recuperation and she still does not have full function of her right hand.

Rebekah attends a clinic for hand therapy, but she realised she may never regain the same function as before her fall. This had meant that Rebekah had lost her confidence to go out into the community, using a trolley to support her when walking as she is frightened of falling again. Rebekah began to feel more isolated, going out much less after her fall as she was terrified of using the bus to pop into the local area.

Our accredited Information and Advice team helped Rebekah complete an "Attendance Allowance application" and she was awarded the Low Rate. We then supported her by looking at her entitlement to Pension Credit and Council Tax Support, as Rebekah was receiving the "Savings Credit" element of Pension Credit. The Attendance Allowance award also meant an increase to her Pension Credit each week. It also passported her to full Council Tax Support. The overall weekly increase in her income from these additional benefits the team helped her access ended up being over £100 per week.

Rebekah stated that "the increase in income has improved my financial situation and my confidence." She also noted that she had found the whole process of sorting her finances out very daunting, however getting help from the Information and Advice Team over the course of six months was immeasurable and she has always felt confident with the information provided and support given during this period of time.

We kept up with our communications to spark interest in our range of activities by reintroducing our quarterly "What's On" leaflet with nearly 550 clients now receiving this regularly, promoting our offer of new activities, a varied social calendar and healthy lunch club.

Key Objective 3: Creating opportunities for lifelong active ageing

Increased the number of clients accessing regular physical activity programmes

We continue to support older adults to participate in exercise-based activities and to get out and about. Our weekly schedule of on-site activities recommenced during May and June 2021 and we introduced new activities, such as line dancing and yoga. Our well attended Water Aerobics class recommenced in August 2021 and continues to be very popular. A small but dedicated group of clients continues to attend our regular walking club taking different walks around the borough. We also continue to provide some online options such as chair based exercise class via Zoom to ensure inclusion for those who remain less able to access our Centre.

Our "Out and About" programme of activities was also restarted in earnest during late Summer 2021 with a wide range of activities available including theatre trips, outings to Kew Gardens, museums, and other places of interest in the borough such as the local Mosque. Providing supported opportunities for older adults to remain active and exploring the borough has been very positive with good levels of attendance.

We continue to also run free "Tea and Talk" sessions with a focus on providing information on a wide range of topics, including physical and emotional wellbeing. We also continue to seek grant funding and other opportunities to widen our programme of activities. We will base our future offer on feedback from taster sessions we trial (e.g. Tai Chi and lawn bowls) to ensure we are developing opportunities for active ageing that are of interest to our valued clients.

People

Increased the number of volunteers and improved volunteering experience

Age UK Merton is grateful to all its volunteers, without whom many of our services for older adults across the Borough would not exist. They play a key role in ensuring the quality and reach of our services. Our volunteers are supported and overseen by our experienced volunteering team and are managed in accordance with our Volunteering policy. Over the year, our volunteers have provided remarkable support in every aspect of our activities, from working one to one with our clients to providing administrative support for our staff. We provide a range of volunteering opportunities, each with clear role descriptions to enable volunteers to contribute effectively according to their skills and interests. Volunteers are recruited on a rolling basis, within a well-defined journey. We have a clear recruitment and selection process; all volunteers are interviewed, references taken up and for certain placements Disclosure and Barring Service checks are carried out. All volunteers are then matched to distinct roles, with appropriate induction, ongoing support and training.

Volunteers, in their diversity of age, experience, cultural background and their involvement within communities, bring to our work a value that adds to our understanding of and response to older people's needs.

Our range of volunteers have a variety of interests and reasons for wanting to support the organisation, from gaining experience at the start of their careers to using their wealth of experience and knowledge to meeting the needs of our communities.

Influence

Increased representation of older adults on strategic boards

Within the year Age UK Merton's role as an influencer within the wider health and care system has increased significantly. Our previous Chief Executive continued to chair the Merton Health & Social Care Forum, which also gave membership to the influential Health and Wellbeing Board. He represented our voice on the Merton Health and Care Together Board and was a standing member on the Age Well Programme Board. In addition, Age UK Merton was represented within the Adult Safeguarding structures within the Borough with membership of a number of different Adult Safeguarding Board Sub-Groups. The organisation is now also represented on the Community Response Steering Group, the Carers' Strategy Implementation Board and on three sub-groups, each specialising in different areas of this strategy.

Delivering more services in partnership

Age UK Merton is committed to working collaboratively with partners across the health and care system to improve outcomes for older adults. We continued our collaborative work to deliver the Merton Befriending Service in partnership with Wimbledon Guild and continued to lead the hugely successful Merton Community Hub in partnership with Merton Connected and Wimbledon Guild which has been extended into 2023.

Living Well service is now embedded in the Morden Primary Care Network to work more closely with General Practice, Social Prescribers, Adult Social Care and Central London Community Healthcare NHS Trust. As we embrace the challenges ahead, this commitment to partnership working will be essential in achieving outcomes for the older people we serve.

Processes

Improved efficiency through better internal processes

Through a year of stabilisation, recovery and transition, Age UK Merton also implemented a new IT helpdesk supplier in March 2022. This has greatly improved IT support allowing better WiFi accessibility within the Activity Centre, providing more opportunities for staff to work in offices throughout the building. A broader programme of work also continues to improve efficiency more widely through review of other contracts e.g. mobile telephony. A programme of work reviewing the organisation's Customer Relationship Management (CRM) system which operates as our main secure client database has also begun.

Future **plans**

Ongoing service planning

Each of our services and indeed our wider infrastructure continues to undergo rigorous risk assessment to ensure that the safety of staff, volunteers and clients is paramount within the delivery. We recognise that whilst we are learning to live with it, the threat of Covid-19 has not gone away and we have developed a programme of activity that can be expanded and contracted according to the external environment. This recovery planning includes a priority in marketing and intensive promotion of our paid-for services, which is intended to help these services grow back to pre-pandemic levels.

Our next three-year strategy

We will initiate and complete consultation with staff, volunteers, clients and stakeholders to develop our new strategic plan. We intend to host a variety of workshops and sessions to help us capture feedback from all parties about what is most important to them.

Work is now underway to set the direction of Age UK Merton, both internally and externally within our wider Merton landscape, and the new Integrated Care System, and with a focus on working in an integrated, collaborative way, to enable us to widen access to our services and extend our reach to clients.

Client engagement and co-production

We intend to develop ways for clients to be more involved in shaping our future for example through a potential client reference group to enable us to capture feedback in a more regular and structured way, ensuring our services continually respond to the needs of our clients.

Staff training programme

We will be re-evaluating our staff training and development programme, which has been hampered by the pandemic. This will include essential refresher training on a wide range of mandatory training including information governance, safeguarding, lone-working and manual handling. In addition, individual staff members will be encouraged to identify role-specific training to aid their continuous professional development.

Building redevelopment

We have worked on comprehensive plans to redevelop the Elmwood Centre to improve facilities for staff, volunteers and clients; to both future proof our service delivery as we embark on our next three-year strategic plan, and to position the organisation well into the future. The extension and building work will include a long-term extension to our lease, tender for the work, fundraising campaign and a construction. Planning permission has been granted and it is anticipated work will be completed over the next three years, though this is subject to funding.

FG Trade

Financial Review

We will demonstrate improved financial stability by setting an underpinning strategy to increasing income, stabilising reserves and retaining control over expenditure.

Over the past year, Age UK Merton has continued to build on the income growth seen over the past few years with overall income increasing by 18% to £1,016,968 (2021 £862,627) with unrestricted income increasing slightly to £285,801 (2021 £278,873).

A large portion of this increase has been driven by income from our clients paid for services which has increased from £129,507 to £210,823 an increase of over £80,000 through the increased demand in our activities and At Home services.

Total expenditure for the year increased to £1,026,929 (2021 £753,522) with a new management structure being implemented during the year along with increase in staff in other areas of the organisation.

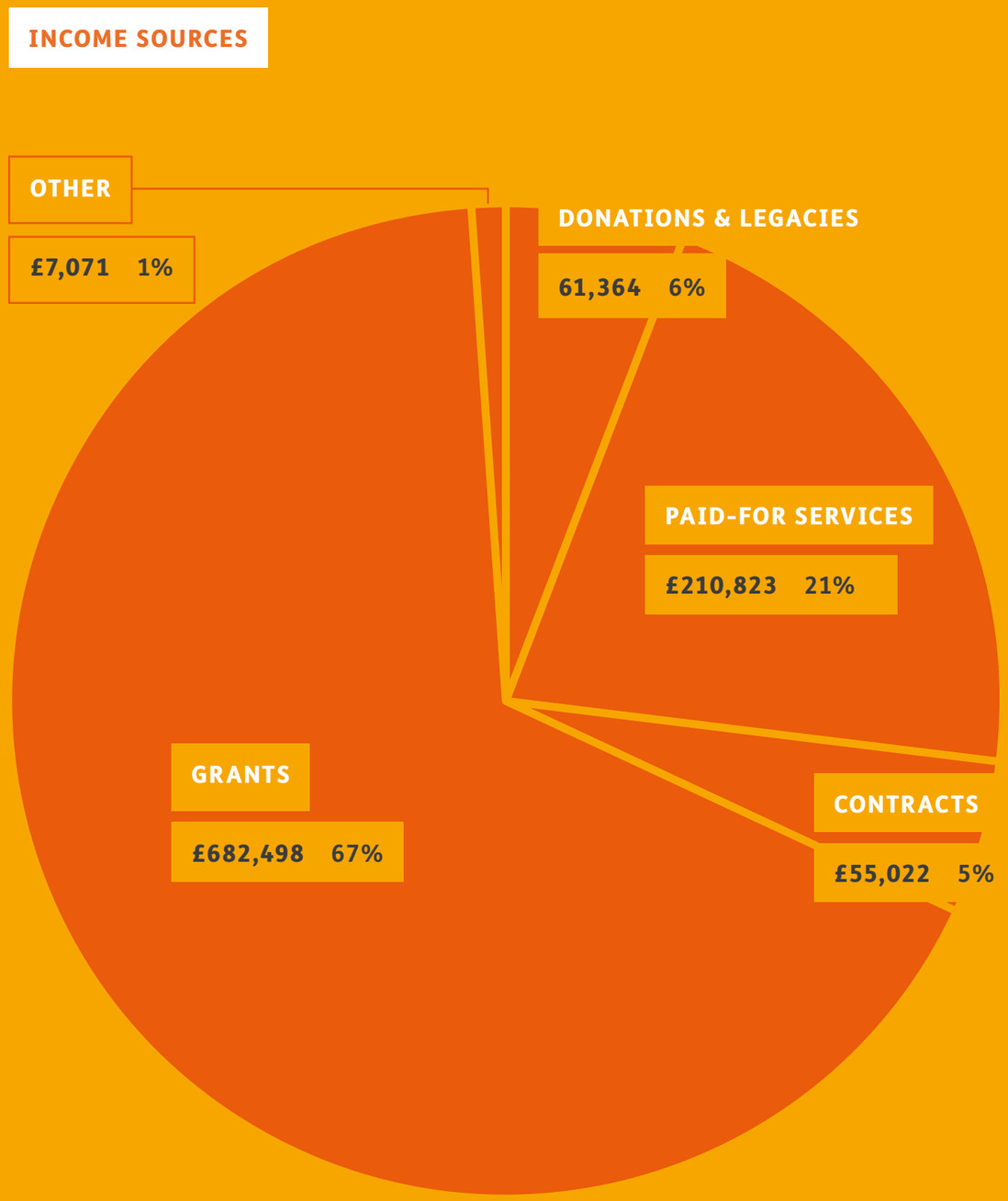
Overall the results show a small operating loss of £9,961 before unrealised gains on investments of £2,506.

The Trustees recognise the small operating loss as a consequence of the restructure of the organisation agreed in the prior year, but remain optimistic that this can be reversed to an operating surplus in the next financial year.

The Trustees recognise that the economic climate may continue to deteriorate with the cost of living crisis in the forefront of our minds, and with funding opportunities reducing as the fallout from Covid-19 unfolds. Despite this caution, Age UK Merton has continued to be central to the Covid-19 response and the increase in unrestricted reserves provides some comfort as the Charity navigates a challenging period ahead.

Reserves Policy

The Finance Committee conducts a three-monthly review of the level of unrestricted reserves by considering risks associated with various income streams, expenditure plans and balance sheet items. Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Restricted funds are grants or donations which the donor has specified are to be used solely for specific activities or projects undertaken by the Charity. Reserves are needed to bridge the funding gap between spending on providing services and receiving resources through fundraising.



The review enables the Committee to determine whether the level of reserves is sufficient to:

- allow time for reorganisation of Age UK Merton's work in the event of a downturn in income or asset values
- protect ongoing work programmes
- allow the Charity to meet its objectives.

The Committee has considered the Charity Commission's guidance Charity Reserves: Building Resilience (January 2016) in undertaking this review.

The risks and issues considered include:

- level of dependence on any one source of income
- likelihood of a downturn in any of the various income streams,
- period of time required to re-establish income streams
- period of time required to downsize or reorganise the Charity operations
- potential decrease in the value of the investments
- requirements for a reasonable level of working capital.

At 31 March 2022 the level of unrestricted reserves was £377,688 (£367,027 in 2020-21)

Age UK Merton's policy is to estimate the close-down costs for the charity (comprising contracts, redundancies and legal costs) and to ring fence these within unrestricted reserves. At 31 March 2022 these were estimated at £70K which leaves £307,688 available to invest in new initiatives and explore potential development opportunities aimed at satisfying charitable objectives.

Use of unrestricted reserves requires approval by the Board on the recommendation of the Finance Committee. Unrestricted reserves are reviewed as a standing item within each meeting of the Finance Committee and the reserves policy is approved by the Board of Trustees on an annual basis.

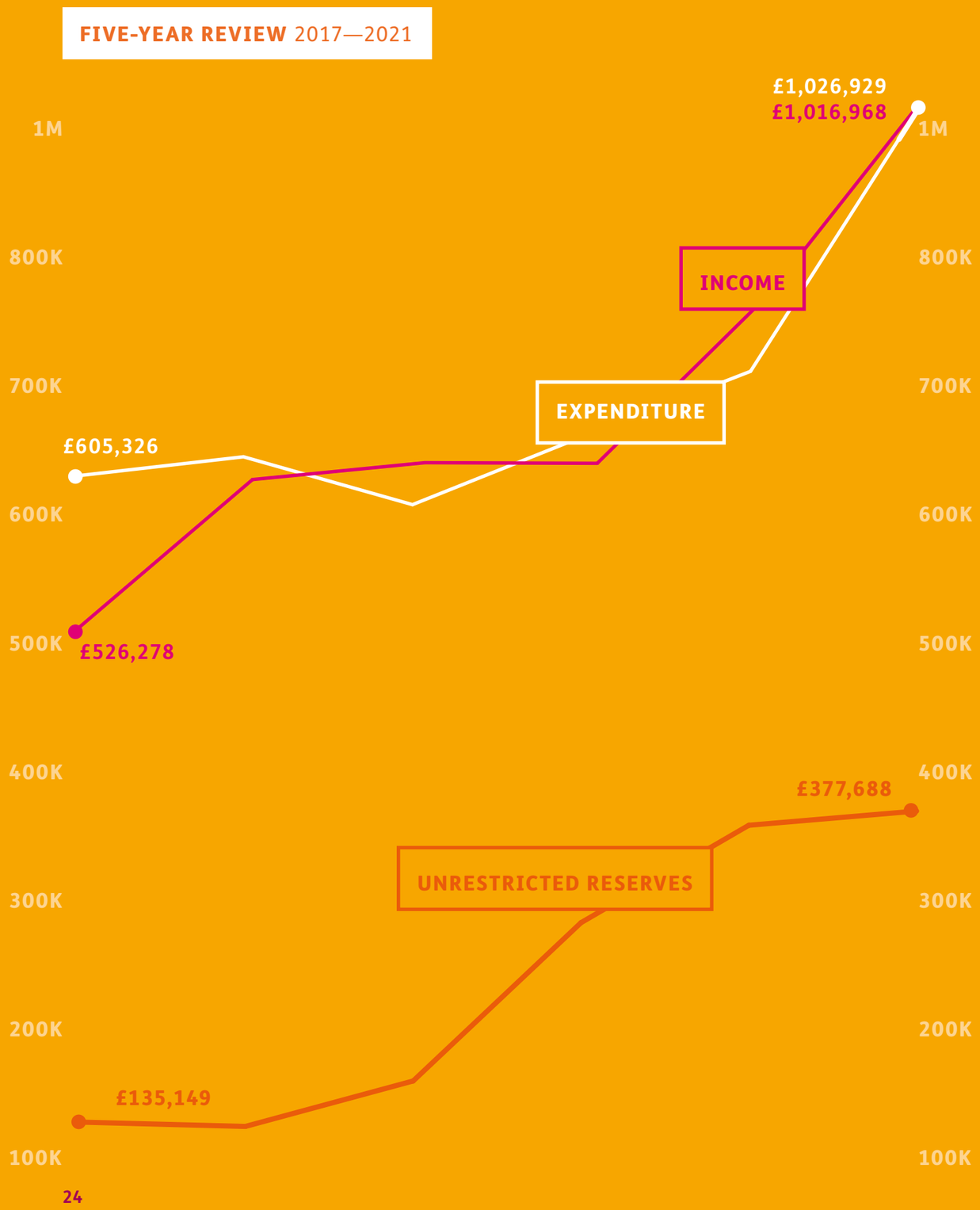
Going Concern

The Board of Trustees is of the view that forecast expenditure to 31 March 2023 will be fully funded from currently approved grants and contracts and from reasonably expected future funding from the same and similar sources. The Board also notes the increased cover available from Age UK Merton's reserves.

Looking further ahead into 2023, 12 months from the date of the Independent Examination of the 2021–22 Financial Statements, the Board of Trustees believes the Charity is well placed to continue to access grants and contracts from local and national funders. The Trustees also believe that the funding from paid-for services will increase to pre-pandemic levels by March 2023, though they accept that there remains considerable uncertainty about future restrictions and economic downturn.

Investment Policy and Objectives

Aside from retaining a prudent amount in reserves each year, the Trustees conduct a review of the investment policy for Age UK Merton on an annual basis. The Charity's investment policy is to keep sufficient cash levels in a current Bank account to meet the short-term needs of the organisation. Amounts above those required for these needs are invested with specialist charity investment managers where a low overall



risk and above average rate of interest is received on the deposit. Currently these excess funds are deposited with Charity Offices Investment Fund under their Charities Deposit Fund scheme. COIF is regulated by the Financial Services Authority and is an ethical investor.

Financial Statements

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" 2015 (FRS 102). The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

Risk Management

The Trustees have overall responsibility for ensuring the Charity has the most appropriate and effective control systems to safeguard the organisation and any of its assets. These controls protect the organisation against fraud and other irregularities.

This role and the associated practices offer reassurance that:

- the Charity's assets are safeguarded against unauthorised use or disposition
- proper and reliable financial records are maintained The Charity complies with all relevant legislation and regulations.

The Charity maintained a risk register within the year to allow Trustees to assess risk, existing controls and mitigations and residual risk, which allows them to identify further actions to reduce risk further. Risks are categorised by the following headings; Compliance, Governance, Finance, Operations and External.

The Trustees view the risks faced by Age UK Merton to be fairly typical for a local charity delivering services for older adults. However, the risk register is updated frequently with emerging risks discussed by the Trustees to ensure that the overall risk profile of the Charity is kept within reasonable limits.

The organisation's policies and procedures continue to be reviewed on a regular basis. The Board works closely with the senior staff to address risk within the organisation. This is in addition to support around financial controls from our Auditor.

Operational and Compliance risks are minimised by the implementation of appropriate policies and procedures, as well as, softer mitigations such as staff welfare and emotional support. Insurance policies are in place to cover public liability, premises and contents, professional indemnity, vehicles, drivers and volunteers. As is the case with many other charities in the sector, one of the principle risks identified by the Trustees relates to Finances, including competition for funding in an environment where our clients' needs are increasing and resources are decreasing.

To mitigate this, Trustees and senior management team are working to ensure we offer excellent services and value for money. We are seeking to demonstrate the quality and impact of our services to reassure funders and partners that resources are used efficiently for the best impact on our beneficiaries.

Board Structure and Governance

The Trustees (who are also directors of the charitable company for the purposes of the

Companies Act 2006) are pleased to present their annual Trustees Report, together with the financial statements for the year ending 31 March 2022, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Trustees determine staff pay scales and review them on annual basis along as part of the annual budgeting process. This includes the review of the remuneration of key management personnel within the annual review process.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, United Kingdom Generally Accepted Accounting Practice and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Principal Activity

The charitable company's principal activity for the year, which is ultimately the objects set out in the Articles of Association was to promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the London Borough of Merton.

Governing Document

Age UK Merton is a company limited by guarantee governed by its Articles of Association, which were adopted in 2004, revised in 2012 with further revision in November 2015 to amend Section 21 regarding the composition of the Board of Trustees and further amendment in November 2021 to allow for General Meetings to take place electronically. The geographical scope of the organisation's work encompasses the entire London Borough of Merton.

The Charity was originally founded in 1961 and was registered as an unincorporated charity with the Charity Commission 30 August 1961. The Charity incorporated 7 July 2004.

Age UK Merton is an independent Charity, responsible for its own policy, direction and funding. Age UK Merton is also a member of Age England Association.

Public Benefit

The Trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. We believe that we have complied with the guidance; and seek to demonstrate this within this report. Our objects and funding limit the services we provide to those detailed in our charitable objectives.

The Aims of the Charity are to promote the relief of elderly people in any manner, which now and hereafter may be deemed by law to be charitable in and around the London Borough of Merton.

Trustees

All Trustees give their time voluntarily and receive no benefits from the Charity apart from reimbursed expenses set out in the accounts. The Board of Trustees meets every two months and is responsible for governing the affairs of Age UK Merton. The Board agrees the strategic direction to ensure the organisation fulfils its objectives. It takes overall responsibility for ensuring that the financial, legal and contractual obligations of the Charity are met and that there are satisfactory systems and controls in place. The Board of Trustees receive regular reports from the Finance Committee who oversee the finances of the organisation. The Board has reserved the right to establish working groups from within its members to discuss and make recommendations on specific areas of governance, such as Policies and Procedures.

The Chief Executive Officer attends all Board meetings and sub-committee meetings.

The Trustees serving during the year and to the date of this report were as follows:

Tobin Byers Chair

Brian Dillon Treasurer

Eileen Nutting Company Secretary

Clare Gummett

Dr Hannah Behrendt

Geraldine Kirby resigned 30 August 2021

Altaf Moledina

Shuile Syeda resigned 5 July 2022

Gerald Willabus resigned 23 May 2022

Katherine Murray
appointed 24 November 2021

Richard Batson appointed 24 November 2021

Appointment of new Trustees
As set out in the Articles of Association, Trustees are elected at the Annual General Meeting (AGM) and may serve a term of three years after which they may be re-elected for a further three years. There must be at least three Charity Trustees. If the number falls below this minimum, the remaining Trustee or Trustees may act only to call a meeting of the Charity Trustees, or appoint a new Trustee. The person elected Chair may serve for six consecutive years. The Board can co-opt members during the year to ensure that the Board has a broad range of skills and experience and to facilitate Trustee succession.

Trustee recruitment and induction
Trustees are recruited through advertisement, professional, personal and member contacts. We aim to recruit local people or people whose skills the Board have identified as needed. The Trustees endeavour to ensure there is a balance of skills, gender, age, ethnicity, disability, sexual orientation, culture, politics or religious belief which reflects the diversity of our community and best represents older adults in Merton .New Trustees are given an induction pack and training to brief them on their legal obligations under charity and company law, the Charity Commission guidance on public benefit and inform them of the content of the Articles of Association. Further training is offered on a regular basis to all Board members and Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Related parties and co-operation with other organisations
None of our Trustees receive remuneration or other benefit from their work with the Charity. Any connection between a Trustee or Senior Manager of the Charity with service user, external contractor, staff member or supplier of services must be disclosed to the full board of Trustees in the same way as any other

contractual relationship with a related party. All related party transactions are managed in accordance with the Charity's conflicts of interest policy. Any related party transactions were reported in note 14 of the accounts.

Management

Day-to-day management and decision making of the Charity is delegated to the Chief Executive Officer who works closely with senior management team and other management staff to deliver the Charity's strategic objectives. The Chief Executive Officer reports to the Chair and the Board.

During the year the Charity recruited to a new management structure to enable more effective operational delivery. Following this change, the Senior management team was as follows:

SENIOR MANAGEMENT TEAM

Rob Clarke Chief Executive Officer (until November 2021)

Anand Shukla Interim Chief Executive Officer (from November 2021)

Sarah Goad (from May 2022)

Jen Goddard
Head of Services (from February 2022)

Finance cover has been outsourced during this period

Prior to this, the Management Team in its former guise also consisted of:

Caroline Muldoon
Activity Centre Manager

Jo Hulton
Ask Us Anything I & A Manager

Natalie Tempero
At Home Services Manager

Saema Man Finance Manager

Lynne Mitchell Living Well Manager

Rhiannon Larkman Operations Manager

Kourtney Rodda Volunteering Manager

Recruitment
The Charity is committed to recruiting talented, dedicated people who share our values and represent the diversity of both Merton and its older adult population. We are actively seeking to recruit candidates who will increase the diversity of our team. All candidates are assessed and recruited following our Recruitment Policy.

Training
Training for our staff and volunteers is a critical aspect of our Strategic Plan. The Charity has developed an annual training which reflects a continuing commitment by the Board to enhance Trustee, staff and volunteers' skills and personal development. Training is a separate budgetary heading allowing the Board and Chief Executive to align the training plan and financial resources required in the financial planning cycle. The Charity offers core online training for all new starters, which enables all staff to hold a Care Certificate. In addition, role specific training based on individual's development needs is offered throughout the year and following appraisal. The pandemic has hampered progress on development of our staff training programme- which is a strategic priority for the next year.

Statement of Trustees' Responsibilities

The Trustees (who are also the directors of Age UK Merton for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the Trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006.

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

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to Disclosure of Information to Auditors
So far as the trustees are aware, there is no relevant audit information of which the company's auditor is unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

Small Company
This Trustees report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

On behalf of the Board:

Tobin Byers (Chair), Trustee
21st November 2022

Reference and Administrative Information

Financial review

Registered Charity number: 1105384

Company Number: 05153595

Registered office: Elmwood Centre, 277 London Road, Mitcham, Surrey CR43NT

Auditors Details

Myrus Smith
Chartered Accountants and Statutory Auditors
8 Burnell Road, Sutton, Surrey SM1 4BW

Bankers

Barclays Bank Plc. Barclays House, 8 Alexandra Road, Wimbledon, London SW19 7JZ

Unity Trust Bank Plc. Nine Brindley Place, Birmingham B1 2HB

Investment managers

CCLA Fund Managers Limited

COIF Funds, Senator House, 85 Queen Victoria Street, London EC4V 4ET

Our supporters

Age UK Merton wishes to thank all of our supporters for their generosity over the last year. No matter how large or small, each contribution makes a difference.

Over the year, the Charity has benefitted from support from a number of new partners, in addition to help from long-term supporters. We rely on funding from a variety of sources, including our clients, who pay for our high-quality services. We thank them for choosing the Charity as a service provider and aspire to continue to provide the highest quality support to help them love later life. In addition, we thank our local partners, **Merton Giving, London Borough of Merton Council, Wimbledon Foundation and Wimbledon District Nurses and Midwives Benevolent Society** for their support.

We are privileged to enjoy such strong partnerships with local partners, who share our passion for the health and wellbeing of Merton's older adults. We also thank partners from further afield who have chosen to invest in Merton. In particular, we are grateful to the **National Lottery Community Fund, Age UK, the Masonic Charitable Foundation, the Charity of Sir Richard Whittington (Mercers Company), 29th May 1961 Charitable Trust, Henry Smith, The City Bridge Trust, Clarion Futures, The Postcode Society Trust, and The John Horseman Trust.**

This support from national funders is testament to the needs of older adults in Merton and our unique position to help everyone love later life.

Finally, we pay our sincere thanks to all those individuals who have made donations or attended our fundraising events over the last year. Every penny donated is put to good use in our efforts to make Merton a great place to grow old.

Independent Auditor's Report

Opinion

We have audited the financial statements of Age UK Merton (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon.

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 our audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management and those charged with governance about actual and potential litigation or claims and the identification of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including testing journal entries and other adjustments for appropriateness; and assessing whether the judgements made in making accounting estimates are indicative of a potential bias.
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- Professional scepticism in course of the audit and with audit sampling in material audit areas.

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Kevin Fisher FCA
Senior Statutory Auditor
For and on behalf of Myrus Smith
Chartered Accountants and Statutory Auditors
8 Burnell Road, Sutton, Surrey SM1 4BW
21st November 2022

Financial Statements

Statement of Financial Activities (Incorporating an income and expenditure account) for the year ended 31 March 2022

INCOME FROM:	Notes	Unrestricted Funds £	Restricted Funds £	2022 total Funds £	2021 total Funds £
Donations and legacies	*2*	61,364	—	61,364	84,920
Income from charitable activities	*4*				
At Home with Age UK Merton		170,151	—	170,151	165,836
Grants to Individuals		—	380	380	714
Health Programmes		—	247,792	247,792	153,658
Information and Advice		5,000	392,683	397,683	236,252
Love Later Life		21,601	34,788	56,389	100,738
Overheads		17,392	350	17,742	45,773
Volunteers and Befriending		—	50,000	50,000	69,619
Activities income		9,083	4,987	14,070	—
Direct service income		177	—	177	—
Others		—	187	187	—
Other trading activities					
Fundraising		190	—	190	3,916
Investments	*3*	843	—	843	1,201
Total Income		**285,801**	**731,167**	**1,016,968**	**862,627**

EXPENDITURE ON:	Notes	Unrestricted Funds £	Restricted Funds £	2022 total Funds £	2021 total Funds £
Raising funds	*5*	3,210	—	3,210	3,455
Charitable activities:	*6*				
At Home with Age UK Merton		171,828	289	172,117	179,240
Grants to Individuals		—	310	310	320
Health Programmes		—	248,115	248,115	149,984
Information and Advice		2,945	408,434	411,379	198,544
Love Later Life		16,693	40,339	57,032	100,613
Overheads		66,716	448	67,164	48,740
Volunteers and Befriending		—	51,348	51,348	72,626
Activities Expenses		16,254	—	16,254	—
Total Expenditure		**277,646**	**749,283**	**1,026,929**	**753,522**
Operating Surplus		8,155	(18,116)	(9,961)	109,105
Net Unrealised Gains / (Losses) On Investments		2,506	—	2,506	5,057
NET INCOME		10,661	(18,116)	(7,455)	114,162
Transfers Between Funds	*20*	—	—	—	—
NET MOVEMENT IN FUNDS		10,661	(18,116)	(7,455)	114,162
RECONCILIATION OF FUNDS	*20*				
TOTAL FUNDS BROUGHT FORWARD		367,027	94,923	461,950	347,788
TOTAL FUNDS CARRIED FORWARD		377,688	76,807	454,495	461,950

Continuing operations
All income and expenditure is derived from continuing activities.

Balance Sheet at 31 March 2022

The Statement of Financial Activities includes all gains and losses recognised in the year.

	Notes	2022 £	2021 £
Fixed Assets			
Tangible Assets	***15***	556	—
Investments	***16***	31,990	29,484
		32,546	29,484
Current Assets			
Debtors: amounts falling due within one year	***17***	45,095	52,281
Cash at bank		547,307	470,067
		592,402	522,348
Current Liabilities			
Creditors: amounts falling due within one year	***18***	(170,453)	(89,882)
NET CURRENT ASSETS		**421,949**	**432,466**
TOTAL ASSETS LESS CURRENT LIABILITIES		454,495	461,950
NET ASSETS	***19***	**454,495**	**461,950**
TOTAL FUNDS OF THE CHARITY	***20***		
Unrestricted funds		377,688	367,027
Restricted funds		76,807	94,923
TOTAL FUNDS		**454,495**	**461,950**

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Tobin Byers (Chair), Trustee

The financial statements were approved by the Board of Trustees on 21st November 2022 and were signed on its behalf by:

Brian Dillon (Treasurer), Trustee

The notes on pages 41 to 56 form part of the financial statements

Statement of cash flows for the year ended 31 March 2022

CASH FLOWS FROM OPERATING ACTIVITIES	Notes	2022 £	2021 £
Net cash provided by operating activities		76,805	115,007
Cash provided from investing activities			
Interest from investments		435	863
Net cash used in investing activities		435	863
Changes in cash and cash equivalents		77,240	115,870
Cash and cash equivalents at the start of the year		470,067	354,197
Cash and cash equivalents at the end of the year		**547,307**	**470,067**
All amounts relate to continuing activities			
RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES			
Net income for the reporting period (as per the statement of financial activities)		(7,455)	114,162
Adjustments for:			
Add back depreciation charge		—	—
Unrealised (gains) / losses on investments		(2,506)	(5,057)
Interest from investments	***3***	(435)	(863)
Payments to acquire tangible fixed assets	***15***	(556)	
Decrease / (increase) in debtors		7,186	6,472
Increase / (decrease) in creditors		80,571	293
Net cash used in operating activities		**76,805**	**115,007**
ANALYSIS OF CASH AND CASH EQUIVALENTS			
Bank and cash in hand		547,307	470,067
Total cash and cash equivalents		**547,307**	**470,067**

The notes on pages 41 to 56 form part of the financial statements

Silvia Jansen

Notes to the Financial Statements

1. Accounting Policies

Age UK Merton is a private company limited by guarantee, registered in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the Reference and Administrative Information page.

Basis of preparation
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice. The financial statements are prepared on a going concern basis under the historical cost convention.

Age UK Merton meets the definition of a public benefit entity under FRS 102.

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.

Preparation of the accounts on a going concern basis
The accounts have been prepared on a going concern basis modified to include certain items at fair value, and having considered future plans and forecasts, including a review of financial reserves as detailed in the Trustees' report, the Trustees believe it appropriate to continue to do so.

Income recognition
Items of income are recognised in the financial statements when all of the following criteria are met:

- the Charity has entitlement to the funds;
- any performance conditions have been met or are fully within the control of the Charity; there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

Contract income is recognised as the Charity earns the right to consideration through the performance of its services.

Income received in advance of a specific activity or provision of other specified service is deferred until the criteria for income recognition are met.

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

- Costs of raising funds which comprise those costs associated with seeking donations and grants

- Expenditure on charitable activities, which comprises the costs of running the various activities and services for the Charity's beneficiaries.

Accounting Policies (cont)
Expenditure includes those costs of a direct nature, which can be allocated to a specific activity. It also includes indirect costs including governance costs that do not relate to a specific activity but are necessary to support them. Support costs are apportioned to each activity on the basis of staff time.

Fund accounting
Unrestricted general funds are those funds which are freely available for use in furtherance of the objects of the Charity and which have not been designated for specific purposes.

Designated funds are unrestricted funds of the Charity, which the Trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are funds which can only be used in accordance with specific restrictions imposed by the donor or which have been raised for a particular purpose.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Donated services and facilities
Donated services or facilities are recognised as income if material when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the Charity of the item is probable and that economic benefit can be measured reliably.

On receipt, donated services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Voluntary help
A significant amount of time is expended on the Charity's activities, which is donated free of charge. It is not possible to quantify the value of time given and accordingly it is neither recorded as donated income nor as an expense in the financial statements.

Pension costs & other post-retirement benefits
Employees are able to join the money purchase scheme, which has been established in compliance with the regulations on work-place pensions under the Pensions Act 2008.

Employees were automatically enrolled into the money purchase scheme unless they have exercised their right to opt out of scheme membership.

Tangible fixed assets
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Asset Category	Annual Rate
Motor vehicles	33% on cost
Other assets	33% on cost

Corporation Taxation
The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Investments
Unlisted investments have been included in the Balance Sheet at bid market value as at 31 March 2022.

Grant making to individuals
Grant applications are considered by the Finance Sub Committee on a frequent basis and the average grant is £250.

Government grants
The charitable company received government support through the Coronavirus Job Retention Scheme which are accounted for on the accrual model.

Debtors and creditors
Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in the Statement of Financial Activities.

2. Income from Donations and Legacies

	2022 £	2021 £
Donations	43,364	30,317
Notional rent	18,000	18,000
Legacies	—	36,603
	61,364	

Of the £61,364 received (2021: £84,920) £61,364 is unrestricted and £nil restricted (2021: £84,828 unrestricted and £92 restricted.)

3. Investment Income

	2022 £	2021 £
Bank interest	408	338
Investment income	435	863
	843	**1,201**

Of the £843 received (2021: £1,201) £843 is unrestricted and £nil restricted (2021: £1,199 unrestricted and £2 restricted.)

4. Incoming Resources from Charitable Activities

GRANTS	2022 £	2021 £
At Home with Age UK Merton	—	38,725
Grants to individuals	380	714
Health Programmes	247,792	153,658
Information and Advice	387,661	213,378
Love Later Life	34,788	95,592
Overheads	6,890	43,509
Volunteers and Befriending	—	6,839
Postcode Society	4,987	—
CONTRACT INCOME		
Information and Advice	5,022	7,874
Love Later Life	—	5,000
Volunteers and Befriending	50,000	62,780
CLIENT INCOME		
At Home with Age UK Merton	170,151	127,111
Love Later Life	21,601	146
ROOM HIRE INCOME		
Overheads	9,988	2,250
SUNDRY INCOME		
Overheads	864	14
Information and Advice	5,000	15,000
Activities income	9,083	—
Direct Services Income	177	—
Others	187	—
TOTAL	**954,571**	**772,590**

Of the £954,571 received (2021: £772,590) £223,404 is unrestricted and £731,167 restricted (2021: £188,930 unrestricted and £583,660 restricted.)

4.1 Grant details

Grants received, included in the above, are as follows:

UNRESTRICTED	2022 £	2021 £
AGE UK London	6,478	29,451
HMRC Furlough Grants	—	5,558
Neighbourly Community Fund	—	400
Trustees of the 29th May 1961	—	4,000
	6,478	**39,409**

RESTRICTED		2022 £	2021 £
Age UK	Volunteering and Befriending	—	6,839
City Bridge Trust	Information and Advice	48,350	35,700
Clarion Futures	Love Later Life	—	500
London Borough of Merton	Age UK At Home	—	38,725
London Borough of Merton	Health Programmes	247,792	153,658
London Borough of Merton	Information and Advice	282,881	98,028
The Henry Smith Charity	Information and Advice	22,000	—
London Borough of Merton	Love Later Life	11,500	—
Age UK	Love Later Life	2,535	—
Postcode Society Trust	Activities	4,987	—
Merton Voluntary Service Council	Love Later Life	1,029	—
Masonic Charitable Foundation	Love Later Life	3,224	12,897
Merton Voluntary Service Council	Overheads	—	2,100
National Lottery Community Fund	Love Later Life	—	60,695
National Lottery Community Fund	Information and Advice	34,431	79,650
The Charity of Sir Richard Whittington	Love Later Life	16,500	16,500
Wimbledon District Nursing & Midwifery Benevolent Society	Grants for Individuals	380	714
Wimbledon District Nursing & Midwifery Benevolent Society	Overheads	350	2,000
Wimbledon Foundation	Love Later Life	—	5,000
		675,959	**513,006**

5. Fundraising costs

	2022 £	2021 £
Direct fundraising costs	3,210	3,455

All of the above fundraising costs of £3,210 are all unrestricted costs (2021: £3,455 all unrestricted costs.

6. Charitable activities costs

	Direct costs £	Support costs £	2022 £	2021 £
At Home with Age UK Merton	164,842	7,275	172,117	179,240
Grants to Individuals	310	—	310	320
Health Programmes	195,149	52,966	248,115	149,984
Information & Advice	353,303	58,076	411,379	198,544
Love Later Life	53,771	3,261	57,032	100,613
Overheads	48,176	18,988	67,164	48,740
Volunteers and Befriending	49,453	1,895	51,348	72,626
Activities	16,211	43	16,254	—
	881,215	**142,504**	**1,023,719**	**750,067**

7. Analysis of direct costs

	Unrestricted £	Restricted £	2022 £	2021 £
Staff costs	196,626	461,722	658,348	543,468
Volunteer expenses	26	1,912	1,938	2,951
Project costs	23,355	155,410	178,765	45,378
Premises costs	23,011	—	23,011	20,015
Office costs	6,894	12,259	19,153	23,458
Governance	—	—	—	446
	249,912	**631,303**	**881,215**	**635,716**

8. Analysis of support costs

	Unrestricted £	Restricted £	2022 £	2021 £
Staff costs	5,500	45,321	50,821	80,861
Premises costs	1,111	14,196	15,307	11,671
Office costs	758	20,101	20,859	14,097
Governance costs	22,156	9,922	32,078	7,722
Consultancy	—	23,439	23,439	—
	29,525	**112,979**	**142,504**	**114,351**

9. Governance costs

	2022 £	2021 £
Accountancy	2,380	1,800
Bank charges and fees	1,894	1,242
Consultancy fees	22,050	—
Auditor's fee (2021: Independent Examiner's fee)	1,900	1,900
Legal fees	13	192
Payroll costs	2,085	1,990
Other fees and licences	1,756	1,044
	32,078	**8,168**

Of the costs £32,078 costs (2021: £8,168) £22,156 is unrestricted costs and £9,922 is restricted costs (2021: £1,580 is unrestricted costs and £6,588 restricted costs)

10. Net incoming/(outgoing) resources

Net resources are stated after charging / (crediting):

	2022 £	2021 £
Auditor's fee (2021: Independent Examiner's fee)	1,900	1,900
Depreciation —owned assets	—	—

11. Staff Costs

	2022 £	2021 £
Wages and salaries	622,667	559,782
Social security costs	45,875	38,594
Pension costs	17,522	15,607
	686,064	**613,983**

No employees had employee benefits in excess of £60,000 (2021: nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds. The Charity Trustees were not paid nor received any other benefits from employment with the Charity in the year (2021: £nil) neither were they reimbursed expenses during the year (2021: £nil). No Charity Trustee received payment for professional or other services supplied to the Charity (2021: £nil).

The Senior Management Team of the Charity comprises of the Trustees and those detailed on pages 31 to 33 of the Trustees report. The total employee benefits of the key management personnel of the Charity were £50,455 (2021: £257,132).

The interim CEO worked as a consultant and was paid £22,050 (2020: £nil) during the year.

Under FRS 102 employee benefits include gross pay, benefits in kind, employer's national insurance and employer's pension costs.

12. Staff numbers

The average monthly number of employees (including casual and part time staff) during the year was as follows:

	2022 Numbers	2021 Numbers
Senior management team	8	8
Other direct charitable staff	13	11
At Home with Age UK Merton	16	19
	37	**38**

13. Pension costs

The company has a defined contribution pension scheme, which all employees are entitled to join. The company contributes 4% and the employees contributed 4% and employees may make further additional voluntary contributions.

During the year ended 31 March 2022, the company's total contributions amounted to £17,522 (2021: £15,607)

14. Transactions and related parties

The trustees neither received nor waived any remuneration during the year (2021: £Nil).

The trustees did not have any expenses reimbursed during the year (2021: £Nil).

There were no other related party transactions during the year other than those stated on note 11 and above.

15. Tangible fixed assets

COST	Other Assets £	Totals £
At 1 April 2021	9,390	9,390
Additions	556	556
Disposals	—	—
As at 31 March 2022	**9,946**	**9,946**

DEPRECIATION	Other Assets £	Totals £
At 1 April 2021	9,390	9,390
Charge for year	—	—
Eliminated on disposal	—	—
As at 31 March 2022	**9,390**	**9,390**
NET BOOK VALUE		
At 31 March 2022	556	556
At 31 March 2021	—	—

16. Fixed asset investments

Market Value	Unlisted Investments £	Totals £
At 1 April 2021	**29,484**	**29,484**
Additions		
Disposals		
Revaluation	—	—
At 31 March 2022	**29,484**	**29,484**

There were no investment assets outside the UK.

Unlisted Investments	2022 £	2021 £
COIF Charities Investment Fund Income 1002.95 units	19,450	17,944
COIF Charities Investment Fund Income 645 units	12,540	11,540
	31,990	**29,484**

The revaluation in the year for the unlisted investments is a result of an unrealised gain of £2,506 (2021: £5,057).

Unlisted investments consist of COIF Charities Investment Fund Income Units. These have been included at bid market value price.

17. Debtors: amounts falling due within one year

	2022 £	2021 £
Trade debtors	15,688	34,114
Accrued income	4,222	9,544
Other debtors	9,895	4,747
Prepayments	15,290	3,876
	45,095	**52,281**

18. Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	11,892	7,860
Taxation and Social Security	11,554	11,899
Other creditors	4,279	3,042
Accrued expenses	4,593	7,579
Deferred income	138,135	59,502
	170,453	**89,882**

Deferred income of £138,135 (2021: £59,502) included above relates to grant income received during the year but relating to future accounting periods.

Deferred income analysis	2022 £	2021 £
As at 1 April	59,502	66,934
Additions during the year	138,135	59,502
Amounts released to income	(59,502)	(66,934)
As at 31 March	**138,135**	**59,502**

19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Fixed assets	556	—	556	—
Investments	31,990	—	31,990	29,484
Current assets	436,960	155,442	592,402	522,348
Current liabilities	(91,818)	(78,635)	(170,453)	(89,882)
	377,688	**76,807**	**454,495**	**461,950**

20. Comparative year information for the net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Fixed assets	—	—	—	—
Investments	29,484	—	29,484	24,427
Current assets	366,373	155,975	522,348	412,950
Current liabilities	(28,830)	(61,052)	(89,882)	(89,589)
	367,027	**94,923**	**461,950**	**347,788**

21. Movement in funds

Current year

Current Year	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
Unrestricted Funds				
General fund	367,027	10,661	—	377,688
	367,027	**10,661**	**—**	**377,688**
Restricted Funds				
At Home with Age UK Merton	2,188	(289)	—	1,899
Grants to individuals	4,818	70	—	4,888
Healthcare Programmes	20,928	(342)	(448)	20,138
Information and Advice	46,408	(15,643)	294	31,059
Love Later Life	5,360	(5,640)	280	—
Overheads		(98)	168	70
Volunteers and Befriending	15,221	(1,348)	(294)	13,579
Activities	—	4,987	—	4,987
Others	—	187	—	187
	94,923	**(18,116)**	**—**	**76,807**
TOTAL FUNDS	**461,950**	**(7,455)**	**—**	**454,495**

Net movements in funds for the current year are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	285,801	(277,646)	—	8,155
	285,801	**(277,646)**	**—**	**8,155**
Restricted funds				
At Home with Age UK Merton	—	(289)	—	(289)
Grants to individuals	380	(310)	—	70
Healthcare Programmes	247,792	(248,134)	—	(342)
Information and Advice	392,683	(408,326)	—	(15,643)
Love Later Life	34,788	(40,428)	—	(5,640)
Overheads	350	(448)	—	(98)
Volunteers and Befriending	50,000	(51,348)	—	(1,348)
Activities	4,987	—	—	4,987
Others	187	—	—	187
	731,167	(749,283)	—	(18,116)
TOTAL FUNDS	1,016,968	(1,026,929)	—	(9,961)

Previous year

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted Funds				
General fund	293,990	73,037	—	367,027
	293,990	**73,037**	**—**	**367,027**
Restricted Funds				
At Home with Age UK Merton	2,982	(794)	—	2,188
Grants to individuals	4,422	396	—	4,818
Healthcare Programmes	17,254	3,674	—	20,928
Information and Advice	10,932	35,476	—	46,408
Love Later Life	—	5,360	—	5,360
Volunteers and Befriending	18,208	(2,987)	—	15,221
	53,798	**41,125**	**—**	**94,923**
TOTAL FUNDS	**347,788**	**114,162**	**—**	**461,950**

22. Restricted funds

At Home with Age UK Merton

This incorporates our At Home service that provides regular domestic support to help maintain independence in later life. At Home with Age UK Merton also includes our Solemates – Footcare Service. Within 2020–21 we received a grant from the London Borough of Merton to provide a Food & Welfare service for isolated Merton residents who require enhanced support to access food and practical help in the home and assistance following hospital discharge.

Solemates – footcare service

In 2016–17 we received a grant from Sutton & Merton Clinical Commissioning Group Charitable Trust to develop nail cutting provision. During the year, funding was used to support and maintain the Solemates service during the pandemic.

Grants to Individuals

These funds provide us with a resource for making small grants to older people in particular need across Merton, the average grant being £250.

Health Programmes

This incorporates the Living Well and Fresh Start Services.

Living Well
This service is funded by the London Borough of Merton's Ageing Well 2 programme and sees Age UK Merton working in partnership with other voluntary sector organisations and Adult Social Care to support older Merton residents with their social, emotional and nutritional needs. We receive referrals from Adult Social Care and provide individuals with a person-centred assessment to improve individual's overall wellbeing, safety and social connection. The service was expanded during the year to respond to the increased demand and complexity of cases and to pilot closer partnership working with Merton's Integrated Locality Teams. This expansion was funded by the Better Care Fund.

Fresh Start
This pilot is funded by the London Borough of Merton through the Disabled Facility Grant. The service provides one-to-one support for older adults experiencing low-level hoarding and clutter issues. The service seeks to enable the individuals to improve home safety, address the root causes of the issue and improve health and wellbeing.

Information and Advice Service

This service is to help people in the community to claim a range of welfare benefits and assist with other issues such as housing, social care etc. We provide a drop-in service at our offices —giving advice over the phone and, increasingly, by email— provided by specialist information and advice staff.

We received funding the National Lottery Community Fund to help develop this service over five years with key objectives around improving access, quality, information governance and positive outcomes for clients in areas like benefits assessment. We have also developed a new Warm & Well in Merton project, in partnership with Thinking Works and Wimbledon Guild.

The funding is provided by the London Borough of Merton for an adviser specialising in income maximisation, health, housing and community care advice.

During the year, Age UK Merton, along with voluntary sector partners across the borough, was funded but the London Borough of Merton to provide the Covid-19 Community Response Hub, which was established to support vulnerable residents to access food, practical and emotional support during the pandemic. This service was extended to June 2021, and Age UK Merton, Wimbledon Guild and Merton Connected have been successful with a tender to provide the Merton Community Hub for a further two years.

Love Later Life

The service provides a programme of activity running Monday to Friday in our Centre, supporting people to stay active in body and mind. These services are largely funded through client income but we have received support to help subsidise costs and support specific activities. During the year we were forced to suspend these face-to-face services for the entire year. However, we moved to provide remote, telephone and online support for clients to enable them to stay active and connected throughout the pandemic, thanks to funding from the Masonic Charitable Foundation, National Lottery Community

Fund, the Charity of Sir Richard Whittington, Wimbledon Foundation, Wimbledon District Nurses and Midwifery Benevolent Society and the London Borough of Merton.

Volunteering and Befriending

We have been by Public Health Merton for the provision of the Merton Befriending Scheme since 2015, working in an innovative collaboration with the Wimbledon Guild of Social Welfare to ensure the delivery of high-quality befriending services for isolated older people. During the period the partnership was successfully recommissioned from February 2018 for a further two years and extended during the pandemic. There is a particular focus on identifying and supporting those most likely to experience social isolation and related poor health outcomes, including targeted work to reach older people from BAME groups.

During the year, Age UK Merton also piloted a Carers Befriending Service, in partnership with Carers Support Merton, which seeks to provide emotional support for isolated carers.

Capital Commitments

The Trustees authorised £12,500 to develop a feasibility report, drawing and planning application for the capital refurbishment of the Elmwood Centre. Whilst the Trustees have not fully committed any capital funding to the project, we have been successful with a bid for £65,000 from the Neighbourhood Fund, which increased the likelihood of a capital project within the financial year 2021–22. The initiation and completion of this project will be dependent on a successful tender process and funding from other sources. It is expected that project will commence in January 2024, subject to funding.

Contingent Assets

Total grant funding awarded as at 31 March 2022 but not yet received and recognised as income due to the recognition criteria not being met amounts to £241,800.

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AGE UK MERTON

England & Wales - Charity number 1105384

Accounts

Merton Age UK

Registered charity number 1105384
Registered Company number 05173595
(England & Wales)

Annual Report

& Financial Statements 2020—2021

Contents

3 Introduction from our Chair & Chief Executive

6 Strategic Report 2020—2021

- 6 Our priorities
- 7 Our values
- 8 Our delivery plan
- 9 Building blocks
- 10 Our impact

24 Financial Review

- 30 Board structure and Governance
- 33 People
- 35 Statement of Trustees' Responsibilities
- 36 Independent Examiner's Report
- 37 Financial Statements
- 42 Notes to the Financial Statements
- 59 Reference and administrative details

60 Our supporters

PRESS

Introduction from our Chair & Chief Executive

A year like no other

2020–21 marked the second year of our Strategic Plan 2019–2022. When we started out on that three-year journey we never envisaged that the organisation would come up against such turmoil as experienced as a result of the pandemic.

Like many of our partners, Covid-19 has forced us to transform our entire approach to service delivery. Despite significant challenges, our staff, volunteers and clients have found new ways to help older people access the advice and support they need to stay independent, stay connected and keep active.

We have to say thank you at the outset to all our staff and volunteers for the way they have responded to the adversity they have experienced throughout this time. At the start of the pandemic, we agreed on a mantra, taken from a William James quote, which has served us well:

> **"It is our attitude at the beginning of a difficult task which, more than anything else, will affect its successful outcome."**

We have had to refresh and renew this attitude multiple times over the last year but without this approach, we would not have been able to achieve all of the remarkable results outlined below.

At this point, we want to pay special tribute to the extraordinary contribution of our staff team.

They have responded to each twist and turn with exemplary attitude and perseverance to ensure that we have continued to deliver high quality services for our clients, under the most challenging circumstances. Without their hard work, we simply could not have met the rapid increase in demand and complexity of needs our clients are facing.

Impact of Covid-19 on older people

It is recognised that the impact of Covid-19 on older people is disproportionate compared to the wider population. Adults aged over 80 are seventy times more likely to die from Covid-19 than those under 40. Sadly, we have lost some of those we have supported in the past and our thoughts are with their loved ones for their loss.

As with the direct impact of Covid-19, the indirect impact has disproportionately affected a variety of different groups, including older adults.

In addition, Covid-19 has highlighted and amplified a number of fundamental and stark inequalities, both within Merton and further afield. Within the category of 'older people', there are other at-risk groups, including those living in areas of

socio-economic deprivation and Black, Asian and Minority Ethnic (BAME) groups.

The empirical evidence strongly suggests that the risk and direct impact of Covid-19, both in terms of death and serious illness, must be considered higher for people with multiple health inequalities, which have a higher prevalence in certain communities.

The indirect impact of Covid-19 is far-reaching, cutting across all aspects of life and we anticipate the repercussions will be felt for years to come.

During the year we conducted research with our clients to analyse the effect on their health and wellbeing and were shocked by how rapidly and severely many of our clients were affected.

We have observed decreased confidence, reduced cognition and in some cases self-neglect and suicidal ideation in clients without supportive social networks, as a result of enforced isolation and loss of regular, face-to-face human contact with our staff and volunteers.

Clients living with long-term health conditions have reported a significant reduction in their physical activity. We have also seen a decline in the number of clients proactively managing their long-term health conditions and observed profound physical deterioration in this group, including increased frailty and instance of falls, reduced mobility, confidence and emotional wellbeing.

All these issues have compounded the existing challenges faced by older adults across the Borough. As a result, we have been inundated with referrals and have seen the number of clients accessing our services increase by 53% compared to the previous year. In addition to this increase in demand, we have also seen more complex needs requiring more intensive interventions as represented by an 84% increase in the number of service contacts.

Re-imagining services

To meet the challenges presented by the pandemic, we have completely transformed our service model, suspending all but essential face-to-face services and trying to meet the needs of our clients through telephone, digital and remote support.

Our teams have worked tirelessly to ensure that we have been able to respond to every call for help and maintain connection with all of our regular clients. In addition, we have sought to recreate as much of our activity programme as possible, which has included delivering a range of activity packs and online sessions to help keep our clients connected and active during periods of extended isolation.

Such has been the positive feedback from this ‘re-imagined’ programme, we are seeking to cherry-pick the best activities and continue with them even as face-to-face services resume.

We have also been successful with a number of funding applications to help us grow our staffing and volunteering capacity to meet the significant growth in demand. This has seen us recruit talented, dedicated staff and volunteers to help us to deliver quality services for older people so badly affected by Covid-19. We are grateful to all these funders for their trust and commitment to our work; without them our response could not have been as rapid or comprehensive.

Standing together

We have been developing strong partnerships with like-minded organisations across the Borough for many years. These relationships have been strengthened further by a shared resolve to work even more closely to support the residents of Merton. We have worked particularly closely with the London Borough of Merton, South West London Clinical Commissioning Group, Merton Connected and Wimbledon Guild on the delivery of the Merton Covid-19 Community Response Hub.

We have also been overwhelmed by the surge in volunteering, as people from across the community have approached us to see how they can help those most in need. At the peak of the crisis we were deploying over 250 local volunteers to provide practical and emotional support for older people affected by Covid-19. This represents a 92% increase in our normal volunteering numbers. We have been delighted to see the vast majority of these volunteers continue to support us with clear intentions to remain volunteers as the immediate crisis of the pandemic stabilises. This is testament to the hard work and talent of our volunteering department.

Stability in uncertain times

Despite losing significant income from the suspension of the majority of our face-to-face services, we have been able to shore up our finances through donations and grants from a wide range of supporters. In addition, whilst there have been increased costs to manage the transition to home working and ensure our centre is 'Covid-safe' for staff, volunteers and clients as we return to face-to-face delivery, we have kept a strict check on our expenditure to ensure that our reserve levels remain healthy. This gives us reassurance that we have resources to draw upon if required during the inevitably difficult times ahead.

Special thanks

We want to recognise the enormous contribution of Clare Gummett, who stood down as our Chair in November 2020. The organisation is almost unrecognisable from the beginning of her tenure, not just in our finances but in the way we respond to the needs of our clients and work collaboratively to meet our objectives. Without Clare, none of this would have been possible and it is no exaggeration to say that the organisation might not exist today without her steadfast leadership, diligent work ethic and fair-minded approach in even the most difficult of circumstances. We pay tribute to her and are delighted that she has continued to serve as a Trustee.

The road ahead

It is clear that the coronavirus is here to stay for the long term. This means that our work will continue to be essential over the coming months and years as the situation continues to unfold. We are confident that we can develop our services further to meet the ever more complex needs of our clients. Despite the challenges ahead, we will continue to remember that our attitude at the beginning of a difficult task will affect its successful outcome.

Rob Clarke, Chief Executive

Tobin Byers, Chair

Strategic Report 2020—2021

Age UK Merton is an independent Charity operating within the national Age UK network to provide services for older adults in the London Borough of Merton. Our role is to ensure that older adults can easily access the advice, support and care they need as they get older.

Our Mission

To make Merton a great place to grow old

Our Vision

A Borough where everyone can love later life

Our **priorities**

We are passionate about making a difference to the lives of older people in Merton. Our **Strategic Plan** outlines our three key priorities to improve health and wellbeing by:

1

Providing high-quality advice and practical support

2

Building social connection

3

Creating opportunities for lifelong active ageing

Our **values**

We want to be known for:

Accessibility
The go-to place for people to ask us anything about later life

Collaboration
Working with partners across sectors to get the best outcomes for Merton's older adults

Dynamism
An organisation prepared to innovate, take risks and provide solutions

Impact
Empowering people and organisations to make a positive, tangible difference

Integrity
Robust privacy and confidentiality procedures — trusted staff and volunteers

Kindness
A supportive, empathic place to work, volunteer or receive support

Quality
Providing accredited, person-centred services, respected throughout the Borough

Sustainability
Able to attract funding, generate income from diverse sources and maximise resources efficiently

Our **delivery** plan

To deliver against these priorities, Age UK Merton will develop strong operational building blocks to create the right environment, internally and externally, for us to ensure our services are high quality and high impact and to influence policy.

Building blocks

People

- Methodical and considered recruitment processes
- Listening to clients, volunteers, staff and partners to make informed decisions
- Implementing a high quality learning and development programme for staff and volunteers
- Supporting staff & volunteer wellbeing

Influence

- Supporting behaviour change in clients
- Informing and advising policy makers and commissioners
- Representing Age UK Merton on strategic & delivery boards
- Raising the profile of ageing well within community

Processes

- Maintaining high-quality organisational policies and procedures through Age UK Quality Standards & Advice Quality Standard
- Clear referral pathways internally and with partners
- Compliant finance & governance
- Strong impact measurement processes

Sustainability

- Strong, positive, supportive organisational culture
- Clear demonstration of impact
- Diverse income strategy
- Efficient use of resources
- Intelligent use of technology solutions

Our **impact**

Despite the pandemic, our strategic objectives have not deviated — although the mechanisms we have adopted have had to transform through necessity. If anything, with the vast increase in demand and the intensified need of older people in the Borough our objectives have been ever more present and essential to deliver.

Some activities we had intended to develop have not been possible and areas we expected to grow were badly affected by the suspension of services during the first wave of the pandemic. From April—July 2020 our focus was predominantly directed towards the emergency response and making the remote provision of services possible, so the numbers we can report across many areas are depleted as a result. However, in their place we have re-imagined our entire suite of services, adding in further activities to combat the specific needs of older people as the pandemic has unfolded.

This Strategic Report cannot capture every detail of what we have delivered but serves to provide a powerful reflection on our extraordinary impact over the last year.

KEY OBJECTIVE

Providing high quality advice and practical support

Our Information and Advice service provides high quality, accredited advice for older adults on issues such as money and benefits, health, housing and care. We have a team of three highly experienced advisers, supported by volunteers.

Increased access to advice, improved impact

Over the year 979 older adults accessed our advice services, a decrease of 15% compared to the prior year. The reduction in numbers was seen most clearly in the over 85s, with a 24% drop in the number accessing our service. For three months we were forced to suspend all face-to-face support for this service, much of which was previously driven by home visits, appointments at our centre, outreach across the Borough and drop-ins. The external conditions of the pandemic put significant barriers on the traditional methods of access for our older client group.

Despite the reduced numbers we made every effort to ensure that our advice remained open and accessible to those most in need, particularly those socio-economically deprived and isolated. In particular, we have sought to reach local BAME communities, which has resulted in a 4% increase in the number of clients from BAME backgrounds accessing the service compared to last year.

Our work supporting people to maximise their income continued, with £340,000

Adam Nieścioruk/Unsplash

ADVICE

979

people accessing advice

7+ contacts per client

15% clients receiving longer-term casework

▲

increased from 10% prior year

£340,000 benefits uptake

AT-HOME SUPPORT

126 clients receiving At Home support throughout the year

186 clients matched with shopping volunteers

NAVIGATION

338

clients receiving support

previously unclaimed benefits successfully claimed throughout the year. Although this was a slight decrease on the previous year, we anticipate this figure to climb again in 2021–22 as more complex needs are identified and the health impact of Covid-19 increases the number of older people eligible for Attendance Allowance.

Increased the number of older adults receiving support at home to stay independent

Our At Home service provides practical support for older adults, in their homes, to help them maintain their independence. We have a team of 20 Support Workers who are matched with clients to provide regular, domestic support.

During the year our At Home service supported over 100 clients, helping them to maintain their homes and access essential supplies. This service was badly affected by the first wave as many clients chose to suspend their service to reduce their risk of coming into contact with Covid-19. However, our At Home Support Workers worked tirelessly to maintain contact with these clients remotely. In addition, the service rapidly implemented a raft of infection control procedures to allow us to deliver the service safely for all those clients who needed it.

Financially, the reduction in clients has hit the service hard but we are working through our recovery plans and hope to get back to pre-pandemic figures within the 2021–22 financial year.

As part of our involvement with the Merton Community Response Hub, we recruited an army of shopping volunteers to ensure Merton's most isolated older people, many of whom are classed as Clinically Extremely Vulnerable and shielding, were able to access food. Across the year 186 clients received support from shopping volunteers delivering food across the Borough to ensure that they could remain safe and nourished in their own homes.

Improved navigation across the organisation and throughout Merton

Our Living Well service provides a holistic, person-centred home assessment for clients, seeking to identify their needs and co-produce an action plan to improve their wellbeing. The team grew from two to five staff within the year, thanks to additional funding from the Better Care Fund in partnership with the London Borough of Merton and South West London Clinical Commissioning Group.

This year, more than most, was particularly challenging for older people to access the support they need to stay independent and well.

75% feeling more positive

70% feeling more connected

85% reporting improved health

40% managing money better

60% feeling safer and more independent

Health and care services worked hard to remain open to our clients but inevitably attention was focussed on the emergency response to Covid-19. To combat this and ensure our clients stayed connected to the support they needed, we were able to increase capacity within our Living Well service thanks to a grant from the London Borough of Merton in partnership with South West London Clinical Commissioning Group. Initially for a pilot period of December 2020 to March 2021, we recruited three new Health & Wellbeing Co-ordinators to receive referrals from partners across the system.

The extension of this service saw referrals double compared to the same period last year, with significant outcomes achieved for clients following home visit and holistic assessment. Across the year over 340 older adults accessed the service reporting significant improvements in their health and wellbeing as a result.

KEY OBJECTIVE

Building social connection

Influencing community cohesion

Over the last five years, we have sought to build strong relationships with partners across health, care and voluntary sectors in Merton. These partnerships take time and resources to build but our approach has always been to keep the best interests of older people forefront in our minds. With the onset of the pandemic, it was abundantly clear that a co-ordinated community response was required to meet the needs of Merton's most vulnerable residents.

Within a matter of days before the first national lockdown in March 2020, Age UK Merton became a founding partner of the Merton Community Response Hub.

In partnership with the London Borough of Merton, South West London Clinical Commissioning Group, Commonside Community Development Trust, Friends in St Helier, Merton Connected, Merton and Morden Guild and Wimbledon Guild, we established a telephone line for residents to use to access support with shopping, prescriptions and keeping in touch. We worked with partners to quickly establish an efficient, high-impact service responsive to the ever-changing situation. The service ultimately helped to provide accurate information and guidance to residents as well as practical and emotional support. This response would not have been possible without the collective determination to work together as a partnership. In total across the year, the Hub responded to over 5,000 calls for help from local residents.

Increased reach to Merton's most isolated older adults

Our Befriending service normally matches volunteers with the most isolated older adults, who are house-bound and living with multiple long-term conditions.

The enforced isolation of the last 12 months has been unparalleled for older people, for whom loneliness and isolation was a pre-existing pandemic of its own.

Demand for our befriending services increased by 98% over the course of the year, with referrals accelerating as the second wave of the virus hit the UK over winter. Throughout the year, over 250 accessed our befriending services, with referrals increasing significantly towards the end of the year. Fortunately, to date we have been able to respond to this demand with an upsurge in interest in volunteering, as we more than doubled our volunteer numbers over the course of a year. Transferring our befriending service to telephone has enabled

us to increase our reach and capacity but we know from our monitoring that the health and wellbeing impact of face-to-face support is greater. However, the telephone befriending programme has been a lifeline during this challenging time and we thank all those volunteers who have committed their time and energy to help our clients to stay connected. None of this would have been possible without the hard work of our staff team, who have worked tirelessly to ensure as many people as possible are matched whilst continuing to support our volunteers.

Developed a dynamic, diverse social activity programme, providing a greater variety of opportunities to connect, build relationships and access good nutrition

Our Love Later Life – Activity Programme normally provides a range of social and physical activities both at our centre and in the community. We normally welcome c.400 clients to these activities each year.

The onset of the pandemic suspended our expanding programme of face-to-face activities for the entire year.

Initially, our team focused on providing telephone support for 260 of our regular clients, who would normally attend lunch, social or physical activity clubs at the centre. This involved once or twice weekly calls to check in, catch up and support these clients, many of whom are older, at higher risk of isolation and more vulnerable.

However, we recognised quickly that merely 'keeping in touch' was not going to provide enough meaningful contact. To address this emerging need, we developed a comprehensive 'Love Later Life – Re-imagined' programme, funded by the National Lottery Community Fund, Mercers' Company and Wimbledon Foundation to deliver these services remotely to help maintain physical and mental wellbeing for these clients over the longer term.

We continued with our regular calls but introduced a range of additional activities, in addition to a fortnightly newsletter, to provide a 'hook' to give the call a focus and give people activities to do throughout the week to keep busy and active.

SOCIAL ACTIVITY

618

older adults accessing Love Later Life Re-imagined

PRACTICAL SUPPORT

Robert, 75, from Raynes Park, was referred to us by Merton Covid-19 Community Response Hub following discharge from St George's Hospital in May 2020 — the height of the first Covid-19 wave. He had been admitted to hospital following a fall and was experiencing reduced mobility as a result of his injuries.

Whilst he was able to get around his property, his main worry was getting access to food, as he was unable to get out to the shops himself and restricted by lockdown. To help him with this, our At Home team initiated a food parcel delivery service and weekly welfare check with one of our At Home Support Workers, Liz, to provide him with support during his rehabilitation.

Following this, as he rebuilt his strength, we provided a volunteer shopper and telephone befriending to help ensure he had regular food delivery and social contact as he had been feeling low and isolated.

Over time, with our support, Robert was able to improve his mobility and began to feel confident to get out to the shops and regain his independence. However, he was keen to stay connected to our services, so we maintained regular contact through befriending and sent him our newsletters to keep him updated with our services.

Since we have returned to face-to-face services in our Activity Centre, Robert has joined us regularly for lunch and has enjoyed meeting new people and forming friendships with our other clients.

From being unable to leave his home after hospital discharge, Robert is now living independently, connected to his community and feeling optimistic about the future.

Speaking of the support he has received Robert said: "In our present situation, isolation can take its toll. The support I have had has been a lifeline. Thank you for being there for us."

BEFRIENDING

166

active befriending matches

28% BAME matches

77% reporting improvement in their wellbeing

100% felt their volunteer was the right match

These activities included: monthly arts, craft & stitches activity packs — to keep hands and creative minds active; games & puzzles — to keep inquisitive and logical minds busy; and a sunflower growing competition — to symbolise recovery and keep spirits up.

In total, these initiatives have provided over 600 older people with tangible ways to stay connected, active and positive in spite of the traumatic experience of Covid-19.

KEY OBJECTIVE

Creating opportunities for lifelong active ageing

Increased the number of clients accessing regular physical activity programmes

Active ageing has been a major part of our programme in recent years. We have introduced a number of new activities based on a major piece of research we conducted in 2018. In a survey of 291 over 55s, we discovered that 81% wanted to be more active. In focus group sessions, older adults from different communities and ages recognised the benefits of being active and wanted more opportunities to stay fit. However, we identified a large number of barriers for older people ranging from pain and motivation to transport and cost.

As a result, we launched a comprehensive new programme to engage with older adults around a variety of new activities. This proved hugely successful and increased attendance at our physical activity sessions by 45% in the previous year.

This has been more challenging this year due to Covid-19 but we have continued to deliver key elements of our active ageing programme, meeting the needs of our clients and motivating them to stay as active as possible despite the limitations imposed by the pandemic.

This has included weekly online Zumba Gold sessions, online chair-based exercises and a new series of walking groups to help people stay active and explore their local community. All these sessions started slowly but are now being accessed by around 75 people each week.

In addition to the programme of activities, we worked closely with partners at Public Health Merton and Central London Community Healthcare NHS Trust to develop a 'Happy & Active in Merton' physical activity and wellbeing guide to provide clients with a comprehensive guide to active ageing at home. This has been distributed to over 2,500 older people across the Borough with many using the guide as a motivational tool to improve strength, stability and stamina.

ACTIVE AGING

102

older adults attending our active ageing programme

Janet, 65, from Raynes Park, was referred into our Love Later Life programme by our Living Well team in February 2021. Janet decided to move in with her mother, Diana, 90, to provide her with additional support and enable her to attend appointments safely. Diana had experienced a few falls and Janet had also gained some weight as she had been struggling to get out and about whilst caring for her mum.

Over a few months, Janet attended our chair-based exercise classes online, helping her to increase her core stability and stamina. Diana's mobility is more limited and she has been experiencing some discomfort in her joints and has experienced a fall. As a result, we made a referral to the Falls Prevention Service to assess and provide additional support. Janet reports that she was able to lose half a stone in a couple of months, thanks in part to the exercise with our activity team.

Speaking of the sessions, Janet said: "Thank you for all your exercise sessions since I started on March 2nd. The good news is that I have lost a half a stone since March. The chair-based exercises have been a big contributing factor in toning up and losing excess. The strengthening exercises were excellent."

19

SOCIAL CONNECTION

Arun is a 77-year-old British Asian gentleman. He was referred to Age UK Merton by Adult Social Care to look at a range of services and support. He was seen by the Living Well service who referred him to befriending at the beginning of the first Covid lockdown 2020.

Arun lived alone after the death of his wife; his children lived out of area and were estranged. He had contact only with his older sister who lived a couple of hours away from him. Arun had multiple heath conditions including COPD, history of falls/poor mobility and depression. He was contacted by his GP and asked to shield to protect himself from the risk of Covid. Initially, he was not interested in befriending but needed help with shopping.

He was matched with a volunteer shopper who did his food shopping once a week. His volunteer, Alan, would visit him weekly collect his list, shop for him and then Alan would have a chat with Arun on his return. They became friendly and over the year Arun's mobility further declined to the point that he was no longer able to leave his home after restrictions eased. His shopping was arranged to be delivered but Arun and Alan both felt that they wanted their social connection to continue. Alan is now face-to-face befriending Arun weekly, so they continue their chats without the shopping.

"Alan is a saint and I don't know how I would have managed without his help, positive attitude and support this year."

Liviu Florescu / Unsplash

People

Increased the number of volunteers and improved volunteering experience

Volunteer numbers more than doubled throughout the year. We rapidly transformed our recruitment and induction processes to cope with this significant increase in capacity, ensuring that volunteers have a meaningful and rewarding experience of working with us. Our volunteering numbers have remained above 250 after the initial surge in interest, which is testament to the quality support and satisfaction volunteers receive in their roles.

Influence

Increased representation of older adults on strategic boards

Within the year Age UK Merton's role as an influencer within the wider health and care system has increased significantly. Our Chief Executive chairs the Merton Health & Social Care Forum, which also gives membership to the influential Health and Wellbeing Board. He is also now a full member of the Health & Care Together Board and a standing member on the Age Well Programme Board. In addition, Age UK Merton is now represented within the Adult Safeguarding structures within the Borough with membership of a number of different Adult Safeguarding Board Sub-Groups. The organisation is also represented on the Carers' Strategy Implementation Board and on three sub-groups, each specialising in different areas of this strategy.

Delivering more services in partnership

Age UK Merton is committed to working collaboratively with partners across the health and care system to improve outcomes for older adults. During the year we have continued to deliver the Merton Befriending Service in partnership with Wimbledon Guild, launched a new Carers Befriending Service in partnership with Carers Support Merton and led the hugely successful Merton Community Response Hub in partnership with Merton Connected and Wimbledon Guild, which has recently been recommissioned and renamed the Merton Community Hub. During the year we also expanded our Living Well service, which connects older people with complex health and care needs to a wide range of support services across the Borough Within this extension we embedded a new Health and Wellbeing Co-ordinator within the Morden Primary Care Network to work more closely with General Practice, Social Prescribers, Adult Social Care and Central London Community Healthcare NHS Trust.

We are evaluating the impact of this model and will seek to replicate these close connections within other localities across the Borough As we embrace the challenges ahead, this commitment to partnership working will be essential in achieving outcomes for the older people we serve.

Processes

Improved efficiency through better internal processes

It has been a challenging year to drive efficiency with much turmoil and uncertainty. However, the enforced move to home-working acted as a catalyst for us to improve IT hardware and packages to allow staff to work in a more agile way. Our network has now moved completely to a cloud-based solution allowing us to access and update our files more efficiently and more securely. We are also set to adopt a new telephony system, which will enable us to transfer calls across the organisation more seamlessly.

Future **plans**

Service recovery planning

We are refreshing and reopening our face-to-face services on a phased basis over the Spring and Summer of 2021. This includes restarting group social and physical activities as part of the Love Later Life programme, Information and Advice appointments, Befriending services and talks and outreach work.

Each activity undergoes rigorous risk assessment to ensure that the safety of staff, volunteers and clients is paramount within the delivery. We recognise that the threat of Covid-19 has not gone away and we have developed a programme of activity that can be expanded and contracted according to the external environment.

This recovery planning will also include intensive promotion of our paid-for services, which is intended to help these services grow back to pre-pandemic levels.

Quality Standards accreditation renewal

We will be completing Age UK's Charity Quality Standards (CQS) and Information and Advice Quality Programme (IAQP) during the year 2021–22 to renew our existing accreditation.

Funding for Advice

We will be seeking continuation funding from the National Lottery Community Fund for our Information and Advice Manager. The funding will maintain the current staffing structure and we will be looking to extend the outreach aspects of this programme.

Funding for volunteering programme

We will be identifying funding to extend capacity within our volunteering team to safely manage the increased number of volunteers and matches with older people and to ensure a best practice volunteer journey.

Mobilising the Merton Community Hub

Working with Merton Connected and Wimbledon Guild, we will be mobilising the new Community Hub model, which is set to refocus around connecting vulnerable residents to advice and services in the community, which prevent hospital admission and the need for more intensive health and care support.

Client reference group

We intend to form a new reference group to enable us to capture feedback in a more regular and structured way, ensuring our services continually respond to the needs of our clients.

Staff training programme

We will be investing in our staff training programme, which has been hampered by the pandemic. This will include essential refresher training on safeguarding, lone-working and manual handling. In addition, individual staff members will be encouraged to identify role-specific training to aid their continuous professional development.

Building redevelopment

We have developed comprehensive plans to redevelop the Elmwood Centre to improve facilities for staff, volunteers and clients. The work will include a long-term extension to our lease, tender for the work, fundraising campaign and construction. Planning permission has been granted and it is anticipated work will be completed within the year 2021–22, though this is subject to funding.

Integrated Care System – future community services

We will continue our role influencing the local health and care system to ensure the needs of older adults are heard and met by partners.

This will include significant contribution to the development of the Integrated Care System, which looks set to be a major opportunity to use to provide more person-centred community services across the Borough

Strategic Plan 2022–25

We will initiate and complete consultation with staff, volunteers, clients and stakeholders to develop our new strategic plan. We intend to host a variety of workshops and sessions to help us capture feedback from all parties about what is most important to them. Following this we will review our performance against the strategic objectives laid out in the current plan and then create our intentions for the next period.

Financial Review

Improved financial stability by increasing income, stabilising reserves and retaining control over expenditure

Age UK Merton has undergone a significant transformation over the last five years, diversifying income, rebuilding depleted reserves and maintaining control of costs. The year 2020–21 was extraordinary for many reasons but within the Charity's finances, we were able to use the solid foundation built over the last five years to respond to significant changes in our income model. As a result of this agility, the total income for the year increased by 10% to £862,627 compared to the previous year (£784,165).

This performance was driven by an increase in new, short term restricted funds for our Love Later Life programme, At Home – Food & Welfare service and the extension of our Living Well service. This enabled the teams to carry on engaging with our clients and offering our services safely under Covid-19 guidelines. In total, restricted income generated in the year increased by 89% on the previous year to £583,754. This included new funding for Information & Advice, Health Programmes and Volunteering and Befriending Services.

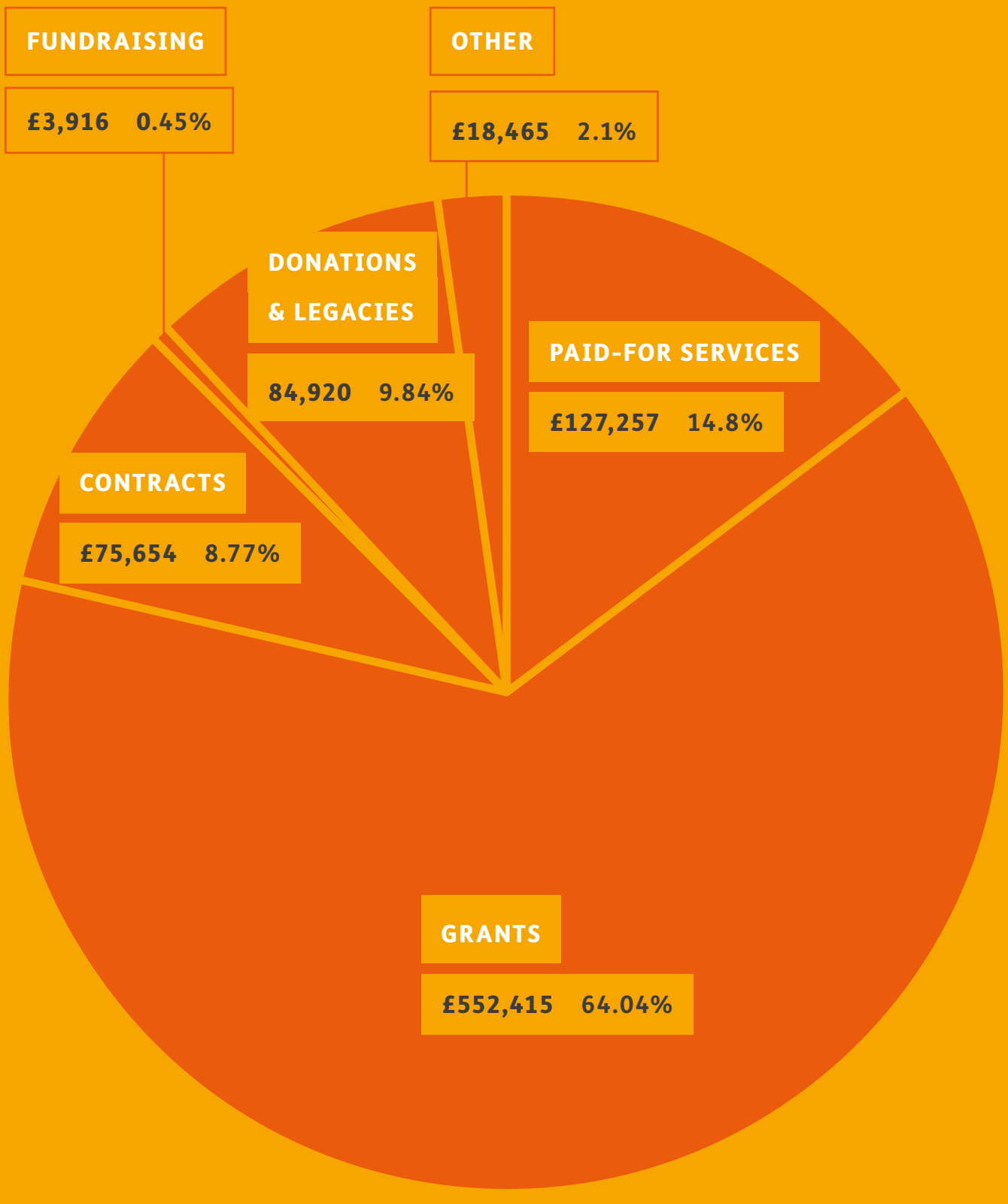
Unrestricted income decreased by 41% on the previous year to £278,873.

Total expenditure for the year was £753,522 (2020: £685,574), an increase of 10% on previous year, as the Charity has taken on new staff to deliver new services aligned to our strategic plan and in response to the demands brought by the pandemic. The Charity has retained its clear focus on Public Benefit, delivering charitable services and spending minimal funds on raising funds. Our expenditure on charitable activities increased 10% to £750,067 (2020: £682,594). Our fundraising costs increased slightly compared to the previous year as we changed our strategy from community fundraising to more targeted and complex grants fundraising, which can provide a better return if managed well.

Overall the results show an operating surplus of £109,105 (2020: £98,591) before unrealised gains on investments of £5,057 (2020: loss £795).

The Trustees are pleased with the financial performance for the year but remain cautious with ongoing volatility in the charity sector, the impact of Covid-19 and potential impact on our paid-for services.

INCOME SOURCES



The Trustees recognise that the economic climate may deteriorate, with funding opportunities reducing as the fallout from Covid-19 unfolds. Despite this caution, Age UK Merton has been central to the Covid-19 response and the increase in unrestricted reserves provides some comfort as the Charity navigates a challenging period ahead.

Principal funding sources

Prior to the Covid pandemic, the Charity's income structure was relatively balanced between various types of funding sources. The Trustees are keen to ensure that no single source of income creates an unhealthy reliance, leaving the Charity at risk. In 2019–20, the Trustees oversaw a major programme of income generation from paid for services, which represented 46% of the Charity's income, spread across large numbers of clients who use these services. Unfortunately, during this pandemic year 2020–21, the Charity saw a huge decline of income from these sources, as services had to be suspended to comply with Covid-19 regulations, although there was an increase in income from Trusts & Foundations, and additional secure funding from the London Borough of Merton. The Charity was also grateful to receive a number of legacies during the year from clients who sadly passed away. The Trustees are reassured to know that clients think so highly of the Charity's services to make bequests within their Will. This is both testament to the generosity of these clients and the quality of the person-centred services we provide. A full list of grants and donations received is set out later in this report. We are grateful to all of our funders for their support.

Balance Sheet

Total reserves at year-end were £461,950 (2020: £347,788), of which £367,027 (2020: £293,990) is unrestricted. The restricted reserves were £94,923 (£2020: £53,798) and will be applied to fund agreed activities in accordance with the funders' criteria.

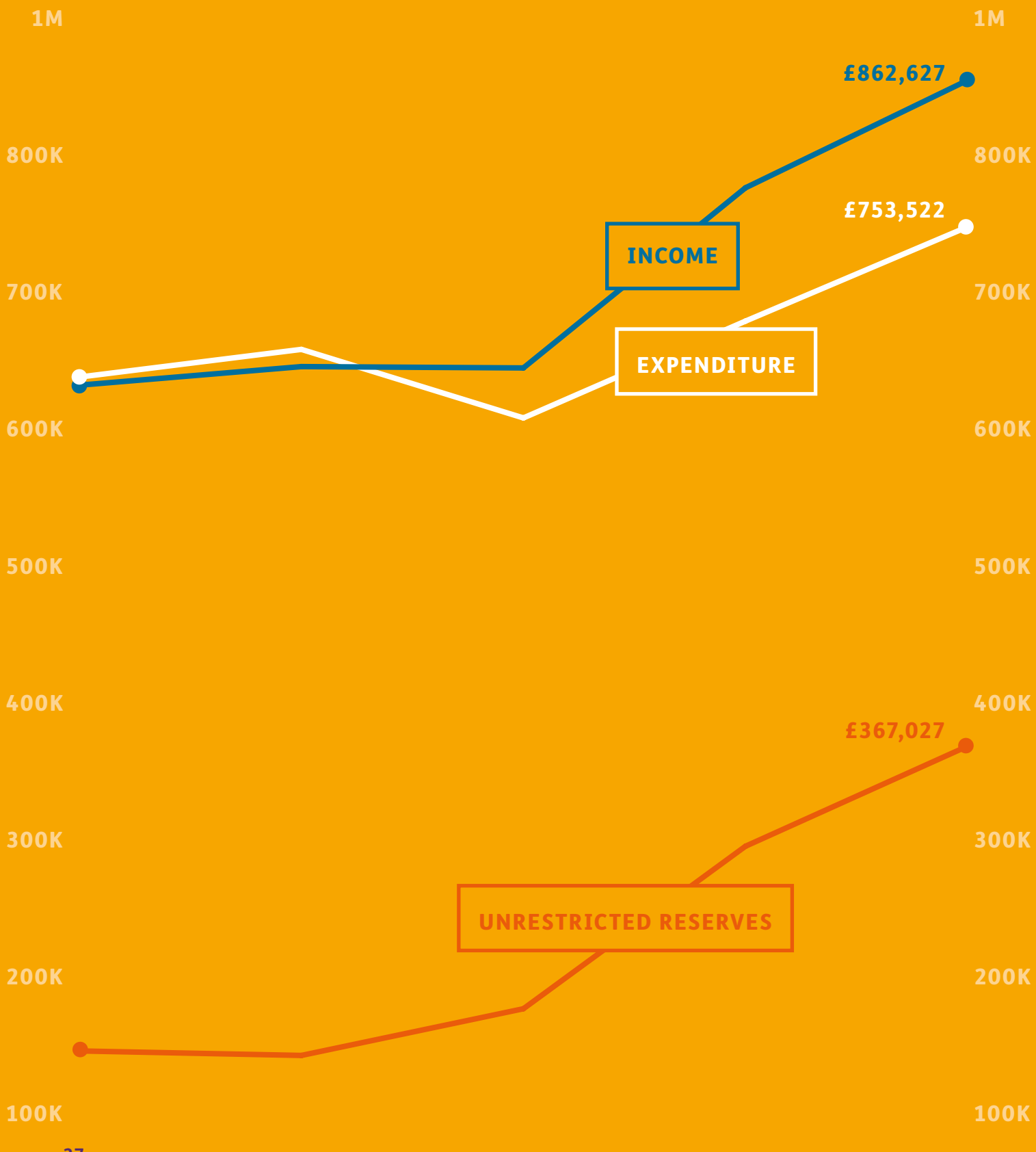
The Trustees acknowledge the hard work of all concerned in realising this achievement. We will continue to invest in our people, processes and new technology to deliver our services more efficiently and effectively and in the way our clients need them.

An analysis of the funds can be found in note 19, page 54 with the movements within each fund detailed in note 20, pages 55 to 56. The Finance Committee continues to support the implementation of the Charity's strategy, including delivery of the fundraising strategy.

Five-year review

As outlined above, the financial year in review was extraordinary, so it is difficult to draw too many conclusions on trends across five years. Whilst the financial performance of the Charity was strong, with a further increase in unrestricted reserves, the Trustees are likely to review the years 2020–23 as a three-year period before being able to analyse financial performance in a meaningful way. Despite this, since 2017, the Charity has successfully increased income by 35% from £640,120 to £862,627 built upon income diversification, strong partnerships and a focus on high quality service delivery, which has resulted in significant investment. Alongside this focus on quality, the Charity has maintained a stable cost base balancing performance with efficiency. In comparison expenditure has increased by just 17% from £645,210 to £753,522 over the same time period.

FIVE-YEAR REVIEW 2017—2021



Despite the stable cost-base, the Trustees recognise the need to invest in infrastructure and staffing capacity to enable the Charity to develop to the next level, with the likely outcome of competing for larger health and local authority contracts.

Most reassuring for Trustees is the growth in unrestricted reserves over the last five years, which have increased by 154% from £144,564 to £367,027 providing stability and an opportunity to invest in key areas in order to deliver against the Strategic Plan.

Reserves Policy

The Finance Committee conducts a three-monthly review of the level of unrestricted reserves by considering risks associated with various income streams, expenditure plans and balance sheet items. Unrestricted funds are available to spend on activities that further any of the purposes of the Charity. Restricted funds are grants or donations which the donor has specified are to be used solely for specific activities or projects undertaken by the Charity. Reserves are needed to bridge the funding gap between spending on providing services and receiving resources through fundraising.

The review enables the Committee to determine whether the level of reserves is sufficient to:

- allow time for reorganisation of Age UK Merton's work in the event of a downturn in income or asset values
- protect ongoing work programmes
- allow the Charity to meet its objectives.

The Committee has considered the Charity Commission's guidance Charity Reserves: Building Resilience (January 2016) in undertaking this review. The risks and issues considered include:

- Level of dependence on any one source of income
- Likelihood of a downturn in any of the various income streams,
- Period of time required to re-establish income streams
- Period of time required to downsize or reorganise the Charity operations
- Potential decrease in the value of the investments
- Requirements for a reasonable level of working capital.

At 31 March 2021 the level of unrestricted reserves was £367K (£294K in 2019–20) which equates to approximately five months of operating expenditure. This level of reserves is considered sufficient given the forecast financial position for 2021–22.

Age UK Merton's policy is to estimate the close-down costs for the charity (comprising contracts, redundancies and legal costs) and to ring fence these within unrestricted reserves. At 31 March 2020 these were estimated at £61K which leaves £306K available to invest in new initiatives and explore potential development opportunities aimed at satisfying charitable objectives.

Use of unrestricted reserves requires approval by the Board on the recommendation of the Finance Committee.

Unrestricted reserves are reviewed as a standing item within each meeting of the Finance Committee and the reserves policy is approved by the Board of Trustees on an annual basis.

Going Concern

The Board of Trustees is of the view that forecast expenditure to 31 March 2022 will be fully funded from currently approved grants and contracts and from reasonably expected future funding from the same and similar sources.

The Board also notes the increased cover available from Age UK Merton's reserves. This view has been taken in the wider context of a slowly improving local and national economy as the country emerges from the Covid-19 restrictions, in addition to the Charity's recovery plan and enhanced reputation.

Looking further ahead into 2022, 12 months from the date of the Independent Examination of the 2020–21 Financial Statements, the Board of Trustees believes the Charity is well placed to continue to access grants and contracts from local and national funders. The Trustees also believe that the funding from paid-for services will increase to pre-pandemic levels by March 2022, though they accept that there remains considerable uncertainty about future restrictions and economic downturn.

Investment Policy and Objectives

Aside from retaining a prudent amount in reserves each year, the Trustees conduct a review of the investment policy for Age UK Merton on an annual basis.

The Charity's investment policy is to keep sufficient cash levels in a current Bank account to meet the short-term needs of the organisation. Amounts above those required for these needs are invested with specialist charity investment managers where a low overall risk and above average rate of interest is received on the deposit. Currently these excess funds are deposited with Charity Offices Investment Fund under their Charities Deposit Fund scheme. COIF is regulated by the Financial Services Authority and is an ethical investor.

Financial Statements

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" 2015 (FRS 102). The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

Risk Management

The Trustees have overall responsibility for ensuring the Charity has the most appropriate and effective control systems to safeguard the organisation and any of its assets. These controls protect the organisation against fraud and other irregularities. This role and the associated practices offer reassurance that:

- The Charity's assets are safeguarded against unauthorised use or disposition
- Proper and reliable financial records are maintained
- The Charity complies with all relevant legislation and regulations.

The Charity maintained a risk register within the year to allow Trustees to assess risk, existing controls and mitigations and residual risk, which allows them to identify further actions to reduce risk further. Risks are categorised by the following headings; Compliance, Governance, Finance, Operations and External.

The Trustees view the risks faced by Age UK Merton to be fairly typical for a local charity delivering services for older adults. However, the risk register is updated frequently with emerging risks discussed by the Trustees to ensure that the overall risk profile of the Charity is kept within reasonable limits. The onset of Covid-19 has increased risk across existing categories, particularly within finance and operations due to the volatility of funding and the increased health and safety risks brought about by the coronavirus.

The organisation's policies and procedures continue to be reviewed on a regular basis. The Board works closely with the senior staff to address risk within the organisation. This is in addition to support around financial controls from our Independent Examiner.

Operational and Compliance risks are minimised by the implementation of appropriate policies and procedures, as well as, softer mitigations such as staff welfare and emotional support. Insurance policies are in place to cover public liability, premises and contents, professional indemnity, vehicles, drivers and volunteers.

As is the case with many other charities in the sector, one of the principle risks identified by the Trustees relates to Finances, including competition for funding in an environment where our clients' needs are increasing and resources are decreasing. To mitigate this, Trustees and senior management team are working to ensure we offer excellent services and value for money. We are seeking to demonstrate the quality and impact of our services to reassure funders and partners that resources are used efficiently for the best impact on our beneficiaries. The Trustees have sought to underpin the loss of income from paid-for services with grants and contracts from existing and new funding partners. Whilst this has helped in the short-term the Trustees are committed to returning to a more diverse income model predicated on generating significant income from client fees. These recovery plans are an integral part of the Risk Register at year-end.

Other principal risks relate to external factors including negative publicity and the impact of Brexit. These risks are monitored and managed by the governance and finance committees respectively, as well as the management team.

Board Structure and Governance

The Trustees (who are also directors of the charitable company for the purposes of the Companies Act 2006) are pleased to present their annual Trustees Report, together with the financial statements for the year ending 31 March 2021, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Principal Activity

The charitable company's principal activity for the year, which is ultimately the objects set out in the Articles of Association was to promote the relief of elderly people in any manner which now or hereafter may be

deemed by law to be charitable in and around the London Borough of Merton.

Governing Document

Age UK Merton is a company limited by guarantee governed by its Articles of Association, which were adopted in 2004, revised in 2012 and a further change in November 2015 to amend Section 21 regarding the composition of the Board of Trustees. The geographical scope of the organisation's work encompasses the entire London Borough of Merton. The Charity was originally founded in 1961 and was registered as an unincorporated charity with the Charity Commission 30 August 1961. The Charity incorporated 7 July 2004.

Age UK Merton is an independent Charity, responsible for its own policy, direction and funding. Age UK Merton is also a member of Age England Association.

Public Benefit

The Trustees have given due consideration to the Charity Commission's published guidance on the Public Benefit requirement under the Charities Act 2011. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. We believe that we have complied with the guidance; and seek to demonstrate this within this report. Our objects and funding limit the services we provide to those detailed in our charitable objectives.

The Aims of the Charity are to promote the relief of elderly people in any manner, which now and hereafter may be deemed by law to be charitable in and around the London Borough of Merton.

Trustees

All Trustees give their time voluntarily and receive no benefits from the Charity apart from reimbursed expenses set out in note 11 on page 49 in the accounts. The Board of Trustees meets every two months and is responsible for governing the affairs of Age UK Merton. The Board agrees the strategic direction to ensure the organisation fulfils its objectives. It takes overall responsibility for ensuring that the financial, legal and contractual obligations of the Charity are met and that there are satisfactory systems and controls in place. The Board of Trustees receive regular reports from the Finance Committee who oversee the finances of the organisation. During the year, the Governance Committee, which monitored areas such as HR and Health & Safety was disbanded as the Board felt there was unnecessary duplication of agenda items. The Board has reserved the right to establish working groups from within its members to discuss and make recommendations on specific areas of governance, such as Policies and Procedures. The Chief Executive Officer attends all Board meetings and sub-committee meetings.

The Trustees serving during the year and to the date of this report were as follows:

Clare Gummett, Chair
Trustee from 12 November 2020

Tobin Byers, Chair
from 12 November 2020

Stephen Atkins, Honorary Financial Advisor
Resigned 30 November 2020

Brian Dillon, Treasurer
Appointed 30 November 2020

Eileen Nutting, Company Secretary

Dr Hannah Behrendt

Geraldine Kirby

Eric Kwan,
Resigned 12 November 2020

Altaf Moledina

Jennifer Pattison,
Resigned 12 November 2020

Barbara Price
Resigned 12 November 2020

Shuile Syeda

Gerald Willabus

Appointment of new Trustees
As set out in the Articles of Association, Trustees are elected at the Annual General Meeting (AGM) and may serve a term of three years after which they may be re-elected for a further three years. There must be at least three Charity Trustees. If the number falls below this minimum, the remaining Trustee or Trustees may act only to call a meeting of the Charity Trustees, or appoint a new Trustee. The person elected Chair may serve for six consecutive years. The Board can co-opt members during the year to ensure that the Board has a broad range of skills and experience and to facilitate Trustee succession.

Trustee recruitment and induction
Trustees are recruited through advertisement, professional, personal and member contacts. We aim to recruit local people or people whose skills the Board have identified as needed. The Trustees endeavour to ensure there is a balance of skills, gender, age, ethnicity, disability, sexual orientation, culture, politics or religious belief which reflects the diversity of our community and best represents older adults in Merton.

New Trustees are given an induction pack and training to brief them on their legal obligations under charity and company law, the Charity Commission guidance on public benefit and inform them of the content of the Articles of Association. Further training is offered on a regular basis to all Board members and Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Related parties and co-operation with other organisations
None of our Trustees receive remuneration or other benefit from their work with the Charity. Any connection between a Trustee or Senior Manager of the Charity with service user, external contractor, staff member or supplier of services must be disclosed to the full board of Trustees in the same way as any other contractual relationship with a related party.

All related party transactions are managed in accordance with the Charity's conflicts of interest policy. Any related party transactions were reported in note 14 on page 50 of the accounts.

Management

Day-to-day management and decision making of the Charity is delegated to the Chief Executive Officer who works closely with senior and other staff to deliver the Charity's strategic objectives. The Chief Executive Officer reports to the Chair and the Board.

During the year the Charity adjusted its management structures to enable more effective operational delivery. This involved promoting a number of talented existing staff into management positions, which has provided them with career development and allowed the Charity to benefit from their energy and skills.

During the year, the Management Team established their roles and took new responsibilities for projects and services designed to improve health and wellbeing outcomes for older people affected by the pandemic. The Charity continues to benefit from their extensive knowledge about the client group, their passion and determination to support Merton's older adults.

MANAGEMENT TEAM

Rob Clarke
Chief Executive Officer

Caroline Muldoon
Activity Centre Manager

Jo Hulton
Ask Us Anything I & A Manager

Natalie Tempero
At Home Services Manager

Saema Man
Finance Manager

Lynne Mitchell
Living Well Manager

Rhiannon Larkman
Operations Manager

Kourtney Rodda
Volunteering Manager

Pay policy for Management Team
The Charity established a new pay structure in April 2019 to better reflect the responsibilities of each role. Trustees benchmarked pay against similarly sized organisations, both locally and across the wider Age UK network. Pay is now banded into five levels with a lower and upper limit, which is dictated by a number of factors relating to responsibility and experience. The pay of the senior staff, and indeed all staff, is usually reviewed annually and normally increased in accordance with average earnings.

The Trustees conducted a salary benchmarking review as part of the budget for 2021–22, which included increasing the lower and upper levels for the salary bands to enabled the Charity to remain competitive and fairly remunerate its staff.

Recruitment
The Charity is committed to recruiting talented, dedicated people who share our values and represent the diversity of both Merton and its older adult population. We are actively seeking to recruit candidates who will increase the diversity of our team. All candidates are assessed and recruited following our Recruitment Policy.

Training
Training for our staff and volunteers is a critical aspect of our Strategic Plan. The Charity has developed an annual training which reflects a continuing commitment by the Board to enhance Trustee, staff and volunteers' skills and personal development. Training is a separate budgetary heading allowing the Board and Chief Executive to align the training plan and financial resources required in the financial planning cycle. The Charity offers core online training for all new starters, which enables all staff to hold a Care Certificate. In addition, role specific training based on individual's development needs is offered throughout the year and following appraisal.

During the year, the Charity was forced to pause some of its learning and development plans as the immediate priorities to adapt services took precedent. For the coming year, the Trustees intend to roll out refresher training on Safeguarding, Lone Working and Manual Handling to ensure staff are up to date with current best practice.

In addition, the Charity intends to deliver a programme of communication training with the Management Team to help develop their skills.

Volunteers
Age UK Merton is grateful to all its volunteers, without whom many our services for older adults across the Borough would not exist. They play a key role in ensuring the quality and reach of our services. Our volunteers are supported and overseen by our experienced volunteering team and are managed in accordance with our Volunteering policy.

Over the year, our volunteers have provided remarkable support in every aspect of our activities, from working one to one with our clients to providing administrative support for our staff. We provide a range of volunteering opportunities, each with clear role descriptions to enable volunteers to contribute effectively according to their skills and interests. Volunteers are recruited on a rolling basis, within a well-defined journey. We have a clear recruitment and selection process; all volunteers are interviewed, references taken up and for certain placements Disclosure and Barring Service checks are carried out. All volunteers are then matched to distinct roles, with appropriate induction, ongoing support and training.

Volunteers, in their diversity of age, experience, cultural background and their involvement within communities, bring to our work a value that adds to our understanding of and response to older people's needs. Our diverse range of volunteers have a variety of interests and reasons for wanting to support the Charity — from gaining experience at the start of their careers to using their wealth of experience and knowledge to meeting the needs of our communities.

Funds held as custodians for others

When we established the Handyperson Service we were approached by the Metropolitan Police Service to oversee this fund, which provides target hardening and security equipment to people whose homes have been surveyed by the Crime Prevention Officer (CPO), and who in the CPO's opinion would benefit from improved home security. We co-ordinate this fund and undertake the administrative functions.

Statement of Trustees' Responsibilities

The Trustees (who are also the directors of Age UK Merton for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the Trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small Company
This Trustees report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

On behalf of the Board:

Tobin Byers (Chair), Trustee
13 September 2021

Independent Examiner's Report

I report to the Charity's Trustees on my examination of the accounts of the charitable company for the year ended 31 March 2021, which are set out on pages 37 to 58.

Respective and basis of report

As the Charity's Trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your Charity's accounts as carried out under section 145 of the Charities Act 2011 (the '2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's report

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those accounting records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended practice for accounting and reporting by charities.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

AK Accounting Solutions

Andrea L Kibble FCCA
A K Accounting Solutions Limited
Chartered Certified Accountants
Minster House
126a High Street, Whitton
Twickenham
Middlesex TW2 7LL

13 September 2021

Financial Statements

Statement of Financial Activities (Incorporating an income and expenditure account) for the year ended 31 March 2021

INCOME FROM:	Notes	Unrestricted Funds £	Restricted Funds £	2021 total Funds £	2020 total Funds £
Donations and legacies	*2*	84,828	92	84,920	116,133
Income from charitable activities	*4*				
At Home with Age UK Merton		127,111	38,725	165,836	224,521
Grants to Individuals		—	714	714	—
Health Programmes		—	153,658	153,658	101,575
Information and Advice		15,000	221,252	236,252	142,704
Love Later Life		5,146	95,592	100,738	96,053
Overheads		41,673	4,100	45,773	27,290
Volunteers and Befriending		—	69,619	69,619	62,071
Other trading activities					
Fundraising		3,916	—	3,916	11,977
Investments	*3*	1,199	2	1,201	1,841
Total Income		**278,873**	**583,754**	**862,627**	**784,165**

The notes on pages 42 to 58 form part of the financial statements.

EXPENDITURE ON:	Notes	Unrestricted Funds £	Restricted Funds £	2021 total Funds £	2020 total Funds £
Raising funds	*5*	3,455	—	3,455	2,980
Charitable activities:	*6*				
At Home with Age UK Merton		139,721	39,519	179,240	230,319
Grants to Individuals		—	320	320	81
Health Programmes		—	149,984	149,984	107,690
Information and Advice		12,696	185,848	198,544	147,364
Love Later Life		10,381	90,232	100,613	117,615
Overheads		44,640	4,100	48,740	31,891
Volunteering and Befriending		—	72,626	72,626	47,634
Total Expenditure		**210,893**	**542,629**	**753,522**	**685,574**
Operating Surplus		67,980	41,125	109,105	98,591
Net unrealised gains / (losses) on investments		5,057	—	5,057	(795)
NET INCOME		**73,037**	**41,125**	**114,162**	**97,796**
Transfers between funds	*20*	—	—	—	—
NET MOVEMENT IN FUNDS		73,037	41,125	114,162	97,796
RECONCILIATION OF FUNDS	*20*				
TOTAL FUNDS BROUGHT FORWARD		293,990	53,798	347,788	249,992
TOTAL FUNDS CARRIED FORWARD		**367,027**	**94,923**	**461,950**	**347,788**

Continuing operations
All income and expenditure is derived from continuing activities.
The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 42 to 58 form part of the financial statements.

Balance Sheet at 31 March 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Assets	*15*	—	—
Investments	*16*	29,484	24,427
		29,484	24,427
Current Assets			
Debtors: amounts falling due within one year	*17*	52,281	58,753
Cash at bank		470,067	354,197
		522,348	412,950
Current Liabilities			
Creditors: amounts falling due within one year	*18*	(89,882)	(89,589)
NET CURRENT ASSETS		432,466	323,361
TOTAL ASSETS LESS CURRENT LIABILITIES		461,950	347,788
NET ASSETS		**461,950**	**347,788**
TOTAL FUNDS OF THE CHARITY	*20*		
Unrestricted funds		367,027	293,990
Restricted funds		94,923	53,798
TOTAL FUNDS		**461,950**	**347,788**

The notes on pages 42 to 58 form part of the financial statements.

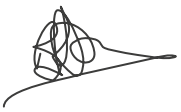
The Trustees consider that the charitable company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") relating to small companies and members have not required the charitable company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the Board of Trustees on 13 September 2021 and were signed on its behalf by:

Tobin Byers (Chair), Trustee



Brian Dillon (Treasurer), Trustee

Statement of cash flows for the year ended 31 March 2021

CASH FLOWS FROM OPERATING ACTIVITIES:	2021 £	2020 £
Net cash provided by operating activities	115,007	59,211
Cash provided from investing activities		
Interest from investments	863	846
Net cash used in investing activities	**863**	**846**
Changes in cash and cash equivalents	115,870	60,057
Cash and cash equivalents at the start of the year	354,197	294,140
Cash and cash equivalents at the end of the year	**470,067**	**354,197**
All amounts relate to continuing activities.		
RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES		
Net income for the reporting period (as per the statement of financial activities)	114,162	97,796
Adjustments for:		
Add back depreciation charge	—	—
Unrealised (gains) / losses on investments	(5,057)	795
Interest from investments	(863)	(846)
Decrease / (increase) in debtors	6,472	(30,359)
Increase / (decrease) in creditors	293	(8,175)
Net cash used in operating activities	**115,007**	**59,211**
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Bank and cash in hand	470,067	354,197
Total cash and cash equivalents	**470,067**	**354,197**

The notes on pages 42 to 58 form part of the financial statements.

Notes to the Financial Statements

1. Accounting Policies

Basis of preparation
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice. The financial statements are prepared on a going concern basis under the historical cost convention.

Age UK Merton meets the definition of a public benefit entity under FRS 102.

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.

Preparation of the accounts on a going concern basis
The accounts have been prepared on a going concern basis and having considered future plans and forecasts, including a review of financial reserves as detailed in the Trustees' report, the Trustees believe it appropriate to continue to do so.

Income recognition
Items of income are recognised in the financial statements when all of the following criteria are met:

- The Charity has entitlement to the funds;
- Any performance conditions have been met or are fully within the control of the Charity; there is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

Contract income is recognised as the Charity earns the right to consideration through the performance of its services.

Income received in advance of a specific activity or provision of other specified service is deferred until the criteria for income recognition are met.

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

- Costs of raising funds which comprise those costs associated with seeking donations and grants
- Expenditure on charitable activities, which comprises the costs of running the various activities and services for the Charity's beneficiaries.

Expenditure includes those costs of a direct nature, which can be allocated to a specific activity. It also includes indirect costs, including governance costs that do not relate to a specific activity but are necessary to support them. Support costs are apportioned to each activity on the basis of staff time.

Fund accounting
Unrestricted general funds are those funds which are freely available for use in furtherance of the objects of the Charity and which have not been designated for specific purposes.

Designated funds are unrestricted funds of the Charity, which the Trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are funds which can only be used in accordance with specific restrictions imposed by the donor or which have been raised for a particular purpose.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Donated services and facilities
Donated services or facilities are recognised as income if material when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the Charity of the item is probable and that economic benefit can be measured reliably. On receipt, donated services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Voluntary help
A significant amount of time is expended on the Charity's activities, which is donated free of charge. It is not possible to quantify the value of time given and accordingly it is neither recorded as donated income nor as an expense in the financial statements.

Pension costs & other post-retirement benefits
Employees are able to join the money purchase scheme, which has been established in compliance with the regulations on workplace pensions under the Pensions Act 2008. Employees were automatically enrolled into the money purchase scheme unless they have exercised their right to opt out of scheme membership.

Tangible fixed assets
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Asset Category	Annual Rate
Motor vehicles	33% on cost
Other assets	33% on cost

Corporation Taxation
The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

Investments
Unlisted investments have been included in the Balance Sheet at bid market value as at 31 March 2021.

Grant making to individuals
Grant applications are considered by the Finance Sub Committee on a frequent basis and the average grant is £250.

2. Income from donations and legacies

	2021 £	2020 £
Donations	30,317	26,267
Notional rent	18,000	18,000
Legacies	36,603	71,866
	84,920	**116,133**

Of the £84,920 received (2020: £116,133) £84,828 is unrestricted and £92 restricted (2020: £116,093 unrestricted and £40 restricted.)

3. Investment income

	2021 £	2020 £
Bank interest	338	995
Investment income	863	846
	1,201	**1,841**

Of the £1,201 received (2020: £1,841) £1,199 is unrestricted and £2 restricted (2020: £1,841 unrestricted and £nil restricted.)

4. Incoming resources from charitable activities

	2021 £	2020 £
GRANTS		
At Home with Age UK Merton	38,725	—
Grants to individuals	714	—
Health Programmes	153,658	101,575
Information and Advice	213,378	118,714
Love Later Life	95,592	22,547
Overheads	43,509	1,586
Volunteers and Befriending	6,839	—
CONTRACT INCOME		
Information and Advice	7,874	8,990
Love Later Life	5,000	22,500
Volunteers and Befriending	62,780	62,071
CLIENT INCOME		
At Home with Age UK Merton	127,111	224,521
Love Later Life	146	51,006
ROOM HIRE INCOME		
Overheads	2,250	24,850
SUNDRY INCOME		
Overheads	14	854
Information and Advice	15,000	15,000
	772,590	**654,214**

Of the £772,590 received (2020: £654,214) £188,930 is unrestricted and £583,660 restricted (2020: £345,317 unrestricted and £308,897 restricted.)

4.1 Grant details

Grants received, included in the above, are as follows:

UNRESTRICTED		2021 £	2020 £
AGE UK London		29,451	1,586
HMRC Furlough Grants		5,558	—
London Borough of Merton		—	5,000
Neighbourly Community Fund		400	—
Trustees of the 29th May 1961		4,000	—
		39,409	**6,586**

RESTRICTED			
Age UK	**Volunteering and Befriending**	6,839	—
City Bridge Trust	**Information and Advice**	35,700	—
Clarion Futures	**Love Later Life**	500	—
London Borough of Merton	**Age UK At Home**	38,725	—
London Borough of Merton	**Health Programmes**	153,658	101,575
London Borough of Merton	**Information and Advice**	98,028	44,000
Masonic Charitable Foundation	**Love Later Life**	12,897	9,672
Merton Voluntary Service Council	**Overheads**	2,100	—
National Lottery Community Fund	**Love Later Life**	60,695	—
National Lottery Community Fund	**Information and Advice**	79,650	74,714
The Charity of Sir Richard Whittington	**Love Later Life**	16,500	6,875
Wimbledon District Nursing & Midwifery Benevolent Society	**Grants for Individuals**	714	—
Wimbledon District Nursing & Midwifery Benevolent Society	**Overheads**	2,000	—
Wimbledon Foundation	**Love Later Life**	5,000	—
		513,006	**237,836**

5. Fundraising costs

	2021 £	2020 £
Direct fundraising costs	3,455	2,980
	3,455	**2,980**

All of the above fundraising costs of £3,455 are all unrestricted costs (2020: £2,980 all unrestricted costs).

6. Charitable activities costs

	Direct costs £	Support costs £	2021 £	2020 £
At Home with Age UK Merton	161,428	17,812	179,240	230,319
Grants to Individuals	320	—	320	81
Health Programmes	116,430	33,554	149,984	107,690
Information & Advice	155,486	43,058	198,544	147,364
Love Later Life	89,435	11,178	100,613	117,615
Overheads	48,740	—	48,740	31,891
Volunteers and Befriending	63,877	8,749	72,626	47,634
	635,716	**114,351**	**750,067**	**682,594**

7. Analysis of direct costs

	Unrestricted £	Restricted £	2021 £	2020 £
Staff costs	148,076	395,392	543,468	465,563
Volunteer expenses	1,480	1,471	2,951	1,675
Project costs	11,205	34,173	45,378	62,475
Premises costs	20,015	—	20,015	18,007
Office costs	5,519	17,939	23,458	8,062
Governance	128	318	446	740
	186,423	**449,293**	**635,716**	**556,522**

8. Analysis of support costs

	Unrestricted £	Restricted £	2021 £	2020 £
Staff costs	14,997	65,864	80,861	77,546
Premises costs	2,114	9,557	11,671	19,703
Office costs	2,452	11,645	14,097	18,898
Governance costs	1,452	6,270	7,722	9,925
	21,015	**93,336**	**114,351**	**126,072**

9. Governance costs

	2021 £	2020 £
Accountancy	1,800	1,800
AGM costs	—	75
Bank charges and fees	1,242	2,083
Consultancy fees	—	570
Independent examiner	1,900	2,100
Legal fees	192	223
Meeting costs	—	219
Payroll costs	1,990	1,925
Trustees expenses	—	8
Other fees and licences	1,044	1,662
	8,168	**10,665**

Of the £8,168 costs (2020: £10,665) £1,580 is unrestricted costs and £6,588 is restricted costs (2020: £4,904 unrestricted costs and £5,761 restricted costs)

10. Net incoming/(outgoing) resources

Net resources are stated after charging/(crediting):

	2021 £	2020 £
Independent examination	1,900	2,100
Depreciation —owned assets	—	—

11. Staff costs

	2021 £	2020 £
Wages and salaries	559,782	490,798
Social security costs	38,594	28,627
Pension costs	15,607	12,670
	613,983	**532,095**

No employees had employee benefits in excess of £60,000 (2020: nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds. The Charity Trustees were not paid nor received any other benefits from employment with the Charity in the year (2020: £nil) neither were they reimbursed expenses during the year (2020: £nil). No Charity Trustee received payment for professional or other services supplied to the Charity (2010: £nil).

The Senior Management Team of the Charity comprises of the Trustees and those detailed on pages 31 to 33 of the Trustees report. The total employee benefits of the key management personnel of the Charity were £257,132 (2020: £221,143).

12. Staff numbers

The average monthly number of employees (including casual and part time staff) during the year was as follows:

	Numbers 2021	Numbers 2020
Senior management team	8	7
Other direct charitable staff	11	11
At Home with Age UK Merton	19	22
	38	**40**

13. Pension costs

The company has a defined contribution pension scheme, which all employees are entitled to join. The company contributes 4% and the employees contributed 4% and employees may make further additional voluntary contributions.

During the year ended 31 March 2021, the company's total contributions amounted to £15,607 (2020: £12,670).

14. Transactions and related parties

There were no related party transactions during the year.

15. Tangible fixed assets

	Other Assets £	Totals £
COST		
At 1 April 2020	9,390	9,390
Additions	—	—
Disposals	—	—
At 31 March 2021	**9,390**	**9,390**
DEPRECIATION		
At 1 April 2020	9,390	9,390
Charge for year	—	—
Eliminated on disposal	—	—
At 31 March 2021	**9,390**	**9,390**
NET BOOK VALUE		
At 31 March 2021	—	—
At 31 March 2020	—	—

16. Fixed asset investments

	Unlisted Investments £	Totals £
Market value		
At 1 April 2020	24,427	24,427
Additions	—	—
Disposals	—	—
Revaluation	5,057	5,057
At 31 March 2021	29,484	29,484

There were no investment assets outside the UK.

Unlisted Investments

	2021 £	2020 £
COIF Charities Investment Fund Income 1002.95 units	17,944	14,866
COIF Charities Investment Fund Income 645 units	11,540	9,561
	29,484	**24,427**

The revaluation in the year for the unlisted investments is a result of an unrealised gain of £5,057 (2020: Loss £795).

Unlisted investments consist of COIF Charities Investment Fund Income Units. These have been included at bid market value price.

17. Debtors: amounts falling due within one year

	2021 £	2020 £
Trade debtors	34,114	49,082
Accrued income	9,544	7,054
Other debtors	4,747	—
Prepayments	3,876	2,617
	52,281	**58,753**

18. Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	7,860	2,376
Other taxes	11,899	9,074
Other creditors	3,042	4,320
Accrued expenses	7,579	6,885
Deferred income	59,502	66,934
	89,882	**89,589**

19. Analysis of net assets between funds

Current year information for the net assets between funds:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Fixed assets	—	—	—	—
Investments	29,484	—	29,484	24,427
Current assets	366,373	155,975	522,348	412,950
Current liabilities	(28,830)	(61,052)	(89,882)	(89,589)
	367,027	**94,923**	**461,950**	**347,788**

Comparative year information for the net assets between funds:

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Fixed assets	—	—	—	—
Investments	24,427	—	24,427	25,222
Current assets	295,919	117,031	412,950	322,534
Current liabilities	(26,356)	(63,233)	(89,589)	(97,764)
	293,990	**53,798**	**347,788**	**249,992**

20. Movement in funds

Current year

	At 1/4/20	Net movement in funds	Transfers between funds	At 31/3/21
Current Year	£	£	£	£
Unrestricted funds				
General fund	293,990	73,037	—	367,027
	293,990	**73,037**		**367,027**
Restricted funds				
At Home with Age UK Merton	2,982	(794)	—	2,188
Grants to individuals	4,422	396	—	4,818
Healthcare Programmes	17,254	3,674	—	20,928
Information and Advice	10,932	35,476	—	46,408
Love Later Life	—	5,360	—	5,360
Volunteers and Befriending	18,208	(2,987)	—	15,221
	53,798	**41,125**	**—**	**94,923**
TOTAL FUNDS	**347,788**	**114,162**		**461,950**

Net movements in funds for the current year are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	278,873	(210,893)	5,057	73,037
Restricted funds				
At Home with Age UK Merton	38,725	(39,519)	—	(794)
Grants to individuals	716	(320)	—	396
Healthcare Programmes	153,658	(149,984)	—	3,674
Information and Advice	221,324	(185,848)	—	35,476
Love Later Life	95,592	(90,232)	—	5,360
Overheads	4,100	(4,100)	—	—
Volunteers and Befriending	69,639	(72,626)	—	(2,987)
	583,754	**(542,629)**		**41,125**
TOTAL FUNDS	**862,627**	**(753,522)**	**5,057**	**114,162**

Previous year

Previous Year	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
Unrestricted funds				
General fund	175,366	118,624	—	293,990
	175,366	**118,624**	—	**293,990**
Restricted funds				
At Home with Age UK Merton	4,882	(1,900)	—	2,982
Grants to individuals	4,503	(81)	—	4,422
Healthcare Programmes	45,918	(6,115)	(22,549)	17,254
Information and Advice	15,552	(4,620)	—	10,932
Love Later Life	—	(22,549)	22,549	—
Volunteers and Befriending	3,771	14,437	—	18,208
	74,626	**(20,828)**	**—**	**53,798**
TOTAL FUNDS	**249,992**	**97,796**	**—**	**347,788**

Net movements in funds for the previous year are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	475,228	(355,809)	(795)	118,624
Restricted funds				
At Home with Age UK Merton	—	(1,900)	—	(1,900)
Grants to individuals	—	(81)	—	(81)
Healthcare Programmes	101,575	(107,690)	—	(6,115)
Information and Advice	127,744	(132,364)	—	(4,620)
Love Later Life	17,547	(40,096)	—	(22,549)
Volunteers and Befriending	62,071	(47,634)	—	14,437
	308,937	**(329,765)**	—	**(20,828)**
TOTAL FUNDS	**784,165**	**(685,574)**	**(795)**	**97,796**

21. Restricted funds

At Home with Age UK Merton

This incorporates our At Home service that provides regular domestic support to help maintain independence in later life. At Home with Age UK Merton also includes our Solemates – Footcare Service. Within 2020–21 we received a grant from the London Borough of Merton to provide a Food & Welfare service for isolated Merton residents who require enhanced support to access food and practical help in the home and assistance following hospital discharge.

Solemates – footcare service
In 2016–17 we received a grant from Sutton & Merton Clinical Commissioning Group Charitable Trust to develop nail cutting provision. During the year, funding was used to support and maintain the Solemates service during the pandemic.

Grants to Individuals

These funds provide us with a resource for making small grants to older people in particular need across Merton, the average grant being £250.

Health Programmes

This incorporates the Living Well and Fresh Start Services.

Living Well
This service is funded by the London Borough of Merton's Ageing Well 2 programme and sees Age UK Merton working in partnership with other voluntary sector organisations and Adult Social Care to support older Merton residents with their social, emotional and nutritional needs. We receive referrals from Adult Social Care and provide individuals with a person-centred assessment to improve individual's overall wellbeing, safety and social connection. The service was expanded during the year to respond to the increased demand and complexity of cases and to pilot closer partnership working with Merton's Integrated Locality Teams. This expansion was funded by the Better Care Fund.

Fresh Start
This pilot is funded by the London Borough of Merton through the Disabled Facility Grant. The service provides one-to-one support for older adults experiencing low-level hoarding and clutter issues. The service seeks to enable the individuals to improve home safety, address the root causes of the issue and improve health and wellbeing.

Information and Advice Service

This service is to help people in the community to claim a range of welfare benefits and assist with other issues such as housing, social care etc. We provide a drop-in service at our offices —giving advice over the phone and, increasingly, by email— provided by specialist information and advice staff. We received funding the National Lottery Community Fund to help develop this service over five years with key objectives around improving access, quality, information governance and positive outcomes for clients in areas like benefits assessment. We have also developed a new Warm & Well in Merton project, in partnership with Thinking Works and Wimbledon Guild.

The funding is provided by the London Borough of Merton for an adviser specialising in income maximisation, health, housing and community care advice.

During the year, Age UK Merton, along with voluntary sector partners across the Borough was funded but the London Borough of Merton to provide the Covid-19 Community Response Hub, which was established to support vulnerable residents to access food, practical and emotional support during the pandemic. This service was extended to June 2021, and Age UK Merton, Wimbledon Guild and Merton Connected have been successful with a tender to provide the Merton Community Hub for a further two years.

Love Later Life

The service provides a programme of activity running Monday to Friday in our Centre, supporting people to stay active in body and mind. These services are largely funded through client income but we have received support to help subsidise costs and support specific activities. During the year we were forced to suspend these face-to-face services for the entire year. However, we moved to provide remote, telephone and online support for clients to enable them to stay active and connected throughout the pandemic, thanks to funding from the Masonic Charitable Foundation, National Lottery Community Fund, the Charity of Sir Richard Whittington, Wimbledon Foundation, Wimbledon District Nurses and Midwifery Benevolent Society and the London Borough of Merton.

Volunteering and Befriending

We have been by Public Health Merton for the provision of the Merton Befriending Scheme since 2015, working in an innovative collaboration with the Wimbledon Guild of Social Welfare to ensure the delivery of high-quality befriending services for isolated older people. During the period the partnership was successfully recommissioned from February 2018 for a further two years and extended during the pandemic. There is a particular focus on identifying and supporting those most likely to experience social isolation and related poor health outcomes, including targeted work to reach older people from BAME groups.

During the year, Age UK Merton also piloted a Carers Befriending Service, in partnership with Carers Support Merton, which seeks to provide emotional support for isolated carers.

22. Capital Commitments

The Trustees authorised £12,500 to develop a feasibility report, drawing and planning application for the capital refurbishment of the Elmwood Centre. Whilst the Trustees have not fully committed any capital funding to the project, we have been successful with a bid for £65,000 from the Neighbourhood Fund, which increased the likelihood of a capital project within the financial year 2021–22. The initiation and completion of this project will be dependent on a successful tender process and funding from other sources. It is expected that project will commence in Spring 2022, subject to funding.

Reference and administrative details

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Our supporters

Age UK Merton wishes to thank all of our supporters for their generosity over the last year. No matter how large or small, each contribution makes a difference.

Over the year, the Charity has benefitted from support from a number of new partners, in addition to help from long-term supporters. We rely on funding from a variety of sources, including our clients, who pay for our high quality services. We thank them for choosing the Charity as a service provider and aspire to continue to provide the highest quality support to help them love later life.

In addition, we thank our local partners, **Merton Giving, London Borough of Merton Council**, **Wimbledon Foundation** and **Wimbledon District Nurses and Midwives Benevolent Society** for their support. We are privileged to enjoy such strong partnerships with local partners, who share our passion for the health and wellbeing of Merton's older adults.

We also thank partners from further afield who have chosen to invest in Merton. In particular, we are grateful to the **National Lottery Community Fund**, **Age UK**, the **Masonic Charitable Foundation**, the **Charity of Sir Richard Whittington (Mercers Company)**, **29th May 1961 Charitable Trust, Clarion Futures** and **The John Horseman Trust**. This support from national funders is testament to the needs of older adults in Merton and our unique position to help everyone love later life.

Finally, we pay our sincere thanks to all those individuals who have made donations or attended our fundraising events over the last year. Every penny donated is put to good use in our efforts to make Merton a great place to grow old.

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