

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



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 Gummatt, 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

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

Sustainability

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

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

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

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



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, Commonsense 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

A LETTER OF APPRECIATION

MY INTRODUCTION TO AGE UK CAME ABOUT AFTER RETURNING HOME FROM A TEN DAY STAY IN ST. GEORGE'S HOSPITAL AFTER A FALL AT HOME WHICH AFFECTED MY MOBILITY. MY MAIN WORRY AT THIS TIME WAS

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."

SOCIAL
VULNERABLE PEOPLE-

THANK YOU ALL FOR BEING THERE FOR US

Robert (Rusbridge)



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."

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 health 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."

SOCIAL CONNECTION

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.

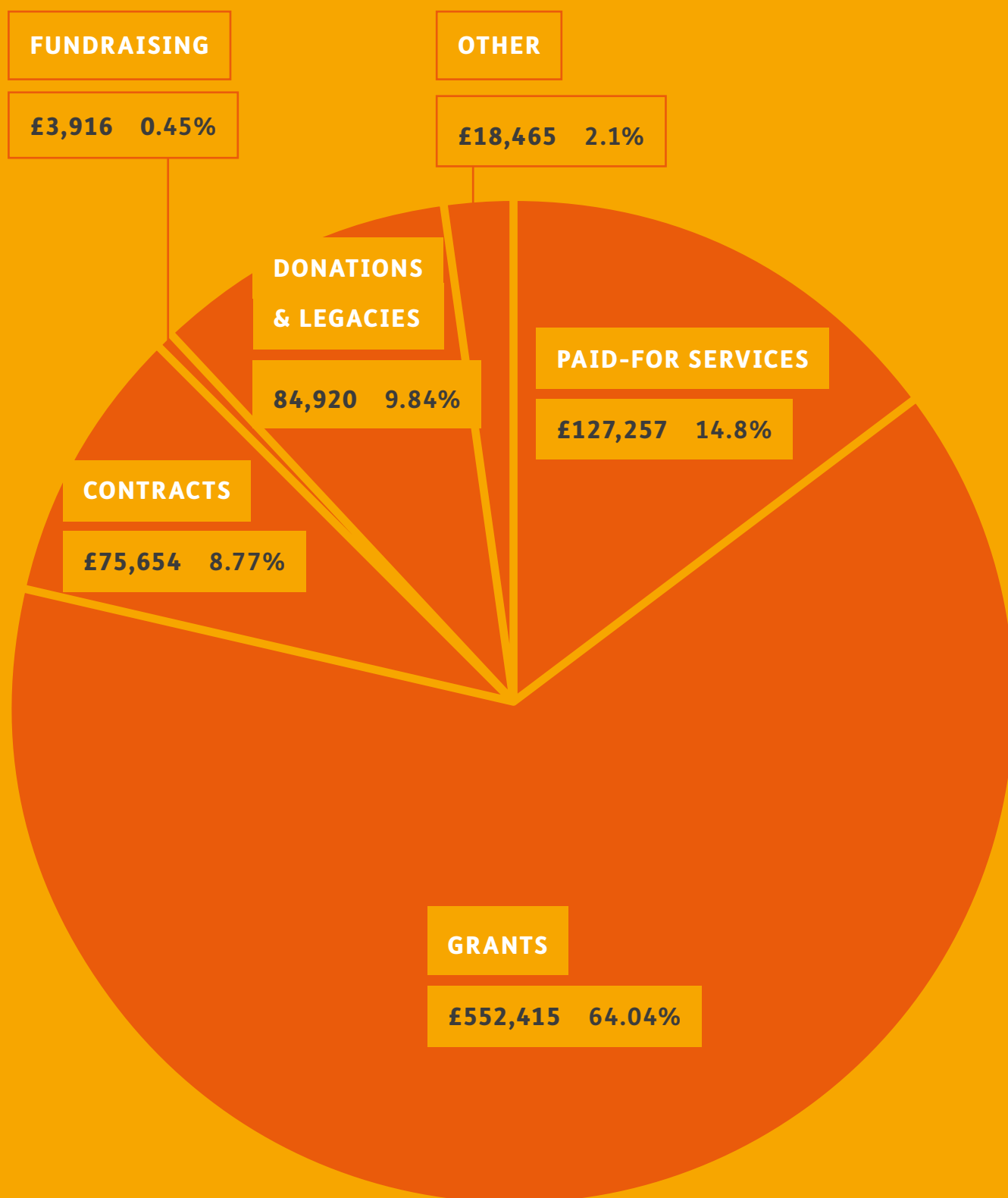
Unrestricted income decreased by 41% on the previous year to £278,873.

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

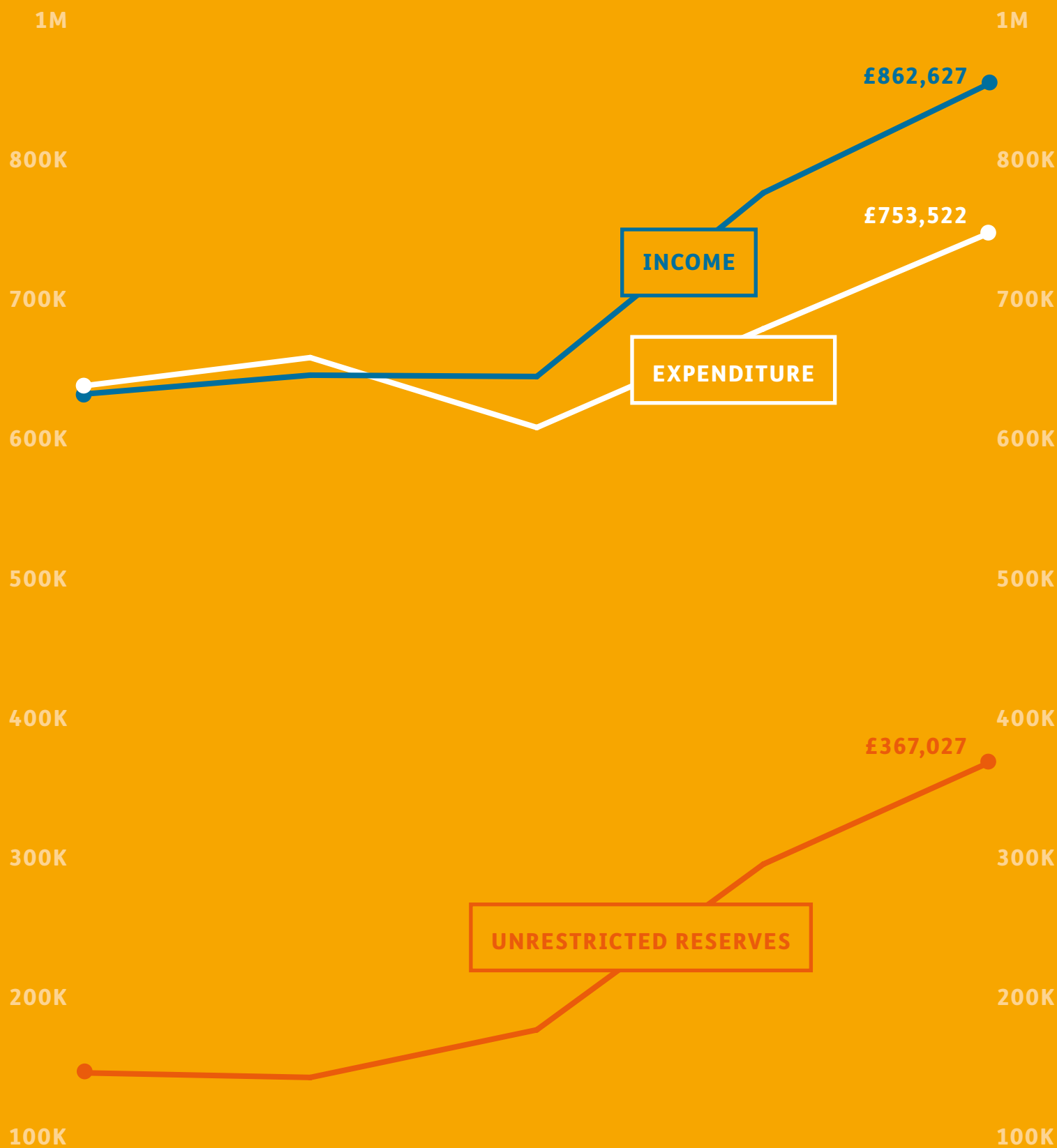
Total reserves at year-end were £461,950 (2020: £347,788), of which £367,027 (2020: £293,990) is unrestricted. The restricted reserves were £94,923 (£2020: £53,798) and will be applied to fund agreed activities in accordance with the funders' criteria.

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 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 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

		Unrestricted Funds £	Restricted Funds £	2021 total Funds £	2020 total Funds £
INCOME FROM:	Notes				
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

EXPENDITURE ON:		Unrestricted Funds	Restricted Funds	2021 total Funds	2020 total Funds
	Notes	£	£	£	£
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.

Balance Sheet at 31 March 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Assets	15	—	—
Investments	16	29,484	24,427
		<u>29,484</u>	<u>24,427</u>
Current Assets			
Debtors: amounts falling due within one year	17	52,281	58,753
Cash at bank		470,067	354,197
		<u>522,348</u>	<u>412,950</u>
Current Liabilities			
Creditors: amounts falling due within one year	18	(89,882)	(89,589)
NET CURRENT ASSETS		<u>432,466</u>	<u>323,361</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>461,950</u>	<u>347,788</u>
NET ASSETS		<u>461,950</u>	<u>347,788</u>
TOTAL FUNDS OF THE CHARITY	20		
Unrestricted funds		367,027	293,990
Restricted funds		94,923	53,798
TOTAL FUNDS		<u>461,950</u>	<u>347,788</u>

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.

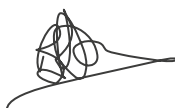
The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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
<i>All amounts relate to continuing activities.</i>		
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

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 £
<i>Bank interest</i>	338	995
<i>Investment income</i>	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

	At 1/4/19	Net movement in funds	Transfers between funds	At 31/3/20
	£	£	£	£
Previous Year				
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

Registered Charity number
01105384

Registered office

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277 London Road,
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Independent Examiner

Andrea L Kibble FCCA

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Unity Trust Bank Plc.

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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, 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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