

# Annual Report

## & Financial Statements 2021–2022



# Contents

- 2 Introduction from our Chair
- 4 Strategic Report 2021–2022
  - 4 Our priorities
  - 5 Our values
  - 6 Our delivery plan
  - 7 Building blocks
  - 8 Our impact
  - 19 Future plans
- 21 Financial Review
  - 29 Statement of Trustees’ Responsibilities
  - 30 Reference and Administrative Information
  - 31 Our supporters
  - 32 Independent Auditor’s Report
  - 36 Financial Statements
  - 41 Notes to the Financial Statements



# Introduction from our Chair

The narrative for this year's annual report is a story of stabilisation, recovery, and transition.

## Stabilisation and recovery

2021–2022 marked the third year of our Strategic Plan 2019–2022, a strategy envisioned at a time before the pandemic changed our way of life, and that could never have predicted the external landscape that we now face.

The responsive, flexible measures we put in place throughout 2020–21 continued to be adapted and developed as necessary and, like many of our partners, Covid-19 continued to greatly influence our approach to service delivery. Our Activity Centre re-opened in May 2021 to clients, however closed again in December just before Christmas 2021 due to the emergence of Omicron, re-opening again in early 2022.

Despite these many unforeseen hurdles, our staff and volunteers have endeavoured to find new ways to help older people access the advice and support they need to stay independent, stay connected and keep active. We would like to take this opportunity to say thank you at the outset to all our staff and volunteers for their resilience, commitment and care they have shown in responding with enthusiasm and positivity to the continued challenges throughout this time. This commitment has ensured that we continue to deliver high quality services for our clients, under the most challenging and rapidly changing circumstances.

Without their hard work, we simply could not have met the increase in demand and complexity of needs our clients are facing.

## Transition

For Age UK Merton leadership, it was a time of transition. We said farewell to the ship's captain of five years, Rob Clarke, who moved on to lead another fantastic charity, Lifelites. Rob's expertise and drive meant that under his leadership Age UK Merton experienced significant growth, and he positioned the team to reach many more older adults across Merton with our wide range of services. We thank Rob for his dedication over this time and wish him every success with his next role; his legacy will long live on here at Age UK Merton.

Our Board identified a need to invest in our management structure and progressed the recruitment of a new senior management team, to support further growth, development and integration within our sector, the new Integrated Care System (ICS) and the community at large.

During this time, the Age UK Merton Chief Executive baton was passed to a now dear friend of the organisation, Anand Shukla, who kept operations stable during this time of transition. In only six months of being here, the Age UK Merton family had a great impact on Anand, who stated that it was one of most

rewarding places he has ever worked, with one of the best teams. We thank Anand for keeping the organisation in safe hands.

Recruitment of our current and permanent CEO, Sarah Goad took place during the end of the 2021–22 financial year with Sarah then joining the organisation in May 2022. Sarah comes to Age UK Merton with 15 years' of charity leadership under her belt, the last eight being spent at hospice charities in Greater London. Sarah's expertise lies in income generation and business development and she will bring this skillset to drive the organisation into its next chapter. At the time of writing, we are about to embark on the exciting development of the next three-year strategic plan, building on the progress made from the previous plan.

Alongside Covid-19, the cost of living crisis is also now having a key impact on our client group, and it is more important than ever to continue our role influencing the local health and care system to ensure the needs of older adults are heard and met by partners. This will include significant contribution to the development of the Integrated Care System, particularly within the Merton "place", and the further development of services which meet the needs of older people within our local community, preventing them from experiencing mental, physical or emotional difficulties.



Tobin Byers,  
Chair



# Strategic Report 2021–2022

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

## Our Mission

To make Merton a great place to grow old

## Our Vision

A Borough where everyone can love later life

## Our priorities

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



Providing high-quality advice and practical support



Building social connection



Creating opportunities for lifelong active ageing

## Our values

We want to be known for:

### Accessibility

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

### Collaboration

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

### Dynamism

An organisation prepared to innovate, take risks and provide solutions

### Impact

Empowering people and organisations to make a positive, tangible difference

### Integrity

Robust privacy and confidentiality procedures — trusted staff and volunteers

### Kindness

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

### Quality

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

### Sustainability

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







Michelle Gibson / iStock

## Our delivery plan

To deliver against these priorities, Age UK Merton will develop strong operational building blocks to create the right environment, internally and externally, for us to ensure our services are high quality and high impact and to influence policy.

## Building blocks

### People

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

### 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

### 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



## Our impact

Throughout the ongoing interruption and impact of the pandemic, our strategic objectives have not deviated and our enthusiasm to deliver upon them has not waned, although we continued to adapt the mechanisms to be able to do so.

Some activities we had intended to develop were still not possible and areas we expected to grow were badly affected by the suspension of services during the first and second wave of the pandemic. We began to welcome back our clients to the Activity Centre and embarked on the task of rebuilding client confidence to re-engage in activities, but our recovery has progressed slowly, understandably. We continued to follow best practice in health and social care advice, following protocols in personal protective equipment, testing and cleaning, to do what is within our control to best protect our clients, staff and volunteers.

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

### Key Objective 1: Providing high-quality advice and practical support

Our Information and Advice service provides high-quality, accredited advice for older adults on issues such as money and benefits, health, housing and care. We have a team consisting of three advice roles, supported by volunteers.

#### Increased access to advice, improved impact

Over the year, 1,024 clients accessed our advice services, an increase of nearly 5% on 2020–21. Provision of Information and Advice for individuals is Borough wide, however provision reflects the East/ West split in the Borough, with the majority of clients residing in more deprived wards in the East. The service continues to see a diverse client group with 33.6% clients accessing the service from ethnic minorities (excluding white minorities), reflective of Merton's diversity.

Money and benefits remained the highest individual issue (49.3%) for clients accessing the service within the year, with more enquiries in the latter quarters of the year reflecting the impact and anxiety around energy and general price rises related to the increasing cost of living. The breadth of presenting issues continues to highlight the diverse and complex needs of clients in the aftermath of the pandemic.

Team capacity has been impacted through the year with some turnover in the Adviser roles, and with centre closures due to Omicron over the Christmas period. Despite this, the team successfully achieved the accreditation standard for the Age UK Information & Advice Quality Programme (IAQP), which passports to the Advice Quality Standard. Formal notification of this success was received in October 2021, with accreditation certification lasting three years.

The inspection of our advice provision highlighted particular strengths around casework and advice giving. The team also successfully continued their work around income maximisation with £359,925 of previously unclaimed benefits successfully claimed throughout the year, an increase of £20k over 2020–21.

Demand is only anticipated to continue to increase for Information & Advice with a noticeable rise in drop-in clients as we progress once more out of Covid, and the cost-of-living issues impact the public.

#### Supporting older adults at home to stay independent

Our At Home service provides practical support for older adults, in their homes, to help them maintain their independence. We have a team of 18 Support Workers who are matched with clients to provide regular, domestic and other practical support, helping them to maintain their homes and access essential supplies.

This service in particular continued to be affected by the ups and downs of the pandemic, as many clients that had chosen to suspend their service to reduce their risk of coming into contact with Covid-19, have shown a reluctance to return to receiving support. However, our At Home Support Workers worked tirelessly to maintain contact with these clients remotely wherever possible, and during the year the At Home service has supported over 100 clients.

We were very aware that clients were still experiencing anxiety, loss of confidence and a reticence to allow multiple people access to their properties. Encouragingly, from a human perspective, we saw an increase in personal support from relatives and friends, who demonstrated a willingness to play a more active role in their lives.

#### ADVICE

# 1.024

people accessing advice

6+ contacts per client

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



£359,925  
benefits  
uptake



## LIVING WELL



## Clients feeling connected

**67% improved**  
**28% maintained**

## Clients feeling positive

**50% improved**  
**44% maintained**



## Clients staying active &amp; healthy

**65% improved**  
**30% maintained**

Clients feeling safe  
and independent

**65% improved**  
**29% maintained**

## AT-HOME SUPPORT

**100+**

clients receiving At Home support  
throughout the year



**7,920 hours**  
**of support provided**

Improved navigation across the  
organisation and throughout Merton

Due to a robust recovery plan, the service has had a steady but slow increase in client numbers during 2021–22. Our At Home team continue to conduct structured assessments; both assessing clients' support needs but also identifying any other concerns clients may have and then effectively and appropriately signposting them to our other services. The Support Workers' holistic approach means that they truly get to know their clients as individuals and are able to build trust and confidence over time to help make informed suggestions to enhance their lives.

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

We also continued to adhere to best practice by following government guidance, adopting key infection control procedures, to both protect our clients and staff and to reassure clients of our professionalism and commitment to a vigorous approach to infection control. We continued to err on the side of caution and as a matter of common practice, we provided support workers with full PPE for every visit, and like all Age UK Merton staff, the team adhere to a regular Covid-19 testing programme.

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

### Improved navigation and support to Live Well at home

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

679 clients accessed the Living Well service throughout the year which is a significant increase, practically double the 340 older adults accessing the service in 2020–21. There were just under 9,000 'contacts' with these clients through telephone calls and home visits. The team is served by four health and wellbeing co-ordinators, having previously received ongoing funding from the Better Care fund (CCG & Merton Council), which gave us extra capacity in an additional three members of staff, with contracts until March 2023. Having the extra staff has been crucial in extending our reach to more clients, conducting more visits and also, to enable us to support the most vulnerable clients within Merton.

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

The Living Well team are more embedded in health services now through the Integrated Locality Team pilot. This pilot has seen one co-ordinator attending regular GP surgery multi-disciplinary meetings within the Morden Primary Care Network (PCN). This helps to identify the most vulnerable clients in need of support and those clients who may not engage well with their GP team but may agree to a visit from Living Well. This has led to an increased number of referrals from GP surgeries and social prescribing.



**In 2020, April was hit hard when her sister died suddenly of pneumonia just before lockdown. April has arthritis which limits her mobility, and she was shielding due to an autoimmune disease.**

She says: “I was isolated, and I didn’t have any social interaction with anybody. I had no sense of worth, I wasn’t achieving anything. I was just sitting at home reading books.”

April heard about the befriending service when she approached Age UK Merton for information to help with cleaning at home, and her bereavement counsellor also recommended the Befriending service. She was carefully matched with her befriender around Christmas time, and they developed their befriending relationship through 2021.

April says about befriending: “For me it was a lifeline. It gave me a focus on life and gave me a little bit of hope that Covid would end, and we would be out of isolation.

So from my point of view, it started as a baseline with no expectations and it exceeded my expectations. It’s a brilliant service. I can’t describe how grateful I am.”

April also noted how for the first couple of conversations it was like speaking with a stranger, but they introduced themselves to each other and agreed from the beginning that they would just let the conversation flow. Now they talk about recipes as they are both real foodies, and they talk about her befriender’s studies so it’s a nice two-way conversation.

After a year of befriending April said: “I didn’t expect the service to continue so long but I’m very grateful because I’ve now had another family bereavement but I’ve managed to cope with that. I think it’s made me stronger.” April encourages others who may be unsure about befriending by saying “Give it a go! Having a befriender can develop into something really lovely.”

**BEFRIENDING WEEK**

The team collect outcome information from clients after support has been put in place, and compare this with the baseline outcomes reported across five areas by the client at their initial assessment.

### Fresh Start

Over the year, our Fresh Start hoarding and decluttering project had 39 new referrals, with 62 clients receiving support during the 2021–22 financial year.

Each new client has a comprehensive assessment concerning the issues with their property and what they want to address. The impact of the project for clients who have engaged in the process has been positive, with tangible improvements evident in clients’ environment and wellbeing. It is recognised that not all clients have engaged or found implementing practical changes easy; however, the project builds the offer of support and encouragement over time. Six clients during 2021–22, who had previously disengaged, have re-contacted the service with requests to commence services.

The service continues to fulfil a pressing need with more cluttering being another impact of Covid-19 as people spent more time in their homes. Work began during 2021–22 to ensure that the invaluable Fresh Start pilot work becomes more aligned with and embedded in the wider Living Well service going forward.

### Key Objective 2: Building social connection

#### Influencing community cohesion

In the past year we have continued to build upon the strong relationships with partners developed in the past five years across health, care and voluntary sectors in Merton. Whilst keeping the best interests of older people forefront in our minds, we have continued to

engage with these partners tackling issues being faced such as the increase cost of living alongside the ongoing challenge of Covid-19.

Age UK Merton was a founding partner of the Merton Community Hub. In partnership with the Wimbledon Guild and Merton Connected, we continue to staff and provide support to local residents through enquiries coming in via the Community Hub telephone line. Although the Hub was set up in response to Covid-19, this year the Hub has continued to be a lifeline to people across Merton in crisis, taking approximately 40 calls per week still which is circa 2,000 per year.

The Hub still provides shopping volunteer support for those who may need it if isolating from Covid-19, however Covid-19 related queries have reduced, with almost 20% of calls in recent months being for support with emergency food parcels. Support with emergency food provision and help with finances and benefits now collectively constitute almost half the enquiries coming into the Hub, and the Hub continues to ensure all residents in Merton have information and guidance about both the practical, financial and emotional support available in the Borough.

Age UK Merton staff are proud to be able to continue to support provision of the Hub, providing a flexible response in partnership and supporting residents with their increasing queries related to the cost of living impact. Additionally, with the onset of the crisis in the Ukraine, the Hub team provided support for Ukrainian host families on the Homes for Ukraine scheme, working closely with the London Borough of Merton and the Polish Family Association who are supporting the Ukrainian refugees. This co-ordinated and collaborative response has provided effective support and advice to refugee families finding themselves in the unfamiliarity of the UK.





## BEFRIENDING

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

**330**  
active befriending matches

100% felt their volunteer was the right match



49% report meaningful increase in their wellbeing

## DIVERSITY

**BAME**  
11% of matches were for clients from BAME backgrounds

### Increased reach to Merton's most isolated older adults

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

The service supported a total of 123 new clients over the age of 65 and an additional 63 clients under the age of 65 who were referred for additional support during and after the pandemic. This is the second busiest year that this service has ever experienced, with the first being during the first wave of the Covid-19 pandemic. Over the year the service had approximately 220 clients accessing the service at any one time. This number far exceeds the previous average of between 100 and 120 that was experienced before Covid-19. In total AUKM supported 330 unique clients during 2021–22 across all befriending projects, and Wimbledon Guild supported 183 unique clients. AUKM and Wimbledon Guild worked hard to manage demand, ensuring those who needed a befriending service received one, and also transitioning and referring clients to wider service provision in the community where appropriate.

During 2021–22 the service recruited a total of 73 new volunteers for this service over the year with the remainder of the befriending matches consisting of volunteers who chose to be rematched after their previous matches ended. This is an increase in volunteers

being retained and rematched compared to previous years. The service has also observed that many of the matches made are less long term than previous years with the relationships being shorter due to clients just needing support during a period of crisis, or due to volunteers being available for a shorter amount of time. For example, volunteering when being out of employment for a period of time.

Unfortunately, we have seen a reduced interest in volunteering after a busy year in 2020–21 and this volunteering fatigue is echoed across the Age UK and wider charity network, as times are increasingly tough for many. We continue to have opportunities for clients and people who are retired to volunteer both in the centre and befriending with our oldest befriender in their 90s.

Our Love Later Life Activity Programme continued throughout the year to provide a range of social and physical activities both at our Activity Centre and in the community. The Activity & Quiz Packs that were initiated during Covid-19 continued to be delivered to clients' homes throughout lockdown until May 2021. Check-in phone calls continued through this time also and beyond into 2021–22 encouraging clients to return to activities, with monthly calendars of activities sent to clients as a hook to engage them.

Clients would under normal circumstances habitually attend lunch, social events or physical activity clubs at the Activity Centre. The pandemic forced closure of the Centre, which thankfully reopened its doors in May 2021. Like our other services, the activities programme saw some reluctance from clients to re-engage and a decrease in numbers. The Activity Centre team continued to be flexible in their approach to support our clients, many of whom are older, at higher risk of isolation and more vulnerable.



Center for aging better / unsplash



## INFORMATION & ADVICE

**Rebekah is a 74-year-old woman who lives alone and has suffered with anxiety for many years but has always striven to maintain her independence in the community.**

However, Rebekah came to Age UK Merton for help after having a fall and breaking her arm. The fall affected Rebekah's nerves in her lower arm and hand, following surgery to insert a steel plate. Since then, Rebekah has had a long recuperation and she still does not have full function of her right hand.

Rebekah attends a clinic for hand therapy, but she realised she may never regain the same function as before her fall. This had meant that Rebekah had lost her confidence to go out into the community, using a trolley to support her when walking as she is frightened of falling again. Rebekah began to feel more isolated, going out much less after her fall as she was terrified of using the bus to pop into the local area.

Our accredited Information and Advice team helped Rebekah complete an "Attendance

Allowance application" and she was awarded the Low Rate. We then supported her by looking at her entitlement to Pension Credit and Council Tax Support, as Rebekah was receiving the "Savings Credit" element of Pension Credit. The Attendance Allowance award also meant an increase to her Pension Credit each week. It also passported her to full Council Tax Support. The overall weekly increase in her income from these additional benefits the team helped her access ended up being over £100 per week.

Rebekah stated that "the increase in income has improved my financial situation and my confidence." She also noted that she had found the whole process of sorting her finances out very daunting, however getting help from the Information and Advice Team over the course of six months was immeasurable and she has always felt confident with the information provided and support given during this period of time.

We kept up with our communications to spark interest in our range of activities by reintroducing our quarterly "What's On" leaflet with nearly 550 clients now receiving this regularly, promoting our offer of new activities, a varied social calendar and healthy lunch club.

## Key Objective 3: Creating opportunities for lifelong active ageing

### Increased the number of clients accessing regular physical activity programmes

We continue to support older adults to participate in exercise-based activities and to get out and about. Our weekly schedule of on-site activities recommenced during May and June 2021 and we introduced new activities, such as line dancing and yoga. Our well attended Water Aerobics class recommenced in August 2021 and continues to be very popular. A small but dedicated group of clients continues to attend our regular walking club taking different walks around the borough. We also continue to provide some online options such as chair based exercise class via Zoom to ensure inclusion for those who remain less able to access our Centre.

Our "Out and About" programme of activities was also restarted in earnest during late Summer 2021 with a wide range of activities available including theatre trips, outings to Kew Gardens, museums, and other places of interest in the borough such as the local Mosque. Providing supported opportunities for older adults to remain active and exploring the borough has been very positive with good levels of attendance.

We continue to also run free "Tea and Talk" sessions with a focus on providing information on a wide range of topics, including physical

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

## People

### Increased the number of volunteers and improved volunteering experience

Age UK Merton is grateful to all its volunteers, without whom many of our services for older adults across the Borough would not exist. They play a key role in ensuring the quality and reach of our services. Our volunteers are supported and overseen by our experienced volunteering team and are managed in accordance with our Volunteering policy. Over the year, our volunteers have provided remarkable support in every aspect of our activities, from working one to one with our clients to providing administrative support for our staff. We provide a range of volunteering opportunities, each with clear role descriptions to enable volunteers to contribute effectively according to their skills and interests. Volunteers are recruited on a rolling basis, within a well-defined journey. We have a clear recruitment and selection process; all volunteers are interviewed, references taken up and for certain placements Disclosure and Barring Service checks are carried out. All volunteers are then matched to distinct roles, with appropriate induction, ongoing support and training.

Volunteers, in their diversity of age, experience, cultural background and their involvement within communities, bring to our work a value that adds to our understanding of and response to older people's needs.



Our range of volunteers have a variety of interests and reasons for wanting to support the organisation, from gaining experience at the start of their careers to using their wealth of experience and knowledge to meeting the needs of our communities.

## Influence

### Increased representation of older adults on strategic boards

Within the year Age UK Merton's role as an influencer within the wider health and care system has increased significantly. Our previous Chief Executive continued to chair the Merton Health & Social Care Forum, which also gave membership to the influential Health and Wellbeing Board. He represented our voice on the Merton Health and Care Together Board and was a standing member on the Age Well Programme Board. In addition, Age UK Merton was represented within the Adult Safeguarding structures within the Borough with membership of a number of different Adult Safeguarding Board Sub-Groups. The organisation is now also represented on the Community Response Steering Group, the Carers' Strategy Implementation Board and on three sub-groups, each specialising in different areas of this strategy.

### Delivering more services in partnership

Age UK Merton is committed to working collaboratively with partners across the health and care system to improve outcomes for older adults. We continued our collaborative work to deliver the Merton Befriending Service in partnership with Wimbledon Guild and continued to lead the hugely successful Merton Community Hub in partnership with Merton Connected and Wimbledon Guild which has been extended into 2023.

Living Well service is now embedded in the Morden Primary Care Network to work more closely with General Practice, Social Prescribers, Adult Social Care and Central London Community Healthcare NHS Trust. As we embrace the challenges ahead, this commitment to partnership working will be essential in achieving outcomes for the older people we serve.

## Processes

### Improved efficiency through better internal processes

Through a year of stabilisation, recovery and transition, Age UK Merton also implemented a new IT helpdesk supplier in March 2022. This has greatly improved IT support allowing better WiFi accessibility within the Activity Centre, providing more opportunities for staff to work in offices throughout the building. A broader programme of work also continues to improve efficiency more widely through review of other contracts e.g. mobile telephony. A programme of work reviewing the organisation's Customer Relationship Management (CRM) system which operates as our main secure client database has also begun.

# Future plans

## Ongoing service planning

Each of our services and indeed our wider infrastructure continues to undergo rigorous risk assessment to ensure that the safety of staff, volunteers and clients is paramount within the delivery. We recognise that whilst we are learning to live with it, the threat of Covid-19 has not gone away and we have developed a programme of activity that can be expanded and contracted according to the external environment. This recovery planning includes a priority in marketing and intensive promotion of our paid-for services, which is intended to help these services grow back to pre-pandemic levels.

## Our next three-year strategy

We will initiate and complete consultation with staff, volunteers, clients and stakeholders to develop our new strategic plan. We intend to host a variety of workshops and sessions to help us capture feedback from all parties about what is most important to them.

Work is now underway to set the direction of Age UK Merton, both internally and externally within our wider Merton landscape, and the new Integrated Care System, and with a focus on working in an integrated, collaborative way, to enable us to widen access to our services and extend our reach to clients.

## Client engagement and co-production

We intend to develop ways for clients to be more involved in shaping our future for example through a potential client reference group to enable us to capture feedback in a more regular and structured way, ensuring our services continually respond to the needs of our clients.

## Staff training programme

We will be re-evaluating our staff training and development programme, which has been hampered by the pandemic. This will include essential refresher training on a wide range of mandatory training including information governance, safeguarding, lone-working and manual handling. In addition, individual staff members will be encouraged to identify role-specific training to aid their continuous professional development.

## Building redevelopment

We have worked on comprehensive plans to redevelop the Elmwood Centre to improve facilities for staff, volunteers and clients; to both future proof our service delivery as we embark on our next three-year strategic plan, and to position the organisation well into the future. The extension and building work will include a long-term extension to our lease, tender for the work, fundraising campaign and a construction. Planning permission has been granted and it is anticipated work will be completed over the next three years, though this is subject to funding.



## Financial Review

We will demonstrate improved financial stability by setting an underpinning strategy to increasing income, stabilising reserves and retaining control over expenditure.

Over the past year, Age UK Merton has continued to build on the income growth seen over the past few years with overall income increasing by 18% to £1,016,968 (2021 £862,627) with unrestricted income increasing slightly to £285,801 (2021 £278,873).

A large portion of this increase has been driven by income from our clients paid for services which has increased from £129,507 to £210,823 an increase of over £80,000 through the increased demand in our activities and At Home services.

Total expenditure for the year increased to £1,026,929 (2021 £753,522) with a new management structure being implemented during the year along with increase in staff in other areas of the organisation.

Overall the results show a small operating loss of £9,961 before unrealised gains on investments of £2,506.

The Trustees recognise the small operating loss as a consequence of the restructure of the organisation agreed in the prior year, but remain optimistic that this can be reversed to an operating surplus in the next financial year.

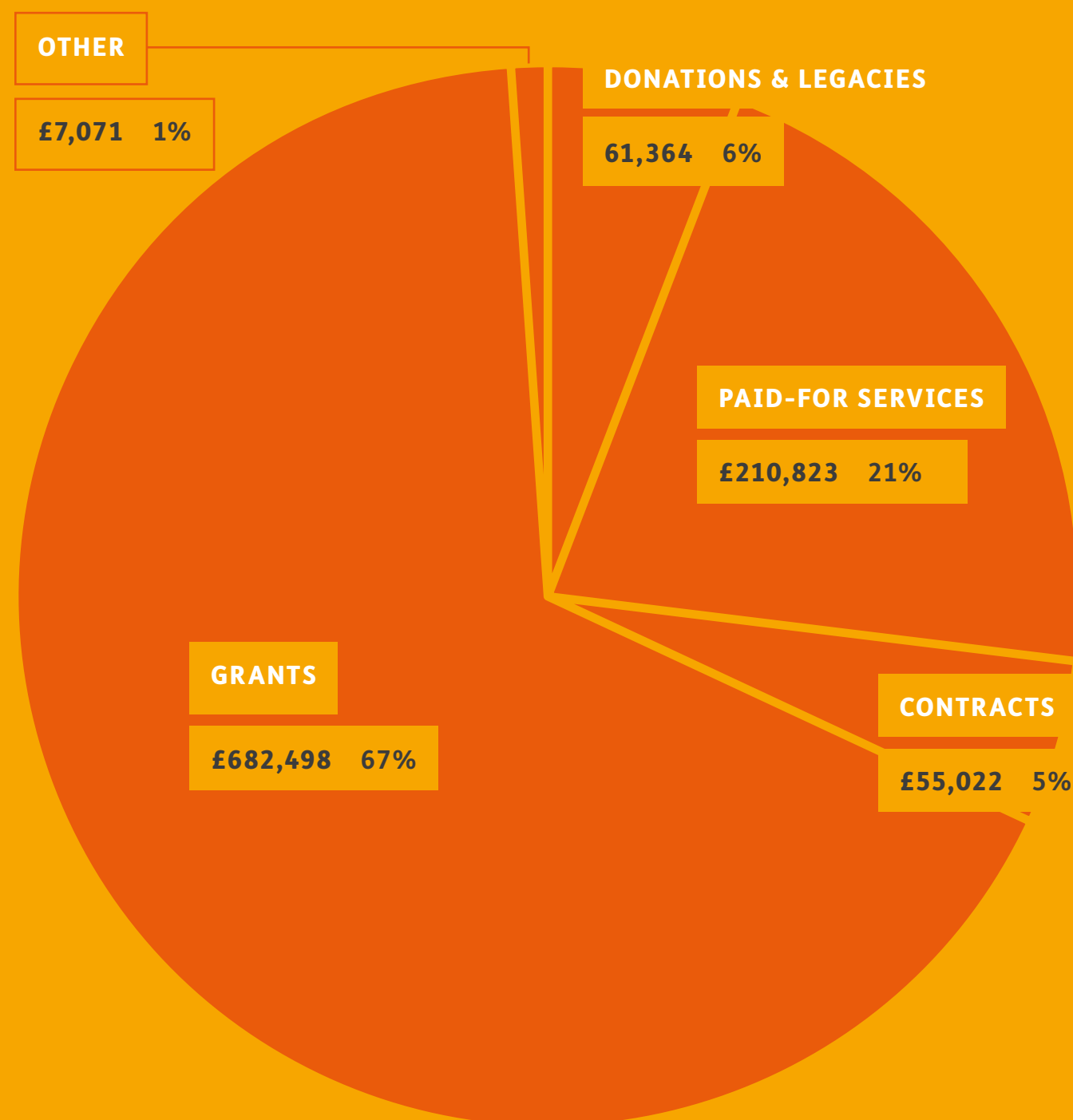
The Trustees recognise that the economic climate may continue to deteriorate with the cost of living crisis in the forefront of our minds, and with funding opportunities reducing as the fallout from Covid-19 unfolds. Despite this caution, Age UK Merton has continued to be central to the Covid-19 response and the increase in unrestricted reserves provides some comfort as the Charity navigates a challenging period ahead.

### Reserves Policy

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



## INCOME SOURCES



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

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

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

The risks and issues considered include:

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

At 31 March 2022 the level of unrestricted reserves was £377,688 (£367,027 in 2020-21)

Age UK Merton's policy is to estimate the close-down costs for the charity (comprising contracts, redundancies and legal costs) and to ring fence these within unrestricted reserves. At 31 March 2022 these were estimated at £70K which leaves £307,688 available to invest in new initiatives and explore potential development opportunities aimed at satisfying charitable objectives.

Use of unrestricted reserves requires approval by the Board on the recommendation of the Finance Committee. Unrestricted reserves are reviewed as a standing item within each meeting of the Finance Committee and the reserves policy is approved by the Board of Trustees on an annual basis.

### Going Concern

The Board of Trustees is of the view that forecast expenditure to 31 March 2023 will be fully funded from currently approved grants and contracts and from reasonably expected future funding from the same and similar sources. The Board also notes the increased cover available from Age UK Merton's reserves.

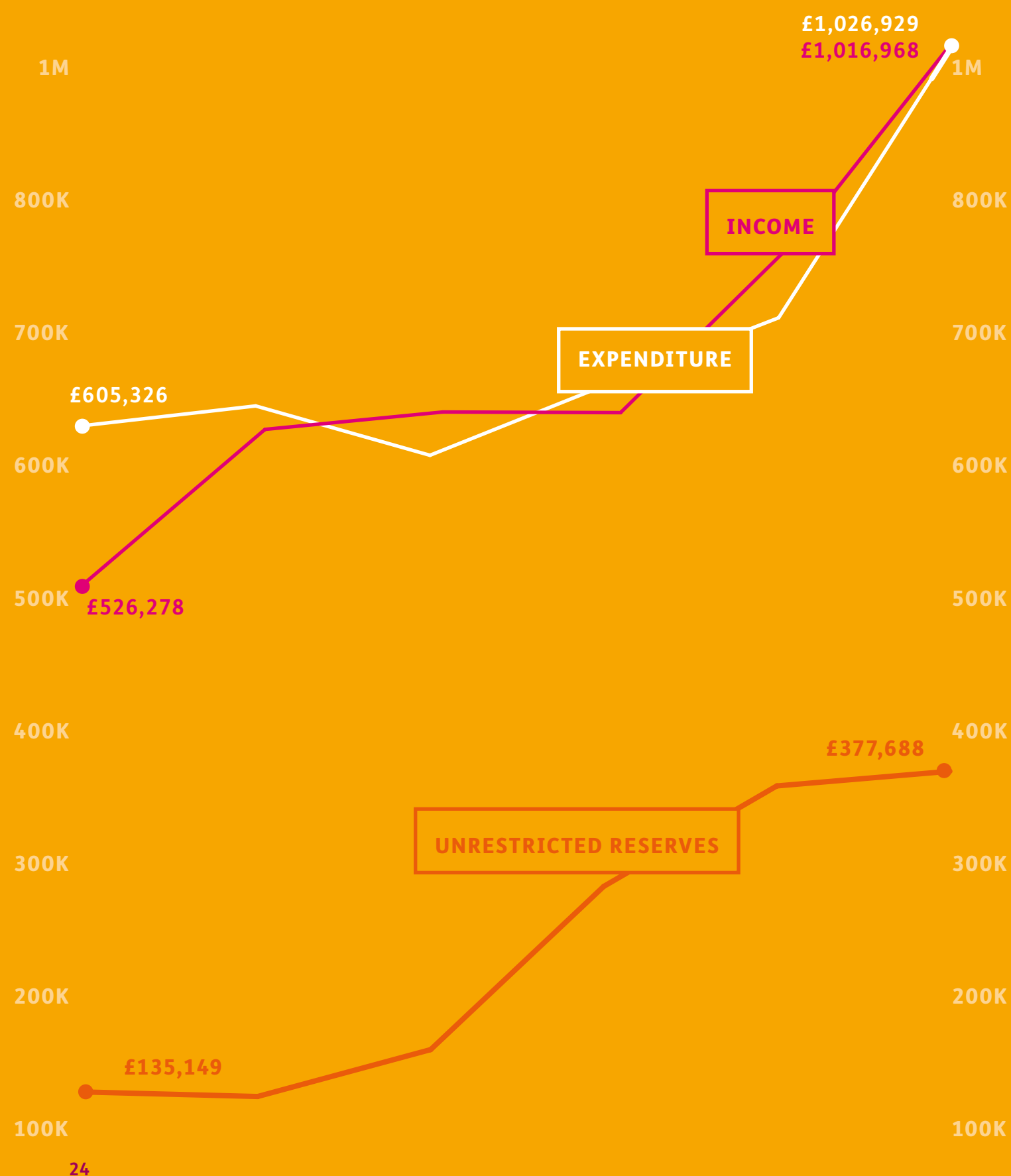
Looking further ahead into 2023, 12 months from the date of the Independent Examination of the 2021–22 Financial Statements, the Board of Trustees believes the Charity is well placed to continue to access grants and contracts from local and national funders. The Trustees also believe that the funding from paid-for services will increase to pre-pandemic levels by March 2023, though they accept that there remains considerable uncertainty about future restrictions and economic downturn.

### Investment Policy and Objectives

Aside from retaining a prudent amount in reserves each year, the Trustees conduct a review of the investment policy for Age UK Merton on an annual basis. The Charity's investment policy is to keep sufficient cash levels in a current Bank account to meet the short-term needs of the organisation. Amounts above those required for these needs are invested with specialist charity investment managers where a low overall



## FIVE-YEAR REVIEW 2017–2021



risk and above average rate of interest is received on the deposit. Currently these excess funds are deposited with Charity Offices Investment Fund under their Charities Deposit Fund scheme. COIF is regulated by the Financial Services Authority and is an ethical investor.

### Financial Statements

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) “Accounting and Reporting by Charities” 2015 (FRS 102). The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

### Risk Management

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

This role and the associated practices offer reassurance that:

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

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

Compliance, Governance, Finance, Operations and External.

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

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

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

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

### Board Structure and Governance

The Trustees (who are also directors of the charitable company for the purposes of the



Companies Act 2006) are pleased to present their annual Trustees Report, together with the financial statements for the year ending 31 March 2022, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

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

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

### Principal Activity

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

### Governing Document

Age UK Merton is a company limited by guarantee governed by its Articles of Association, which were adopted in 2004, revised in 2012 with further revision in November 2015 to amend Section 21

regarding the composition of the Board of Trustees and further amendment in November 2021 to allow for General Meetings to take place electronically. The geographical scope of the organisation's work encompasses the entire London Borough of Merton.

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

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

### Public Benefit

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

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

### Trustees

All Trustees give their time voluntarily and receive no benefits from the Charity apart from reimbursed expenses set out in the

accounts. The Board of Trustees meets every two months and is responsible for governing the affairs of Age UK Merton. The Board agrees the strategic direction to ensure the organisation fulfils its objectives. It takes overall responsibility for ensuring that the financial, legal and contractual obligations of the Charity are met and that there are satisfactory systems and controls in place. The Board of Trustees receive regular reports from the Finance Committee who oversee the finances of the organisation. The Board has reserved the right to establish working groups from within its members to discuss and make recommendations on specific areas of governance, such as Policies and Procedures.

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

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

**Tobin Byers** Chair

**Brian Dillon** Treasurer

**Eileen Nutting** Company Secretary

**Clare Gummatt**

**Dr Hannah Behrendt**

**Geraldine Kirby** resigned 30 August 2021

**Altaf Moledina**

**Shuile Syeda** resigned 5 July 2022

**Gerald Willabus** resigned 23 May 2022

**Katherine Murray**  
appointed 24 November 2021

**Richard Batson** appointed 24 November 2021

*Appointment of new Trustees*  
As set out in the Articles of Association, Trustees are elected at the Annual General

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

### *Trustee recruitment and induction*

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

### *Related parties and co-operation with other organisations*

None of our Trustees receive remuneration or other benefit from their work with the Charity. Any connection between a Trustee or Senior Manager of the Charity with service user, external contractor, staff member or supplier of services must be disclosed to the full board of Trustees in the same way as any other



contractual relationship with a related party. All related party transactions are managed in accordance with the Charity’s conflicts of interest policy. Any related party transactions were reported in note 14 of the accounts.

Management

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

During the year the Charity recruited to a new management structure to enable more effective operational delivery. Following this change, the Senior management team was as follows:

SENIOR MANAGEMENT TEAM

**Rob Clarke** Chief Executive Officer (until November 2021)

**Anand Shukla** Interim Chief Executive Officer (from November 2021)

**Sarah Goad** (from May 2022)

**Jen Goddard**  
Head of Services (from February 2022)

Finance cover has been outsourced during this period

Prior to this, the Management Team in its former guise also consisted of:

**Caroline Muldoon**  
Activity Centre Manager

**Jo Hulton**  
Ask Us Anything I & A Manager

**Natalie Tempero**  
At Home Services Manager

**Saema Man** Finance Manager

**Lynne Mitchell** Living Well Manager

**Rhiannon Larkman** Operations Manager

**Kourtney Rodda** Volunteering Manager

Recruitment

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

Training

Training for our staff and volunteers is a critical aspect of our Strategic Plan. The Charity has developed an annual training which reflects a continuing commitment by the Board to enhance Trustee, staff and volunteers’ skills and personal development. Training is a separate budgetary heading allowing the Board and Chief Executive to align the training plan and financial resources required in the financial planning cycle. The Charity offers core online training for all new starters, which enables all staff to hold a Care Certificate. In addition, role specific training based on individual’s development needs is offered throughout the year and following appraisal. The pandemic has hampered progress on development of our staff training programme- which is a strategic priority for the next year.

Statement of Trustees’ Responsibilities

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping proper accounting records, which disclose with

reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006.

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

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

Statement as to Disclosure of Information to Auditors

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

Small Company

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

On behalf of the Board:



**Tobin Byers** (Chair), Trustee  
21st November 2022



Reference and

Administrative Information

Financial review

Registered Charity number: 1105384

Company Number: 05153595

Registered office: Elmwood Centre, 277  
London Road, Mitcham, Surrey CR43NT

Auditors Details

Myrus Smith  
Chartered Accountants and Statutory Auditors  
8 Burnell Road, Sutton, Surrey SM1 4BW

Bankers

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

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

Investment managers

CCLA Fund Managers Limited  
COIF Funds, Senator House, 85 Queen Victoria  
Street, London EC4V 4ET

Our supporters

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

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

We are privileged to enjoy such strong partnerships with local partners, who share our passion for the health and wellbeing of Merton’s older adults. We also thank partners from further afield who have chosen to invest in Merton. In particular, we are grateful to the **National Lottery Community Fund, Age UK, the Masonic Charitable Foundation, the Charity of Sir Richard Whittington (Mercers Company), 29th May 1961 Charitable Trust, Henry Smith, The City Bridge Trust, Clarion Futures, The Postcode Society Trust, and The John Horseman Trust.**

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

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



# Independent Auditor's Report

## Opinion

We have audited the financial statements of Age UK Merton (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### *Basis for opinion*

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of

our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

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

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

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

## Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of our audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

## Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company

and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

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

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

## Responsibilities of Trustees

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



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

### Auditor's responsibilities for the audit of the financial statements

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

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

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

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as

we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

### Use of our report

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



### Kevin Fisher FCA

Senior Statutory Auditor  
For and on behalf of Myrus Smith  
Chartered Accountants and Statutory Auditors  
8 Burnell Road, Sutton, Surrey SM1 4BW  
21st November 2022



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# Financial Statements

Statement of Financial Activities (Incorporating an income and expenditure account) for the year ended 31 March 2022

INCOME FROM:	Notes	Unrestricted Funds £	Restricted Funds £	2022 total Funds £	2021 total Funds £
<b>Donations and legacies</b>	<b>2</b>	61,364	—	61,364	84,920
<b>Income from charitable activities</b>	<b>4</b>				
At Home with Age UK Merton		170,151	—	170,151	165,836
Grants to Individuals		—	380	380	714
Health Programmes		—	247,792	247,792	153,658
Information and Advice		5,000	392,683	397,683	236,252
Love Later Life		21,601	34,788	56,389	100,738
Overheads		17,392	350	17,742	45,773
Volunteers and Befriending		—	50,000	50,000	69,619
Activities income		9,083	4,987	14,070	—
Direct service income		177	—	177	—
Others		—	187	187	—
<b>Other trading activities</b>					
Fundraising		190	—	190	3,916
Investments	<b>3</b>	843	—	843	1,201
<b>Total Income</b>		<b>285,801</b>	<b>731,167</b>	<b>1,016,968</b>	<b>862,627</b>

EXPENDITURE ON:	Notes	Unrestricted Funds £	Restricted Funds £	2022 total Funds £	2021 total Funds £
<b>Raising funds</b>	<b>5</b>	3,210	—	3,210	3,455
<b>Charitable activities:</b>	<b>6</b>				
At Home with Age UK Merton		171,828	289	172,117	179,240
Grants to Individuals		—	310	310	320
Health Programmes		—	248,115	248,115	149,984
Information and Advice		2,945	408,434	411,379	198,544
Love Later Life		16,693	40,339	57,032	100,613
Overheads		66,716	448	67,164	48,740
Volunteers and Befriending		—	51,348	51,348	72,626
Activities Expenses		16,254	—	16,254	—
<b>Total Expenditure</b>		<b>277,646</b>	<b>749,283</b>	<b>1,026,929</b>	<b>753,522</b>
<b>Operating Surplus</b>		8,155	(18,116)	(9,961)	109,105
<b>Net Unrealised Gains / (Losses) On Investments</b>		2,506	—	2,506	5,057
<b>NET INCOME</b>		<b>10,661</b>	<b>(18,116)</b>	<b>(7,455)</b>	<b>114,162</b>
<b>Transfers Between Funds</b>	<b>20</b>	—	—	—	—
<b>NET MOVEMENT IN FUNDS</b>		<b>10,661</b>	<b>(18,116)</b>	<b>(7,455)</b>	<b>114,162</b>
<b>RECONCILIATION OF FUNDS</b>	<b>20</b>				
<b>TOTAL FUNDS BROUGHT FORWARD</b>		<b>367,027</b>	<b>94,923</b>	<b>461,950</b>	<b>347,788</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>377,688</b>	<b>76,807</b>	<b>454,495</b>	<b>461,950</b>

*Continuing operations*

All income and expenditure is derived from continuing activities.



## Balance Sheet at 31 March 2022

The Statement of Financial Activities includes all gains and losses recognised in the year.

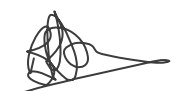
	Notes	2022 £	2021 £
<b>Fixed Assets</b>			
Tangible Assets	15	556	—
Investments	16	31,990	29,484
		32,546	29,484
<b>Current Assets</b>			
Debtors: amounts falling due within one year	17	45,095	52,281
Cash at bank		547,307	470,067
		592,402	522,348
<b>Current Liabilities</b>			
Creditors: amounts falling due within one year	18	(170,453)	(89,882)
<b>NET CURRENT ASSETS</b>		<b>421,949</b>	<b>432,466</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>454,495</b>	<b>461,950</b>
<b>NET ASSETS</b>	19	<b>454,495</b>	<b>461,950</b>
<b>TOTAL FUNDS OF THE CHARITY</b>	20		
Unrestricted funds		377,688	367,027
Restricted funds		76,807	94,923
<b>TOTAL FUNDS</b>		<b>454,495</b>	<b>461,950</b>

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



**Tobin Byers** (Chair), Trustee

The financial statements were approved by the Board of Trustees on 21st November 2022 and were signed on its behalf by:



**Brian Dillon** (Treasurer), Trustee

## Statement of cash flows for the year ended 31 March 2022

	Notes	2022 £	2021 £
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
<b>Net cash provided by operating activities</b>		<b>76,805</b>	<b>115,007</b>
<b>Cash provided from investing activities</b>			
Interest from investments		435	863
Net cash used in investing activities		435	863
Changes in cash and cash equivalents		77,240	115,870
Cash and cash equivalents at the start of the year		470,067	354,197
<b>Cash and cash equivalents at the end of the year</b>		<b>547,307</b>	<b>470,067</b>
<i>All amounts relate to continuing activities</i>			
<b>RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES</b>			
Net income for the reporting period (as per the statement of financial activities)		(7,455)	114,162
<b>Adjustments for:</b>			
Add back depreciation charge		—	—
Unrealised (gains) / losses on investments		(2,506)	(5,057)
Interest from investments	3	(435)	(863)
Payments to acquire tangible fixed assets	15	(556)	
Decrease / (increase) in debtors		7,186	6,472
Increase / (decrease) in creditors		80,571	293
<b>Net cash used in operating activities</b>		<b>76,805</b>	<b>115,007</b>
<b>ANALYSIS OF CASH AND CASH EQUIVALENTS</b>			
Bank and cash in hand		547,307	470,067
<b>Total cash and cash equivalents</b>		<b>547,307</b>	<b>470,067</b>



# Notes to the Financial Statements

## 1. Accounting Policies

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

### *Basis of preparation*

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

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

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

### *Preparation of the accounts on a going concern basis*

The accounts have been prepared on a going concern basis modified to include certain

items at fair value, and having considered future plans and forecasts, including a review of financial reserves as detailed in the Trustees' report, the Trustees believe it appropriate to continue to do so.

### *Income recognition*

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

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

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

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

### *Expenditure recognition*

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

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



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

#### *Accounting Policies (cont)*

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

#### *Fund accounting*

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

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

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

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

#### *Donated services and facilities*

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

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

#### *Voluntary help*

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

#### *Pension costs & other post-retirement benefits*

Employees are able to join the money purchase scheme, which has been established in compliance with the regulations on 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 2022.

#### *Grant making to individuals*

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

#### *Government grants*

The charitable company received government support through the Coronavirus Job Retention Scheme which are accounted for on the accrual model.

#### *Debtors and creditors*

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

## 2. Income from Donations and Legacies

	2022 £	2021 £
<b>Donations</b>	43,364	30,317
<b>Notional rent</b>	18,000	18,000
<b>Legacies</b>	—	36,603
	<b>61,364</b>	

Of the £61,364 received (2021: £84,920) £61,364 is unrestricted and £nil restricted (2021: £84,828 unrestricted and £92 restricted.)

## 3. Investment Income

	2022 £	2021 £
<i>Bank interest</i>	408	338
<i>Investment income</i>	435	863
	<b>843</b>	<b>1,201</b>

Of the £843 received (2021: £1,201) £843 is unrestricted and £nil restricted (2021: £1,199 unrestricted and £2 restricted.)



#### 4. Incoming Resources from Charitable Activities

	2022 £	2021 £
<b>GRANTS</b>		
At Home with Age UK Merton	—	38,725
Grants to individuals	380	714
Health Programmes	247,792	153,658
Information and Advice	387,661	213,378
Love Later Life	34,788	95,592
Overheads	6,890	43,509
Volunteers and Befriending	—	6,839
Postcode Society	4,987	—
<b>CONTRACT INCOME</b>		
Information and Advice	5,022	7,874
Love Later Life	—	5,000
Volunteers and Befriending	50,000	62,780
<b>CLIENT INCOME</b>		
At Home with Age UK Merton	170,151	127,111
Love Later Life	21,601	146
<b>ROOM HIRE INCOME</b>		
Overheads	9,988	2,250
<b>SUNDRY INCOME</b>		
Overheads	864	14
Information and Advice	5,000	15,000
Activities income	9,083	—
Direct Services Income	177	—
Others	187	—
<b>TOTAL</b>	<b>954,571</b>	<b>772,590</b>

Of the £954,571 received (2021: £772,590) £223,404 is unrestricted and £731,167 restricted (2021: £188,930 unrestricted and £583,660 restricted.)

#### 4.1 Grant details

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

		2022 £	2021 £
<b>UNRESTRICTED</b>			
AGE UK London		6,478	29,451
HMRC Furlough Grants		—	5,558
Neighbourly Community Fund		—	400
Trustees of the 29th May 1961		—	4,000
		<b>6,478</b>	<b>39,409</b>
<b>RESTRICTED</b>			
Age UK	Volunteering and Befriending	—	6,839
City Bridge Trust	Information and Advice	48,350	35,700
Clarion Futures	Love Later Life	—	500
London Borough of Merton	Age UK At Home	—	38,725
London Borough of Merton	Health Programmes	247,792	153,658
London Borough of Merton	Information and Advice	282,881	98,028
The Henry Smith Charity	Information and Advice	22,000	—
London Borough of Merton	Love Later Life	11,500	—
Age UK	Love Later Life	2,535	—
Postcode Society Trust	Activities	4,987	—
Merton Voluntary Service Council	Love Later Life	1,029	—
Masonic Charitable Foundation	Love Later Life	3,224	12,897
Merton Voluntary Service Council	Overheads	—	2,100
National Lottery Community Fund	Love Later Life	—	60,695
National Lottery Community Fund	Information and Advice	34,431	79,650
The Charity of Sir Richard Whittington	Love Later Life	16,500	16,500
Wimbledon District Nursing & Midwifery Benevolent Society	Grants for Individuals	380	714
Wimbledon District Nursing & Midwifery Benevolent Society	Overheads	350	2,000
Wimbledon Foundation	Love Later Life	—	5,000
		<b>675,959</b>	<b>513,006</b>



**5. Fundraising costs**

	2022 £	2021 £
<b>Direct fundraising costs</b>	3,210	3,455

All of the above fundraising costs of £3,210 are all unrestricted costs (2021: £3,455 all unrestricted costs).

**6. Charitable activities costs**

	Direct costs £	Support costs £	2022 £	2021 £
<b>At Home with Age UK Merton</b>	164,842	7,275	172,117	179,240
<b>Grants to Individuals</b>	310	—	310	320
<b>Health Programmes</b>	195,149	52,966	248,115	149,984
<b>Information &amp; Advice</b>	353,303	58,076	411,379	198,544
<b>Love Later Life</b>	53,771	3,261	57,032	100,613
<b>Overheads</b>	48,176	18,988	67,164	48,740
<b>Volunteers and Befriending</b>	49,453	1,895	51,348	72,626
<b>Activities</b>	16,211	43	16,254	—
	<b>881,215</b>	<b>142,504</b>	<b>1,023,719</b>	<b>750,067</b>

**7. Analysis of direct costs**

	Unrestricted £	Restricted £	2022 £	2021 £
<b>Staff costs</b>	196,626	461,722	658,348	543,468
<b>Volunteer expenses</b>	26	1,912	1,938	2,951
<b>Project costs</b>	23,355	155,410	178,765	45,378
<b>Premises costs</b>	23,011	—	23,011	20,015
<b>Office costs</b>	6,894	12,259	19,153	23,458
<b>Governance</b>	—	—	—	446
	<b>249,912</b>	<b>631,303</b>	<b>881,215</b>	<b>635,716</b>

**8. Analysis of support costs**

	Unrestricted £	Restricted £	2022 £	2021 £
<b>Staff costs</b>	5,500	45,321	50,821	80,861
<b>Premises costs</b>	1,111	14,196	15,307	11,671
<b>Office costs</b>	758	20,101	20,859	14,097
<b>Governance costs</b>	22,156	9,922	32,078	7,722
<b>Consultancy</b>	—	23,439	23,439	—
	<b>29,525</b>	<b>112,979</b>	<b>142,504</b>	<b>114,351</b>

**9. Governance costs**

	2022 £	2021 £
<b>Accountancy</b>	2,380	1,800
<b>Bank charges and fees</b>	1,894	1,242
<b>Consultancy fees</b>	22,050	—
<b>Auditor's fee (2021: Independent Examiner's fee)</b>	1,900	1,900
<b>Legal fees</b>	13	192
<b>Payroll costs</b>	2,085	1,990
<b>Other fees and licences</b>	1,756	1,044
	<b>32,078</b>	<b>8,168</b>

Of the costs £32,078 costs (2021: £8,168) £22,156 is unrestricted costs and £9,922 is restricted costs (2021: £1,580 is unrestricted costs and £6,588 restricted costs)

**10. Net incoming/(outgoing) resources**

Net resources are stated after charging / (crediting):

	2022 £	2021 £
<b>Auditor's fee (2021: Independent Examiner's fee)</b>	1,900	1,900
<b>Depreciation —owned assets</b>	—	—



**11. Staff Costs**

	2022 £	2021 £
<b>Wages and salaries</b>	622,667	559,782
<b>Social security costs</b>	45,875	38,594
<b>Pension costs</b>	17,522	15,607
	<b>686,064</b>	<b>613,983</b>

No employees had employee benefits in excess of £60,000 (2021: nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds. The Charity Trustees were not paid nor received any other benefits from employment with the Charity in the year (2021: £nil) neither were they reimbursed expenses during the year (2021: £nil). No Charity Trustee received payment for professional or other services supplied to the Charity (2021: £nil).

The Senior Management Team of the Charity comprises of the Trustees and those detailed on pages 31 to 33 of the Trustees report. The total employee benefits of the key management personnel of the Charity were £50,455 (2021: £257,132).

The interim CEO worked as a consultant and was paid £22,050 (2020: £nil) during the year.

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

**12. Staff numbers**

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

	2022 Numbers	2021 Numbers
<b>Senior management team</b>	8	8
<b>Other direct charitable staff</b>	13	11
<b>At Home with Age UK Merton</b>	16	19
	<b>37</b>	<b>38</b>

**13. Pension costs**

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

During the year ended 31 March 2022, the company's total contributions amounted to £17,522 (2021: £15,607)

**14. Transactions and related parties**

The trustees neither received nor waived any remuneration during the year (2021: £Nil).

The trustees did not have any expenses reimbursed during the year (2021: £Nil).

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

**15. Tangible fixed assets**

	Other Assets £	Totals £
<b>COST</b>		
<b>At 1 April 2021</b>	9,390	9,390
<b>Additions</b>	556	556
Disposals	—	—
<b>As at 31 March 2022</b>	<b>9,946</b>	<b>9,946</b>

	Other Assets £	Totals £
<b>DEPRECIATION</b>		
<b>At 1 April 2021</b>	9,390	9,390
<b>Charge for year</b>	—	—
<b>Eliminated on disposal</b>	—	—
<b>As at 31 March 2022</b>	<b>9,390</b>	<b>9,390</b>

**NET BOOK VALUE**

<b>At 31 March 2022</b>	556	556
<b>At 31 March 2021</b>	—	—

**16. Fixed asset investments**

Market Value	Unlisted Investments £	Totals £
<b>At 1 April 2021</b>	<b>29,484</b>	<b>29,484</b>
Additions		
Disposals		
Revaluation	—	—
<b>At 31 March 2022</b>	<b>29,484</b>	<b>29,484</b>

There were no investment assets outside the UK.

Unlisted Investments	2022 £	2021 £
COIF Charities Investment Fund Income 1002.95 units	19,450	17,944
COIF Charities Investment Fund Income 645 units	12,540	11,540
	<b>31,990</b>	<b>29,484</b>

The revaluation in the year for the unlisted investments is a result of an unrealised gain of £2,506 (2021: £5,057).

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

**17. Debtors: amounts falling due within one year**

	2022 £	2021 £
<b>Trade debtors</b>	15,688	34,114
<b>Accrued income</b>	4,222	9,544
<b>Other debtors</b>	9,895	4,747
<b>Prepayments</b>	15,290	3,876
	<b>45,095</b>	<b>52,281</b>

**18. Creditors: amounts falling due within one year**

	2022 £	2021 £
<b>Trade creditors</b>	11,892	7,860
<b>Taxation and Social Security</b>	11,554	11,899
<b>Other creditors</b>	4,279	3,042
<b>Accrued expenses</b>	4,593	7,579
<b>Deferred income</b>	138,135	59,502
	<b>170,453</b>	<b>89,882</b>

Deferred income of £138,135 (2021: £59,502) included above relates to grant income received during the year but relating to future accounting periods.

Deferred income analysis	2022 £	2021 £
As at 1 April	59,502	66,934
Additions during the year	138,135	59,502
Amounts released to income	(59,502)	(66,934)
<b>As at 31 March</b>	<b>138,135</b>	<b>59,502</b>

**19. Analysis of net assets between funds**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
<b>Fixed assets</b>	556	—	556	—
<b>Investments</b>	31,990	—	31,990	29,484
<b>Current assets</b>	436,960	155,442	592,402	522,348
<b>Current liabilities</b>	(91,818)	(78,635)	(170,453)	(89,882)
	<b>377,688</b>	<b>76,807</b>	<b>454,495</b>	<b>461,950</b>



**20. Comparative year information for the net assets between funds**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Fixed assets	—	—	—	—
Investments	29,484	—	29,484	24,427
Current assets	366,373	155,975	522,348	412,950
Current liabilities	(28,830)	(61,052)	(89,882)	(89,589)
	<b>367,027</b>	<b>94,923</b>	<b>461,950</b>	<b>347,788</b>

**21. Movement in funds***Current year*

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
<b>Current Year</b>				
<b>Unrestricted Funds</b>				
<b>General fund</b>	367,027	10,661	—	377,688
	<b>367,027</b>	<b>10,661</b>	<b>—</b>	<b>377,688</b>
<b>Restricted Funds</b>				
<b>At Home with Age UK Merton</b>	2,188	(289)	—	1,899
<b>Grants to individuals</b>	4,818	70	—	4,888
<b>Healthcare Programmes</b>	20,928	(342)	(448)	20,138
<b>Information and Advice</b>	46,408	(15,643)	294	31,059
<b>Love Later Life</b>	5,360	(5,640)	280	—
<b>Overheads</b>		(98)	168	70
<b>Volunteers and Befriending</b>	15,221	(1,348)	(294)	13,579
<b>Activities</b>	—	4,987	—	4,987
<b>Others</b>	—	187	—	187
	<b>94,923</b>	<b>(18,116)</b>	<b>—</b>	<b>76,807</b>
<b>TOTAL FUNDS</b>	<b>461,950</b>	<b>(7,455)</b>	<b>—</b>	<b>454,495</b>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
<b>General fund</b>	285,801	(277,646)	—	8,155
	<b>285,801</b>	<b>(277,646)</b>	<b>—</b>	<b>8,155</b>
<b>Restricted funds</b>				
<b>At Home with Age UK Merton</b>	—	(289)	—	(289)
<b>Grants to individuals</b>	380	(310)	—	70
<b>Healthcare Programmes</b>	247,792	(248,134)	—	(342)
<b>Information and Advice</b>	392,683	(408,326)	—	(15,643)
<b>Love Later Life</b>	34,788	(40,428)	—	(5,640)
<b>Overheads</b>	350	(448)	—	(98)
<b>Volunteers and Befriending</b>	50,000	(51,348)	—	(1,348)
<b>Activities</b>	4,987	—	—	4,987
<b>Others</b>	187	—	—	187
	731,167	(749,283)	—	(18,116)
<b>TOTAL FUNDS</b>	<b>1,016,968</b>	<b>(1,026,929)</b>	<b>—</b>	<b>(9,961)</b>

Previous year

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
<b>Unrestricted Funds</b>				
General fund	293,990	73,037	—	367,027
	<b>293,990</b>	<b>73,037</b>	<b>—</b>	<b>367,027</b>
<b>Restricted Funds</b>				
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
	<b>53,798</b>	<b>41,125</b>	<b>—</b>	<b>94,923</b>
<b>TOTAL FUNDS</b>	<b>347,788</b>	<b>114,162</b>	<b>—</b>	<b>461,950</b>

22. Restricted funds

**At Home with Age UK Merton**

This incorporates our At Home service that provides regular domestic support to help maintain independence in later life. At Home with Age UK Merton also includes our Solemates – Footcare Service. Within 2020–21 we received a grant from the London Borough of Merton to provide a Food & Welfare service for isolated Merton residents who require enhanced support to access food and practical help in the home and assistance following hospital discharge.

**Solemates – footcare service**

In 2016–17 we received a grant from Sutton & Merton Clinical Commissioning Group Charitable Trust to develop nail cutting provision. During the year, funding was used to support and maintain the Solemates service during the pandemic.

**Grants to Individuals**

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

**Health Programmes**

This incorporates the Living Well and Fresh Start Services.

*Living Well*

This service is funded by the London Borough of Merton’s Ageing Well 2 programme and sees Age UK Merton working in partnership with other voluntary sector organisations and Adult Social Care to support older Merton residents with their social, emotional and nutritional needs. We receive referrals from Adult Social Care and provide individuals with a person-centred assessment to improve individual’s overall wellbeing, safety and social connection. The service was expanded during the year to respond to the increased demand and complexity of cases and to pilot closer partnership working with Merton’s Integrated Locality Teams. This expansion was funded by the Better Care Fund.

*Fresh Start*

This pilot is funded by the London Borough of Merton through the Disabled Facility Grant. The service provides one-to-one support for older adults experiencing low-level hoarding and clutter issues. The service seeks to enable the individuals to improve home safety, address the root causes of the issue and improve health and wellbeing.

**Information and Advice Service**

This service is to help people in the community to claim a range of welfare benefits and assist with other issues such as housing, social care etc. We provide a drop-in service at our offices —giving advice over the phone and, increasingly, by email— provided by specialist information and advice staff.

We received funding the National Lottery Community Fund to help develop this service over five years with key objectives around improving access, quality, information governance and positive outcomes for clients in areas like benefits assessment. We have also developed a new Warm & Well in Merton project, in partnership with Thinking Works and Wimbledon Guild.

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

During the year, Age UK Merton, along with voluntary sector partners across the borough, was funded but the London Borough of Merton to provide the Covid-19 Community Response Hub, which was established to support vulnerable residents to access food, practical and emotional support during the pandemic. This service was extended to June 2021, and Age UK Merton, Wimbledon Guild and Merton Connected have been successful with a tender to provide the Merton Community Hub for a further two years.

**Love Later Life**

The service provides a programme of activity running Monday to Friday in our Centre, supporting people to stay active in body and mind. These services are largely funded through client income but we have received support to help subsidise costs and support specific activities. During the year we were forced to suspend these face-to-face services for the entire year. However, we moved to provide remote, telephone and online support for clients to enable them to stay active and connected throughout the pandemic, thanks to funding from the Masonic Charitable Foundation, National Lottery Community



Fund, the Charity of Sir Richard Whittington, Wimbledon Foundation, Wimbledon District Nurses and Midwifery Benevolent Society and the London Borough of Merton.

**Volunteering and Befriending**

We have been by Public Health Merton for the provision of the Merton Befriending Scheme since 2015, working in an innovative collaboration with the Wimbledon Guild of Social Welfare to ensure the delivery of high-quality befriending services for isolated older people. During the period the partnership was successfully recommissioned from February 2018 for a further two years and extended during the pandemic. There is a particular focus on identifying and supporting those most likely to experience social isolation and related poor health outcomes, including targeted work to reach older people from BAME groups.

During the year, Age UK Merton also piloted a Carers Befriending Service, in partnership with Carers Support Merton, which seeks to provide emotional support for isolated carers.

**Capital Commitments**

The Trustees authorised £12,500 to develop a feasibility report, drawing and planning application for the capital refurbishment of the Elmwood Centre. Whilst the Trustees have not fully committed any capital funding to the project, we have been successful with a bid for £65,000 from the Neighbourhood Fund, which increased the likelihood of a capital project within the financial year 2021–22. The initiation and completion of this project will be dependent on a successful tender process and funding from other sources. It is expected that project will commence in January 2024, subject to funding.

**Contingent Assets**

Total grant funding awarded as at 31 March 2022 but not yet received and recognised as income due to the recognition criteria not being met amounts to £241,800.



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