

Merton Centre for Independent Living (Merton CIL)



**MERTON CENTRE FOR INDEPENDENT LIVING
(MERTON CIL)**

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED MARCH 31 2025**

Registered Charity Number 1152825
Registered Company Number 7645926

CONTENTS OF FINANCIAL STATEMENTS FOR THE YEAR ENDED MARCH 31 2025

	Page
Legal and administrative information	3
Report of the Board of Trustees	4
Independent Examiner's Report	9
Statement of financial activities	11
Balance sheet	12
Notes to the financial statements	13

LEGAL AND ADMINISTRATIVE INFORMATION

Constitution

Merton Centre for Independent Living (Merton CIL) is a company limited by guarantee and a registered charity governed by its memorandum and articles of association.

Charity number 1152825 - Company number 7645926

Directors and Trustees

The directors of the charitable company are its trustees for the purposes of charity law and throughout this report are collectively referred to as the trustees. As set out in the Articles of Association the Management Board comprises the Chair, the Vice Chair and the Treasurer supported by up to nine trustees. At each Annual General Meeting one-third of the directors must retire from office and may be re-elected at the recommendation of the board. The trustees serving during the year and since the year-end are as follows:

Co-Chair: Giovanna Vettese & Amanda Edwards

Vice Chair: Estifanos Habtesellase

Treasurer: Eekeen Wong

Trustees Claire Benjamin, Sarah Henley, Raheema Olajide, Chris Bull, Kirstin Hellard, Daniel Beglin

Senior Management

CEO: Charlet Wilson (from 1st Jan 2025)

Deputy CEO: David Jenkins (Joint CEO until 1st Jan 2025 and DCEO from 1st Jan 2025)

Senior Managers: Stuart Butler (Advice Quality Manager) & Pippa Maslin (Policy and Campaigns Manager)

Registered Office and Principal Office: Vestry Hall, 336 London Road, Mitcham, CR4 3UD

Independent Examiner: Lesley Cornwell FCCA, Cornwell & Cornwell, 194 Stanley Road, Teddington, TW11 8UE

Principal Bankers: HSBC Bank, 5 Wimbledon Hill Rd, Wimbledon, London, SW19 7NF

REPORT OF THE BOARD OF TRUSTEES FOR YEAR END 31 MARCH 2025

The Board presents the report and financial statements of Merton Centre for Independent Living (Merton CIL) for the year ended 31 March 2025. The statements appear in the format required by the Statement of Recommended Practice for Accounting and Reporting by Charities (revised March 2005). The report and statements comply with Companies Act 2006.

Structure, Governance and Management

History

The organisation was originally started as a steering group in 2008, it was incorporated as a company in 2011 and registered as a charity in 2013.

Governing Document

Merton CIL is a company limited by guarantee, having no share capital, governed by its Memorandum and Articles of Association dated June 2013 and Special Resolution dated October 2016. The liability of the Trustees is limited to £1 in the event of the charity closing down.

Appointment of Trustees

The Board of Trustees is made up of not less than three and no more than twelve people. Trustees are elected from the membership at the AGM or co-opted during the year by agreement of the Board and confirmed at the AGM. Trustees must be aged 16 years or older. At least 75% of trustees must be Deaf or Disabled. All trustees give their time voluntarily and receive no financial benefits from the organisation. New trustees are given induction on their roles and responsibilities and are offered additional training where necessary.

Organisation

The Board of Trustees administers the charity. The Board meets quarterly. The CEO is appointed to manage the day-to-day operations of the organisation. To facilitate effective operations, the CEO has delegated authority, within the terms of the delegation approved by the Trustees, for operational matters including finance, employment, and operations.

Risk Management

The Directors have reviewed the risks to which the charity is exposed and maintain a risk register. Risks are ameliorated by the implementation of procedures and policies, with a regular review of these to ensure current good practice.

Objectives and Activities

A summary of the objects as set out in the charity's Governing document:

"To relieve the needs of Disabled persons in Merton and the surrounding areas by providing support and services to enable them to live as full and equal citizens in all aspects of life."

Our Aims:

- To promote the independence and inclusion of Deaf and Disabled people in Merton.
- To identify and challenge discrimination faced by Deaf and Disabled people in Merton.
- To work with Deaf and Disabled people and supporters to achieve change locally.

Key Activities:

- Independence and Inclusion: An AQS accredited Information & Advice service supporting issues relating to welfare benefits, debt and low income, social care, concessionary travel, grant applications, aids and adaptations and housing. A speaking up service that supports Disabled people to navigate barriers to health care and services and living well.
- Challenging Discrimination: Social policy and campaigns work that aims to identify and challenge the barriers and discrimination faced by Disabled people using our casework and lived experience as evidence. As well as exploring and better understanding the intersectional experiences of Disabled people.
- Achieving Change Locally: Collaborative work with local Disabled people to creatively push for societal change. This includes monthly Craftivism & Chat sessions using disability arts to address isolation and loneliness and increase participation and connection. As well as leadership development

Merton Centre for Independent Living (Merton CIL)

work around accessibility, using our lived experience to influence local change, person-centred trainee programs, supported volunteering opportunities, training and development of members and more. We also run annual events to consult, celebrate or share knowledge with our members.

Summary of Achievements

We supported 734 Disabled people in Merton with 1926 sessions of support, contributing £554,525 to the local economy. Our casework services worked on 476 cases and saw around 50% of service users see improved resilience, confidence and wellbeing. We delivered 27 events with 100% of attendees rating them good or great. 95% of Craftivism and Chat attendees told us our sessions helped increase connection. We supported 12 Disabled people to build leadership skills and increase confidence to push for change. Volunteers donated 273 hours to support our work, and our Access Champions achieved 3 local changes to increase accessibility for all. We spent 1260 hours on work pushing for systemic change. We have 430 members (81% being Disabled people) and 96% believe that we address the issues important to Deaf and Disabled people.

Please see our 2024-25 Impact Report for further details of the year's achievements.

FINANCIAL REVIEW

The results for the year and financial position of the Charity are shown in the annexed statements. The charity brought forward unrestricted funds of £130,327 and restricted funds of £159,055 from the previous accounting period. During the current accounting period, the net deficit is £54,971 of which £13,563 is unrestricted and £(68,534) restricted. This leaves final balances to carry forward of £143,890 unrestricted and £90,521 restricted funds.

EVENTS AFTER THE BALANCE SHEET DATE

The Charity continues to rely on grant applications and fundraising to fund its activities. The Trustees are confident that these grants will continue to be available for the valuable work the charity is doing. During the year, the Charity's Trustees have monitored the financial position of the organisation to ensure that the charity's funds, both restricted and unrestricted, are

Merton Centre for Independent Living (Merton CIL)

correctly applied, and accounted for.

PLANS FOR FUTURE PERIODS

Throughout the next financial year, we plan to continue our work to implement and achieve the priorities set out in our new strategy.

Disabled people face growing threats with cuts to disability benefits, increasing living costs impacted by inflation and the extra costs of disability and discrimination. We will work to ensure that our services, work and strategy are constantly evolving and meeting needs that change due to the impact of the external environment. This work will include:

- Continuing our work delivering and developing the services needed.
- Hosting more Craftivism & Chat sessions and spaces to connect.
- Supporting more Disabled people to build skills and confidence to lead.
- Using our lived experience and ideas to push for systemic change.
- Better embedding intersectionality to ensure our work and services are representative and inclusive of all Disabled people.
- Raising more money to keep our organisation and its work going.
- Investing into organisational development to increase our resilience.

RESERVES POLICY

Merton CIL will maintain sufficient reserves to allow it to cover known liabilities and contingencies, absorb setbacks and take advantage of change and opportunity.

Merton CIL will hold unrestricted funds to meet at least 3 month's running costs and aims to hold 4 months running costs by the end of 2025. This will enable Merton CIL to provide reliable services over the long term, and to provide a safety net against dramatic swings in income or costs, and sufficient time to replace lost income, through fundraising.

TRUSTEES' RESPONSIBILITIES

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those financial statements, the trustees are required to select suitable accounting policies and then apply them consistently; make judgments and

Merton Centre for Independent Living (Merton CIL)

estimates that are reasonable and prudent and prepare the financial statements on a going concern basis unless it is inappropriate to presume that the 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 organisation 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 organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BY ORDER OF THE BOARD



Eekeen Wong (Treasurer)



Amanda Edwards (Vice Chair)

Date: 30th October 2025

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF THE MERTON CENTRE FOR INDEPENDENT LIVING

I report on the accounts for the year ended 31 March 2025 set out on pages 11 and 12 which have been prepared under the accounting policies set out on page 14.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- Follow the procedures laid down in the general directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

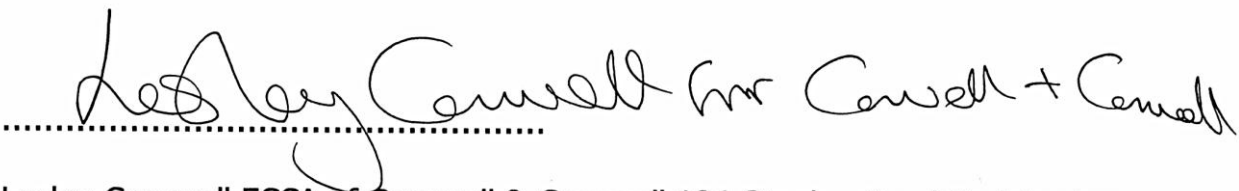
Basis of independent examiners' report

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanation from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently, no opinion is view given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records:
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts apart from that set out below:

A handwritten signature in black ink, reading "Lesley Cornwell for Cornwell + Cornwell". The signature is written over a horizontal dotted line.

Lesley Cornwell FCCA of Cornwell & Cornwell 194 Stanley Road Teddington
TW11 8UE

Date: 16 October 2025

STATEMENT OF FINANCIAL ACTIVITIES FOR YEAR ENDED MARCH 31 2025^{2a}

	Note	Un-restricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Incoming Resources	2b				
Incoming Resources from Charitable Activities	3a	25,000	313,973	338,973	448,682
Voluntary income	3b	226	-	226	5,280
Other Income	3c	11,210	-	11,210	12,645
Interest	3d	3,915	-	3,915	1,400
Total Incoming Resources		40,351	313,973	354,324	468,007
Resources Expended	2c				
Charitable Activities	4d	26,788	374,276	401,064	306,717
Governance Costs	4l	-	8,231	8,231	8,014
TOTAL RESOURCES EXPENDED		26,788	382,507	409,295	315,535
Net Incoming / (Outgoing) Resources		13,563	(68,534)	(54,971)	152,472
Total Funds Brought Forward	3d	130,327	159,055	289,382	136,910
Total Funds Carried Forward	3e	143,890	90,521	234,411	289,382

There are no recognised gains and losses other than those in the statement of financial activities. Therefore, no statement of total recognised gains and losses has been prepared. All the above amounts relate to continuing activities. The notes on pages 14-17 form part of these accounts.

Merton Centre for Independent Living (Merton CIL)

BALANCE SHEET AT 31 MARCH 2025

	Note	2025 £	2024 £
CURRENT ASSETS:			
Cash at bank and in hand		289,632	316,200
Debtors and prepayments		3,903	5,922
		293,535	322,122
LIABILITIES:			
Creditors: amounts falling due within one year	4k	59,124	32,740
		234,411	289,382
NET CURRENT ASSETS			
		234,411	289,382
TOTAL ASSETS LESS CURRENT LIABILITIES			
		234,411	289,382
RESERVES			
	5		
Unrestricted Funds		143,890	130,327
Restricted Funds		90,521	159,055
		234,411	289,382

For the year ending 31 March 2025 the company was entitled to exemption from audit under section 477 of Companies Act 2006. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The Directors' acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts. The financial statements were approved by the Board on and signed on its behalf by:

Eekeen Wong, Treasurer



Amanda Edwards, Vice Chair



Date: 30th October 2025

The notes on pages 13-16 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1. These Notes form part of the financial statements.

2. Accounting Policies

2a Basis of Accounting: The financial statements have been prepared under the historical cost convention, in accordance with the Companies Act 2006, and in compliance with 'Accounting and Reporting by Charities: Statement of Recommended Practice (FRS 102) ("the SORP")'.

2b Income: from grants, donations and contributions represents the amounts receivable in respect of the year.

2c Expenditure: is recognised in the year in which it is incurred.

2d Fixed Assets should be capitalised and written off over their useful lives on a straight line basis if their purchase value is over £1,000.

2e Voluntary Help: No amounts have been included in these financial statements to reflect the value of services provided free of charge to the charity by volunteers.

2f Pension Costs and other post-retirement benefits: The Company contributes to NEST on behalf of eligible employees.

3. Income

3a Incoming Resources from Charitable Activity means grants and fees received on the understanding that they will be used to undertake activities to further the charity's objects.

3b Voluntary Income means donations or grants given with no expectation of a specific service in return.

3c Other income is funds received for consultation contributions, co-production work and compensation for involvement in meetings.

3d Interest earned on cash deposits

3e Funds brought forward means funding retained from 2023-24 for use during 2024-25.

3f Funds carried forward means funding reserved for 2025-26.

3g The organisation has taken advantage of the exemption in FRS 102 from producing a cash flow statement on the grounds that it is an exempt entity.

Merton Centre for Independent Living (Merton CIL)

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Charitable Activities				
Henry Smith Charity	3h	-	40,000	40,000
Henry Smith Covid Fund	3i	-	55,330	55,330
Good Thing Foundation	3j	-	1,000	1,000
Lloyds Banking Foundation	3k	25,000	-	25,000
London B of Merton	3l	-	49,416	49,416
Trust for London Policy	3n	-	43,802	43,802
Three Guineas Trust	3m	-	38,129	38,129
Propel	3o	-	86,296	86,296
Total Income from Charitable Activities	3a	25,000	313,973	338,973
Voluntary Income	3b	226	-	226
Other income	3c	11,210	-	11,210
Interest	3d	3,915	-	3,915
Total Incoming Resources	2b	40,351	313,973	354,324

3h Henry Smith Charity - funding to support the organisation and all projects.

3i Henry Smith Covid Funding – funding to help us increase our capacity in response to needs emerging from the pandemic.

3j Good Thing Foundation - to support our digital inclusion work.

3k Lloyds Banking Foundation – funding to support the running and development of our organisation.

3l London Borough of Merton – funding to support our information and advice service.

3m Three Guineas Trust - funding to support our speaking up casework service.

3n Trust for London Policy – funding to support our policy and campaigns work.

3o Propel – funding to support the development of our advice trainee opportunities and information and advice service.

4. Expenditure

4a No trustee or any other person related to a trustee had any personal interest in any contract or transaction entered into by the Charity during the year.

4b The Trustees have complied with the duty in Section 4 of the Charities Act 2006 to have regard to the public benefit guidance published by the Charities Commission.

4c Salaries and associated costs of £337,979 includes: Salaries and Employers' NIC £316,069, Pensions £ 13,115 , HR Costs £ - , Other (DBS checks, Travel, Development, Recruitment) £ 8,795.

The number of employees whose emoluments amounted to over £60,000 during the year was nil.

4d Costs Allocated to Activities 2025

	Note	£
Cost of Charitable Activities		
Independence and Inclusion	4e	295,889
Challenging Discrimination	4f	50,852
Achieving Change Locally	4g	62,544
		<u>£409,295</u>

4e Independence and Inclusion Project – Information and Advice casework to resolve issues around benefits and low income, social care, housing, concessionary travel, aids and adaptations and grant applications. Speaking up casework to navigate barriers to health care and services and isolation and loneliness.

4f Challenging Discrimination Project – Policy and Campaigns work relating to welfare benefits, social care, housing, access and health to lead systemic change.

4g Achieve Change Locally Project – building skills, confidence and connection in the Disabled community.

4k Liabilities on balance sheet relates to income received in advance, expenses accrued and accounting fees.

4l Governance costs include accounting and audit costs, Annual General Meeting costs, insurance, trustee expenses.

5. Reserves

These funds have been designated to cover future running costs in the event of lack of funding, in accordance with the reserves policy. According to the business continuity plan £13,600 of reserves is designated to secure immediate business continuity and the Board has approved this to be set aside in a Designated Fund.

		2025		2024
RESERVES	£	£	£	£
Designated Funds	13,600		13,600	
General Funds	<u>130,290</u>		<u>116,727</u>	
Unrestricted Funds		143,890		130,327
Restricted Funds		90,521		159,055
TOTAL RESERVES		234,411		289,382