

# Annual Report

## & Financial Statements 2022–2023



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# Introduction from our Chief Executive Officer and Chair

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

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

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

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

This past year has involved thorough strategic planning as we look forward to our next chapter. April 2023 saw the publication of our new 2023–2025 Three-year Strategic Plan,

drafted with input from our workforce of staff and volunteers, and in co-production with our service users, drawing on direct feedback from our clients to inform our future direction.

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

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

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



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

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



**Sarah Goad**  
Chief Executive Officer



**Tobin Byers**  
Chair of Trustees

## Delivering our strategy

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

### Our Mission

To make Merton a great place to grow old

### Our Vision

A Borough where everyone can love later life

## Our priorities

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



1

Providing high-quality advice and practical support



2

Building social connection



3

Creating opportunities for lifelong active ageing

## Our values

We want to be known for:

### Accessibility

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

### Collaboration

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

### Dynamism

An organisation prepared to innovate, take risks and provide solutions

### Impact

Empowering people and organisations to make a positive, tangible difference

### Integrity

Robust privacy and confidentiality procedures — trusted staff and volunteers

### Kindness

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

### Quality

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

### Sustainability

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



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## Building blocks

### People

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

### Influence

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

### Sustainability

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

### Processes

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

# Our impact

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

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

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

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

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

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

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

### Access to advice

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

Money and benefits remained the highest individual issue (49.3%) for clients accessing the service within the year. The team also successfully continued their work around income maximisation with £386,251 of previously unclaimed benefits successfully

claimed throughout the year, an increase of £26,326k over 2021/22 despite impacted capacity.

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

### Practical support

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

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

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

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

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

## ADVICE

825

people accessing advice

6.5 contacts per client



14.3% clients receiving longer-term casework



£386,251 benefits uptake



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

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

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

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

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

**AT-HOME SUPPORT**

**120**

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



**9,362 hours of support provided**

Improved navigation across the organisation and throughout Merton

### Age UK Merton Home from Hospital pilot

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



Age UK Merton

The pilot’s intended outcomes are outlined below:

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

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

The pilot had 22 referrals in total: 15 successful clients who received support, and seven clients who didn’t eventually need Home from

Hospital help. Three clients transitioned to Age UK Merton’s chargeable At Home service for continued help. Qualitative feedback in general from most clients was positive and aligned with the desired outcomes described in the case study. For example, clients fed back the following about the pilot:

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

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

### Home from Hospital – Case Study

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

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

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

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

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



Age UK Merton

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

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

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

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





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### Living Well

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

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

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

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

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

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

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

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

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

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

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

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

**Q1 – Q4 cumulative scores**

**Feeling connected**

63% improved  
34% maintained

**Feeling positive**

49% improved  
45% maintained

**Staying active & healthy**

62% improved  
32% maintained

**Feeling safe & independent**

65% improved  
31% maintained

**Managing money**

45% improved  
49% maintained



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**The Living Well ‘Frailty’ Pilot**

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

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

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

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

**LIVING WELL**



**624**  
new referrals



**802**  
clients accessing support



**8,291**  
contacts made from the team to our clients

**Key Objective 2 Building social connection**

**Influencing community cohesion**

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

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

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

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

**Increased reach to Merton’s most isolated older adults**

The Merton Befriending service is provided in partnership with Wimbledon Guild and the service matches volunteers with the most

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

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

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

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

**Social activity programme**

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

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

Like our other services, the activities programme saw some reluctance from clients to re-engage. The Activity Centre team continued to be flexible in their approach to

support our clients, many of whom are older, at higher risk of isolation and more vulnerable.

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



BEFRIENDING

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**110**  
active befriending matches



**100%**  
felt their volunteer was the right match



**39%**  
BAME referrals



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**Connect and Befriend pilot**

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

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

**Key Objective 3 Creating opportunities for lifelong active ageing**

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

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

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

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

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

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

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

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

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

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

**Activities**

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

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

## People

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

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

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

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



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with appropriate induction, ongoing support and training.

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

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

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

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

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

## Influence

### Increased representation of older adults on strategic boards

Within the year Age UK Merton's role as an influencer within the wider health and care system has increased. Our CEO continues to have membership on the statutory Health and Wellbeing Board. She also represents both our AUKM voice and is a wider voluntary sector representative on the Merton Health and Care Together Committee at Place level, and also sits on the Merton Health and Care Together Partnership. These forums focus on opportunities for effective cross-sector

collaboration, system-wide efficiencies in the delivery of service and aligning strategies to put in place person-centred support to improve Health and Care outcomes across the borough.

### Delivering more services in partnership

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

## Processes

### Improved safety on site

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



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## Future plans

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

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

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

Building upon our achievements from the previous strategic plan and placing older people at the core of our thinking, we hope to continue to build upon our reputation as an organisation positively and effectively

supporting older people in Merton. All of the team here at Age UK Merton will support the development of annual implementation plans with the actions required to enable the successful delivery of this exciting new three-year strategic plan.

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

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

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

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

### Increasing Outreach and Engagement

#### What we want to do and why

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

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

reduce inequalities and prevent poor mental and physical health.

### Improving health, wellbeing and social outcomes

#### What we want to do and why

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



Lisa Bretherick / lisaimages.com

### Developing our workforce

#### What we want to do and why

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

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

### Sustainability

#### What we want to do and why

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

This will ensure we are making the most efficient use of resources for the charity and stimulating a greater return on our investments to enable continued re-investment in ongoing service development. It will also ensure we have an effective base for a flexible and growing workforce, and an inviting and functional

centre for a growing portfolio of activities and outreach across the borough.

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

Age UK Merton already has an Information and Advice Service and a Living Well service. We have identified a new model of care delivery to develop both the capacity, flexibility, and expertise in each of these teams, whilst preserving the integrity of their well-functioning delivery models, into a more comprehensive overarching Community Support Service. In this regard, we made an application to the Civic Pride Programme and were successful in the outcome.

Our vision for a new Community Support Service will ensure:

- An effective pathway of provision for older adults across Tiers 1, 2 and 3 as described in the prospectus, with fact-based information provision, short term advice and support around holistic wellbeing and more, and accredited advice around welfare rights (benefits, social care, health and end of life, housing options, transport and more) – this will improve health, wellbeing and social outcomes for older adults
- Multiple, easy to access and inclusive/ age friendly channels of provision including in person help based at our activity centre, via telephone, online and in people's homes with greater outreach and engagement in the community to ensure under-represented and marginalised groups are targeted

- A clearer career development pathway in place with new junior Officer roles supporting provision. This will ensure consistent capacity to deliver and will also help the organisation develop our workforce, growing and retaining new talent as an attractive employer. We will work towards accreditation as a Living Wage employer
- Strong and effective work between teams putting the needs of each client at the centre of provision. Greater capacity within these teams will also ensure greater sustainability. Any duplication in pathways between current teams (e.g. potential for repetitive assessments) will be reduced, and streamlined/ improved team-working developed with wraparound holistic support for each client. New Community Support Navigator roles will act as a 'front door' to the Community Support Service getting clients to the help they need quickly and ensuring the service can be more flexible and responsive to need. This will also give us greater capacity to work more effectively with partners in the borough e.g., South West London Law Centres and Citizen's Advice Lambeth and Merton etc. to effectively support people into Tier 4 and other support when necessary

This also links well with the work the Age UK National service development team are proposing to support us with looking at our pathways, given we have asked them for support with Information and Advice.

### A vision for an outreach model

Many of you will recall plans outlined to redevelop the centre at the Elmwood site. The last 12 months have seen us shift focus towards becoming more outward looking in our approach to service delivery and development. When you look at the building blocks identified in our new strategy as being the key drivers to the success of our ambitions and priorities, you can clearly see how a full-scale capital build has now become at odds with AUKM's priorities for the next three years.

Our perspective towards community engagement and outreach has widened to ambitions that span the whole borough; whilst Mitcham remains the 'hub' or HQ of operations, we know there is client need across Merton, and widening access to our services and pro-actively reaching marginalised communities borough-wide is a top priority. Our strategy sets out operations that will have hub and spoke frameworks, with satellite activity being delivered in existing community assets across Merton, improving health and wellbeing outcomes for new and existing clients and making our services readily available and accessible to communities in other locations, rather than being wholly reliant on clients coming to us in Mitcham. In this regard, we have already trialled Tai Chi off-site and are currently working collaboratively with the Baitul Futuh Mosque; delivering sessions on site and building relationships for effective future collaborative work.

We have seen a huge amount of service development in the last year; our workforce is growing and is working in increasingly flexible ways, including hybrid working. We have already taken on additional workspace; this is working very well and has meant we are visible and present alongside other voluntary sector organisations also housed at Vestry Hall, which directly facilitates cross-sector working and integration.

In terms of sustainability, we now feel that entering into a capital build would be wholly disproportionate to the benefit it would generate for AUKM. We feel that our clients would be better served delivering the priorities and building blocks of our strategy; priorities that we are already making great strides towards achieving.

### Requirements for redevelopment of Elmwood Centre

We do acknowledge that the building needs some cosmetic and more minor scale building improvements to make it fit for purpose and to create a more pleasant working environment. We have identified essential improvements over the next three years and we would expect these to be funded by grant making bodies in discrete projects to limit the impact on business continuity.





Lisa Bretherick / lisaimages.com

## Financial Review

Over the past year Age UK Merton has continued to build on the income growth seen over the past few years with overall income increasing by 26% to £1,284,750 (2022 £1,016,968) with unrestricted income increasing slightly to £410,141 (2022 £265,801).

### Headline activity for the 2022-2023 Financial Year

- Income of £1,284,750 against a budgeted amount of £1,112,327
- Expenditure of £1,189,540 against a budgeted amount of £1,138,807
- Presenting a year end net surplus of £94,059 against a budgeted loss of £26,480
- Unrestricted reserve being carried forward to the 2023–24 financial year of £406,541

A large portion of this increase has been driven by income from statutory funders and legacies.

The Trustees recognise that the economic climate may continue to deteriorate with the ongoing cost of living crisis in the forefront of our minds, and with limited funding opportunities, which are often short-term. Despite this caution, Age UK Merton has a stable and sound financial position and the increase in unrestricted reserves provides some comfort as the Charity navigates a challenging period ahead.

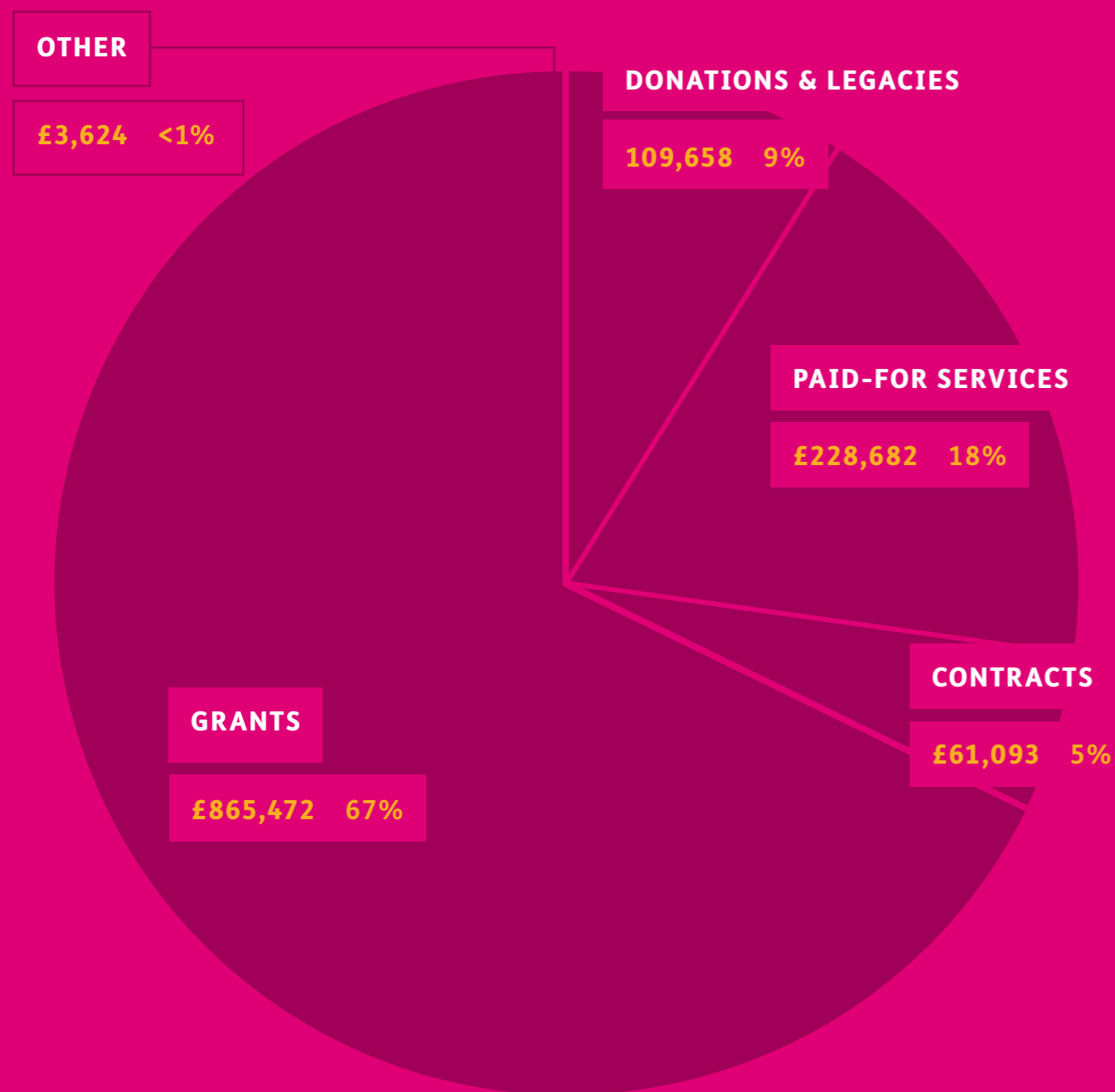
### Reserves Policy

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

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

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

**INCOME SOURCES**



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

The risks and issues considered include:

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

At 31 March 2023 the level of unrestricted reserves was £406,541 (£377,688 in 2021-22). Age UK Merton’s policy is to estimate the close-down costs for the charity (comprising contracts, redundancies and legal costs) and to ring fence these within unrestricted reserves. At 31 March 2023 these were estimated at £42K which leaves £364,541 available to invest in new initiatives and explore potential development opportunities aimed at satisfying charitable objectives. The Board agreed to ringfence a further £120,000 of unrestricted reserves for use in vital building upgrades to the Elmwood Centre. Use of unrestricted reserves requires approval by the Board on the recommendation of the Finance Committee. Unrestricted reserves are reviewed as a standing item within each meeting of the Finance Committee and the reserves policy is approved by the Board of Trustees on an annual basis.

**Going Concern**

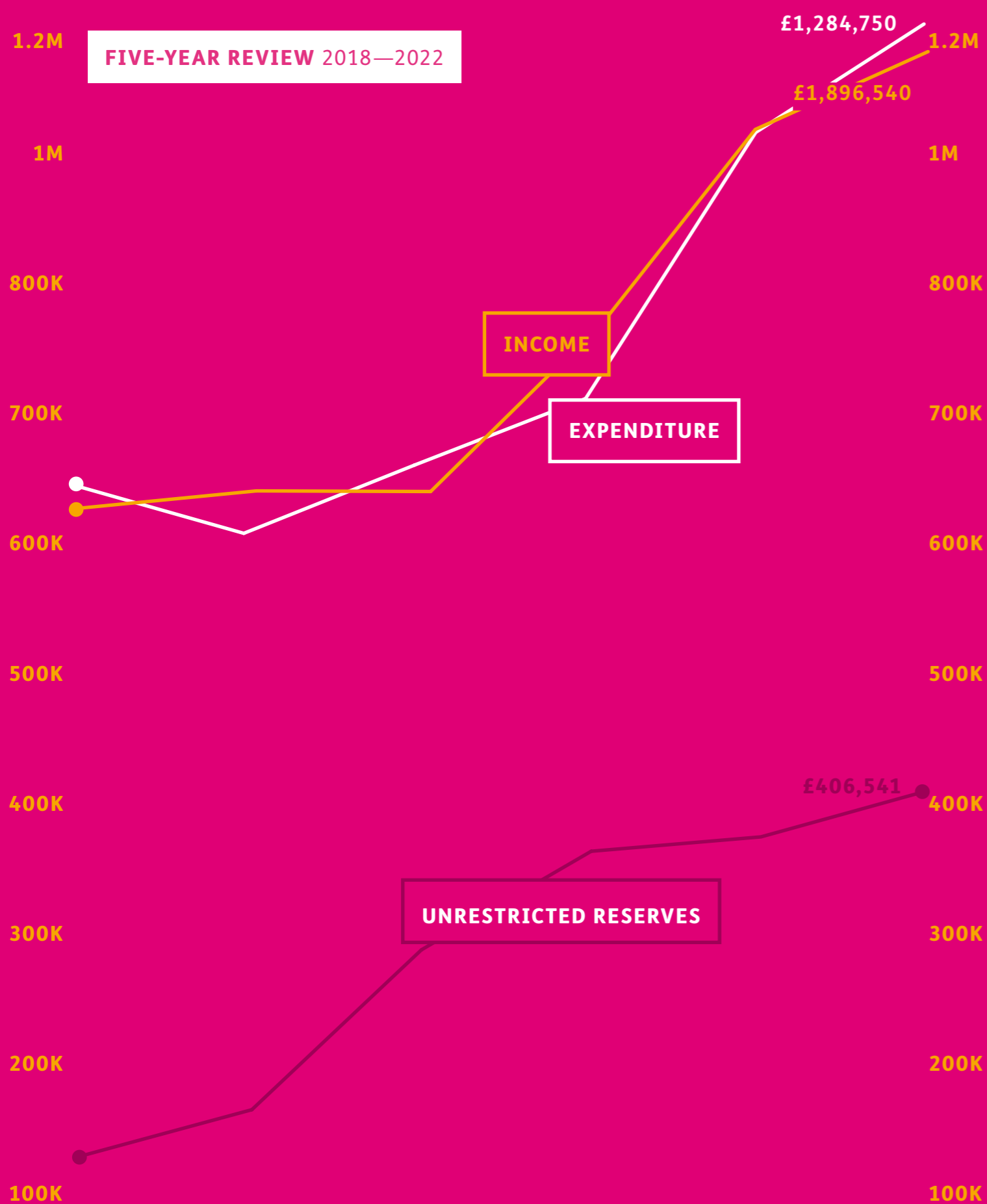
The Board of Trustees is of the view that forecast expenditure to 31 March 2024 will be fully funded from currently approved grants and contracts and from reasonably expected future funding from the same and similar sources. The Board also notes the increased cover available from Age UK Merton’s reserves.

Looking further ahead into 2024, 12 months from the date of the Independent Audit of the 2022–23 Financial Statements, the Board of Trustees believes the Charity is well placed to continue to access grants and contracts from local and national funders. The Trustees also believe that the funding from paid-for services will increase to pre-pandemic levels by March 2024, though they accept that there remains considerable uncertainty about future restrictions and economic downturn.

Going concern is assessed quarterly as a standing item on the agenda at Finance Committee.

**Investment Policy and Objectives**

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



### Financial Statements

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

### Risk Management

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

This role and the associated practices offer reassurance that:

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

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

The Trustees view the risks faced by Age UK Merton to be fairly typical for a local charity delivering services for older adults. However, the risk register is updated frequently with

emerging risks discussed by the Trustees to ensure that the overall risk profile of the Charity is kept within reasonable limits.

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

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

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

### Board Structure and Governance

The Trustees (who are also directors of the charitable company for the purposes of the Companies Act 2006) are pleased to present their annual Trustees Report, together with the financial statements for the year ending 31 March 2023, which are also prepared to meet the requirements for a directors’ report and accounts for Companies Act purposes.

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

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

### Principal Activity

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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

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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

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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

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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** (resigned 23 November 2022)

**Dr Hannah Behrendt** (resigned 23 November 2022)

**Altaf Moledina**

**Shuile Syeda** (resigned 5 July 2022)

**Gerald Willabus** (resigned 23 May 2022)

**Katherine Murray**

**Richard Batson**

**Peter Southgate**

#### *Appointment of new Trustees*

As set out in the Articles of Association, Trustees are elected at the Annual General Meeting (AGM) and may serve a term of three years after which they may be re-elected for a further three years. There must be at least three Charity Trustees. If the number falls below this minimum, the remaining Trustee or Trustees may act only to call a meeting of the Charity Trustees, or appoint a new

Trustee. The person elected Chair may serve for six consecutive years. The Board can co-opt members during the year to ensure that the Board has a broad range of skills and experience and to facilitate Trustee succession.

#### *Trustee recruitment and induction*

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

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

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

## Management

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

### SENIOR MANAGEMENT TEAM

**Sarah Goad**, CEO

**Jen Goddard**, Head of Services

**Rebecca Williams**, Head of Finance  
(appointed December 2022)

## Recruitment

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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

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

# Statement of Trustees' Responsibilities

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

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

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

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

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

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

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

### *Statement as to Disclosure of Information to Auditors*

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

### *Small Company*

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

On behalf of the Board:



**Tobin Byers** (Chair), Trustee  
14th November 2023

## Reference and

## Administrative Information

### Financial review

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Registered Charity number: 1105384

Company Number: 05153595

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

### Auditors Details

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

### Bankers

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

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

### Investment managers

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

## Our supporters

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

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

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

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

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

# Independent Auditor's Report

## Opinion

We have audited the financial statements of Age UK Merton (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described

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

## Conclusions relating to going concern

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

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

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

## Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees'

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

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

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

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

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

## Responsibilities of Trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied

that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

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

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**  
**15th November 2023**



Lisa Bretherick / lisaimages.com



# Financial Statements

Statement of Financial Activities (Incorporating an income and expenditure account) for the year ended 31 March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 total Funds £	2022 total Funds £
<b>INCOME FROM</b>					
<b>Donations and legacies</b>	2	109,658	—	109,658	61,364
<b>Income from charitable activities</b>	4				
At Home with Age UK Merton		197,017	—	197,017	170,151
Grants to Individuals		16	429	445	380
Health Programmes		399	249,309	249,708	247,792
Information and Advice		—	363,946	363,946	397,683
Love Later Life		39,636	27,897	67,533	56,389
Overheads		13,135	—	13,135	17,742
Volunteers and Befriending		—	139,780	139,780	50,000
Activities income		7,754	36,028	43,782	14,070
Direct service income		150	52,220	52,370	177
Outreach Worker payments		36,006	5,000	41,006	187
<b>Other trading activities</b>					
Fundraising		3,414	—	3,414	190
Investments	3	2,956	—	2,956	843
<b>Total Income</b>		<b>410,141</b>	<b>874,609</b>	<b>1,284,750</b>	<b>1,016,968</b>

EXPENDITURE ON	Notes	Unrestricted Funds £	Restricted Funds £	2023 total Funds £	2022 total Funds £
<b>Raising funds</b>	5	1,519	—	1,519	3,210
<b>Charitable activities:</b>	6				
At Home with Age UK Merton		207,776	24,063	231,839	172,117
Grants to Individuals		16	429	445	310
Health Programmes		220	265,997	266,217	248,115
Information and Advice		38	297,086	297,124	411,379
Love Later Life		47,306	24,214	71,520	57,032
Overheads		102,134	5,000	107,134	67,164
Volunteers and Befriending		—	160,601	160,601	51,348
Activities Expenses		23,284	29,857	53,141	16,254
<b>Total Expenditure</b>		<b>382,293</b>	<b>807,247</b>	<b>1,189,540</b>	<b>1,026,929</b>
<b>Operating Surplus</b>		27,848	67,362	95,210	(9,961)
<b>Net Unrealised Gains / (Losses) On Investments</b>		(1,151)	—	(1,151)	2,506
<b>NET INCOME (EXPENDITURE)</b>		<b>26,697</b>	<b>67,362</b>	<b>94,059</b>	<b>(7,455)</b>
<b>Transfers Between Funds</b>	20	2,156	(2,156)	—	—
<b>NET MOVEMENT IN FUNDS</b>		<b>28,853</b>	<b>65,206</b>	<b>94,059</b>	<b>(7,455)</b>
<b>RECONCILIATION OF FUNDS</b>	20				
<b>TOTAL FUNDS BROUGHT FORWARD</b>	20	<b>377,688</b>	<b>76,807</b>	<b>454,495</b>	<b>461,950</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>	20	<b>406,541</b>	<b>142,013</b>	<b>548,554</b>	<b>454,495</b>

*Continuing operations*

All income and expenditure is derived from continuing activities.

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

## Balance Sheet at 31 March 2022

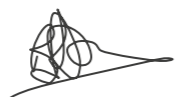
	Notes	2023 £	2022 £
<b>Fixed Assets</b>			
Tangible Assets	15	2,297	556
Investments	16	30,839	31,990
		<u>33,136</u>	<u>32,546</u>
<b>Current Assets</b>			
Debtors: amounts falling due within one year	17	99,042	45,095
Cash at bank		572,877	547,307
		<u>671,919</u>	<u>592,402</u>
<b>Current Liabilities</b>			
Creditors: amounts falling due within one year	18	(156,501)	(170,453)
<b>NET CURRENT ASSETS</b>		<u>515,418</u>	<u>421,949</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	18	<u>548,554</u>	<u>454,495</u>
<b>NET ASSETS</b>	19	<u>548,554</u>	<u>454,495</u>
<b>TOTAL FUNDS OF THE CHARITY</b>			
Unrestricted funds		<u>406,541</u>	<u>377,688</u>
Restricted funds		<u>142,013</u>	<u>76,807</u>
<b>TOTAL FUNDS</b>		<u>406,541</u>	<u>377,688</u>

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



**Tobin Byers** (Chair), Trustee

The financial statements were approved by the Board of Trustees on 14th November 2023 and were signed on its behalf by:



**Brian Dillon** (Treasurer), Trustee

## Statement of cash flows for the year ended 31 March 2023

	Notes	2023 £	2022 £
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
<b>Net cash provided by operating activities</b>		<u>22,614</u>	<u>76,805</u>
<b>Cash provided from investing activities</b>			
Interest from investments		2,956	435
<b>Net cash used in investing activities</b>		<u>2,956</u>	<u>435</u>
Changes in cash and cash equivalents		25,570	77,240
Cash and cash equivalents at the start of the year		547,307	470,067
<b>Cash and cash equivalents at the end of the year</b>		<u>572,877</u>	<u>547,307</u>
<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)		94,059	(7,455)
<b>Adjustments for:</b>			
Unrealised (gains) / losses on investments		1,151	(2,506)
Interest from investments	3	(2,956)	(435)
Payments to acquire tangible fixed assets	15	(1,741)	(556)
Decrease / (increase) in debtors		(53,947)	7,186
Increase / (decrease) in creditors		(13,952)	80,571
<b>Net cash used in operating activities</b>		<u>22,614</u>	<u>76,805</u>
<b>ANALYSIS OF CASH AND CASH EQUIVALENTS</b>			
Bank and cash in hand		572,877	547,307
<b>Total cash and cash equivalents</b>		<u>572,877</u>	<u>547,307</u>



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# 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.

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

#### *Fund accounting*

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

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

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

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

#### *Donated services and facilities*

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

On receipt, donated services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity

would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

#### *Voluntary help*

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

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

Employees are able to join the money purchase scheme, which has been established in compliance with the regulations on work – place pensions under the Pensions Act 2008.

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

#### *Tangible fixed assets*

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

<b>Asset Category</b>	<b>Annual Rate</b>
Motor vehicles	33% on cost
Other assets	33% on cost

#### *Corporation Taxation*

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

#### *Investments*

Unlisted investments have been included in the Balance Sheet at bid market value as at

31 March 2023 with changes in bid market value recognised as net gains/(losses) on investments on the statement of Financial Activities.

#### *Grant making to individuals*

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

#### *Government grants*

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

#### *Debtors and creditors*

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

## **2. Income from Donations and Legacies**

	<b>2023</b>	<b>2022</b>
	£	£
<b>Donations</b>	43,058	43,364
<b>Notional rent</b>	18,000	18,000
<b>Legacies</b>	48,600	—
	<b>109,658</b>	<b>61,364</b>

All of the £109,658 recognised in 2023 (2022: £61,364) is related to unrestricted funds.

## **3. Investment Income**

	<b>2022</b>	<b>2021</b>
	£	£
<i>Bank interest</i>	2,955	408
<i>Investment income</i>	1	435
	<b>2,956</b>	<b>843</b>

All of the £2,956 recognised in 2023 (2022: £843) related to unrestricted funds.

#### 4. Incoming Resources from Charitable Activities

	2023 £	2022 £
<b>GRANTS</b>		
Grants to individuals	445	380
Health Programmes	238,572	247,792
Information and Advice	362,904	387,661
Love Later Life	27,868	34,788
Overheads	—	6,829
Volunteers and Befriending	90,864	—
Activities	36,219	4,987
Direct Services	52,220	—
Partner & Community Outreach worker payments	42,506	—
<b>CONTRACT INCOME</b>		
Information and Advice	1,042	5,022
Love Later Life	48,916	50,000
Volunteers and Befriending	11,135	—
<b>CLIENT INCOME</b>		
At Home with Age UK Merton	197,017	170,151
Love Later Life	39,665	21,601
<b>ROOM HIRE INCOME</b>		
Overheads	10,000	9,988
<b>SUNDRY INCOME</b>		
Overheads	1,635	925
Information and Advice	—	5,000
Activities income	7,564	9,083
Direct Services Income	150	177
Others	—	187
<b>TOTAL</b>	<b>1,168,722</b>	<b>954,571</b>

Of the £1,168,722 received (2022: £954,571) £294,113 is unrestricted and £874,609 restricted (2022: £223,404 unrestricted and £731,167 restricted.)

#### 4.1 Grant details

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

		2023 £	2022 £
<b>UNRESTRICTED</b>			
Age UK London		—	6,478
Age UK	Overheads	36,006	—
Everyone Health	Activities	191	—
Merton Voluntary Service Council	Overheads	1,500	—
Other small grants	Love Later Life	(29)	—
Wimbledon District Nursing & Midwifery Benevolent Society	Health Programme	249	—
Wimbledon Guild Welfare Grant	Grants for individuals	16	—
Wimbledon Guild Welfare Grant	Health Programme	150	—
		<b>38,083</b>	<b>6,478</b>
<b>RESTRICTED</b>			
Age UK	Love Later Life	6,508	2,535
City Bridge Trust	Information and Advice	54,199	48,350
Emanuel Hospice	Overheads	5,000	—
ESC Lottery Fund (Sport England Lottery)	Love Later Life	4,100	—
Everyone Health	Love Later Life	3,414	—
London Borough of Merton	Direct Services	52,220	—
London Borough of Merton	Health Programme	236,405	247,792
London Borough of Merton	Information and Advice	289,740	282,881
London Borough of Merton	Love Later Life	—	11,500
Masonic Charitable Foundation	Love Later Life	—	3,224
Mercers Company	Love Later Life	9,625	—
Merton Voluntary Service Council	Love Later Life	—	1,029
Merton Voluntary Service Council	Volunteering and Befriending	2,500	—
National Lottery Community Fund	Activities	10,000	—
National Lottery Community Fund	Information and Advice	62,829	34,431
NHS South West London ICB	Activities	11,067	—

RESTRICTED		2023	2022
		£	£
NHS South West London ICB	Health Programme	1,769	—
Postcode Society Trust	Activities	14,962	4,987
The Charity of Sir Richard Whittington	Love Later Life	—	16,500
The Henry Smith Charity	Information and Advice	44,500	22,000
The Home Instead Charities	Love Later Life	1,500	—
Wimbledon District Nursing & Midwifery Benevolent Society	Grants for individuals	—	380
Wimbledon District Nursing & Midwifery Benevolent Society	Overheads	—	350
Wimbledon Foundation	Love Later Life	2,750	—
Wimbledon Guild Welfare Grant	Grants for individuals	428	—
		<b>813,516</b>	<b>675,959</b>
<b>Total unrestricted and restricted grants</b>		<b>851,599</b>	<b>682,437</b>

#### 5. Fundraising costs

	2023	2022
	£	£
<b>Direct fundraising costs</b>	1,519	3,210

All the above costs of £1,519 are all unrestricted costs (2022: £3,210 all unrestricted costs fundraising).

6. Charitable activities costs				
	Direct costs	Support costs	2023	2022
	£	£	£	£
At Home with Age UK Merton	181,398	26,378	207,776	172,117
Grants to Individuals	445	—	445	310
Health Programmes	185,470	80,746	266,216	248,115
Information & Advice	247,454	49,671	297,125	411,379
Love Later Life	51,142	20,378	71,520	57,032
Overheads	84,769	22,365	107,134	67,164
Volunteers and Befriending	127,334	33,267	160,601	51,348
Activities	45,364	7,777	53,141	16,254
Direct Services	24,063	—	24,063	—
	<b>947,439</b>	<b>240,582</b>	<b>1,188,021</b>	<b>1,023,719</b>

#### 7. Analysis of direct costs

	Unrestricted	Restricted	2022	2021
	£	£	£	£
Staff salary and staff costs, and other Agency temp costs	145,224	458,414	603,638	658,348
Volunteer expenses	51	2,540	2,591	1,938
Project costs	33,805	152,685	186,490	178,765
Premises costs	27,132	5,734	32,866	23,011
Office costs	4,785	13,274	18,059	19,153
Helping Hands salary costs	103,127	568	103,695	—
Vehicle costs	100	—	100	—
	<b>314,224</b>	<b>633,215</b>	<b>947,439</b>	<b>881,215</b>

**8. Analysis of support costs**

	Unrestricted £	Restricted £	2023 £	2022 £
<b>Staff salary and staff costs and other Agency temp costs</b>	23,545	95,020	118,565	50,821
<b>Premises costs</b>	6,784	27,097	33,881	15,307
<b>Office costs</b>	4,848	19,579	24,427	20,859
<b>Governance costs (note 9)</b>	20,197	—	20,197	32,078
<b>Consultancy</b>	11,175	32,337	43,512	23,439
	<b>66,549</b>	<b>174,033</b>	<b>240,582</b>	<b>142,504</b>

**9. Governance costs**

	2023 £	2022 £
<b>Accountancy</b>	—	740
<b>Bank charges and fees</b>	2,294	1,894
<b>Consultancy fees</b>	—	22,050
<b>Auditor's fee (2021: Independent Examiner's fee)</b>	3,360	3,540
<b>Legal fees</b>	13	13
<b>Professional fees</b>	9,894	—
<b>Payroll costs</b>	2,600	2,085
<b>Other fees and licences</b>	2,036	1,756
<b>Payroll costs</b>	2,085	1,990
<b>Other fees and licences</b>	1,756	1,044
	<b>20,197</b>	<b>32,078</b>

Of the costs £20,197 costs (2022: £32,078) £20,197 is unrestricted costs and £Nil is restricted costs (2022: £22,156 is unrestricted costs and £9,922 restricted costs).

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

Net resources are stated after charging / (crediting):

	2023 £	2022 £
<b>Auditor's fee</b>	3,360	3,540

**11. Staff Costs**

	2023 £	2022 £
<b>Wages and salaries</b>	718,592	622,667
<b>Social security costs</b>	56,359	45,875
<b>Pension costs</b>	20,114	17,522
	<b>795,065</b>	<b>686,064</b>

One employee (2022: Nil) had employee benefits in excess of £60,000 (2022: Nil) within the range of £60,001–£70,000. Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds. The Charity Trustees were not paid nor received any other benefits from employment with the Charity in the year (2022: £Nil) neither were they reimbursed expenses during the year (2022: £Nil). No Charity Trustee received payment for professional or other services supplied to the Charity (2022: £Nil).

The Senior Management Team of the Charity comprises of the Trustees and those detailed on pages 20 of the Trustees' report. The total employee benefits of the key management personnel of the Charity were £69,719 (2022: £50,455).

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

## 12. Staff numbers

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

	2023 Numbers	2022 Numbers
Senior management team	8	8
Other direct charitable staff	15	13
At Home with Age UK Merton	17	16
	<b>40</b>	<b>37</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 2023, the company's total contributions amounted to £20,114 (2022: £17,522)

## 14. Transactions and related parties

The trustees neither received nor waived any remuneration during the year (2022: £Nil).

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

The trustees did not have any expenses reimbursed during the year (2022: £Nil).

## 15. Tangible fixed assets

	Other Assets £	Totals £
<b>COST</b>		
At 1 April 2022	9,946	9,946
Additions	1,741	1,741
Disposals	—	—
<b>As at 31 March 2023</b>	<b>11,687</b>	<b>11,687</b>
<b>DEPRECIATION</b>		
At 1 April 2022	9,390	9,390
Charge for year	—	—
Eliminated on disposal	—	—
<b>As at 31 March 2023</b>	<b>9,390</b>	<b>9,390</b>
<b>NET BOOK VALUE</b>		
At 31 March 2023	2,297	2,297
At 31 March 2022	556	556

## 16. Fixed asset investments

	Unlisted Investments £	Totals £
<b>Market Value</b>		
At 1 April 2022	31,990	31,990
Additions	—	—
Disposals	—	—
Revaluation	(1,151)	(1,151)
<b>At 31 March 2023</b>	<b>30,839</b>	<b>30,839</b>

There were no investment assets outside the UK.



<b>Unlisted Investments</b>	<b>2023</b>	<b>2022</b>
	£	£
COIF Charities Investment Fund Income 1002.95 units	18,769	19,450
COIF Charities Investment Fund Income 645 units	12,070	12,540
	<b>30,839</b>	<b>31,990</b>

The revaluation in the year for the unlisted investments is a result of an unrealised loss of £1,151 (2022: gain of £2,506).

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

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

	<b>2023</b>	<b>2022</b>
	£	£
<b>Trade debtors</b>	30,913	15,688
<b>Accrued income</b>	42,583	4,222
<b>Other debtors</b>	-	9,895
<b>Prepayments</b>	25,546	15,290
	<b>99,042</b>	<b>45,095</b>

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

	<b>2023</b>	<b>2022</b>
	£	£
<b>Trade creditors</b>	6,391	11,892
<b>Taxation and Social Security</b>	15,924	11,554
<b>Other creditors</b>	3,513	4,279
<b>Accrued expenses</b>	15,302	4,593
<b>Deferred income</b>	115,371	138,135
	<b>156,501</b>	<b>170,453</b>

Deferred income of £115,371 (2022: £138,135) included above relates to grant income received during the year but relating to future accounting periods.

<b>Deferred income analysis</b>	<b>2023</b>	<b>2022</b>
	£	£
As at 1 April	138,135	59,502
Additions during the year	115,371	138,135
Amounts released to income	(138,135)	(59,502)
<b>As at 31 March</b>	<b>115,371</b>	<b>138,135</b>

## 19. Analysis of net assets between funds

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

## Comparative year information for the net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Fixed assets	556	—	556	—
Investments	31,990	—	31,990	29,484
Current assets	382,460	209,942	592,402	522,348
Current liabilities	(37,318)	(133,135)	(170,453)	(89,882)
	<b>377,688</b>	<b>76,807</b>	<b>454,495</b>	<b>461,950</b>

## 20. Movement in funds

## Current year

	At 1/4/22 £	Net movement in funds £	Transfers between funds £	At 31/3/23 £
<b>Current Year</b>				
<b>Unrestricted Funds</b>				
General fund	377,688	36,592	(117,844)	296,436
<b>Restricted Funds</b>				
At Home with Age UK Merton	1,899	—	(1,899)	—
Grants to individuals	4,888	—	—	4,888
Healthcare Programmes	20,138	(16,688)	—	3,450
Information and Advice	31,059	66,860	(8,313)	89,606
Love Later Life	—	3,683	—	3,683
Overheads	70	—	(70)	—
Volunteers and Befriending	13,579	(20,821)	8,313	1,071
Activities	4,987	6,171	—	11,158
Direct Service	—	28,157	—	28,157
Others	187	—	(187)	—
	<b>76,807</b>	<b>67,362</b>	<b>(2,156)</b>	<b>142,013</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>				
General fund	410,141	(372,398)	(1,151)	36,592
<b>Designated fund</b>				
Buildings & maintenance	—	(9,895)	—	(9,895)
	<b>410,141</b>	<b>(382,293)</b>	<b>(1,151)</b>	<b>26,697</b>
<b>Restricted funds</b>				
At Home with Age UK Merton	—	—	—	—
Grants to individuals	429	(429)	—	—

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Healthcare Programmes</b>	249,309	(265,997)	—	(16,688)
<b>Information and Advice</b>	363,946	(297,086)	—	66,860
<b>Love Later Life</b>	27,897	(24,214)	—	3,683
<b>Volunteers and Befriending</b>	139,780	(160,601)	—	(20,821)
<b>Activities</b>	36,028	(29,857)	—	6,171
<b>Direct Service</b>	52,220	(24,063)	—	28,157
<b>Others</b>	5,000	(5,000)	—	—
	874,609	(807,247)	—	67,362
<b>TOTAL FUNDS</b>	<b>1,284,750</b>	<b>(1,189,540)</b>	<b>(1,151)</b>	<b>94,059</b>

## 21. Movement in funds – previous year

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

## 22. Restricted funds

### *At Home with Age UK Merton including Direct Services*

This incorporates our At Home service that provides regular domestic support to help maintain independence in later life. At Home with Age UK Merton also includes our Solemates, now rebranded as Happy Feet, – Footcare Service. Within 2022-23 we received a grant from the London Borough of Merton for a pilot project providing a support service for isolated Merton residents who require enhanced support to access food and practical help in the home and assistance following hospital discharge.

### *Grants to Individuals*

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

### *Health Care Programmes*

This incorporates the Living Well and Fresh Start Services.

### *Living Well*

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

Integrated Locality Teams. This expansion was funded by the Better Care Fund.

### *Fresh Start*

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

### *Information and Advice Service*

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

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

During the year, Age UK Merton, along with voluntary sector partners across the borough, was funded but the London Borough of Merton to provide the Community Response Hub, which was established to support vulnerable residents to access food, practical and emotional support during the pandemic. This service was extended to June 2023, and Age UK Merton, Wimbledon Guild and

Merton Connected were successful with a tender to provide the Merton Community Hub for this period.

*Love Later Life including Activities*

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

Benevolent Society and the London Borough of Merton.

*Volunteering and Befriending*

We have been support by Public Health Merton for the provision of the Merton Befriending Scheme since 2015, working in an innovative collaboration with the Wimbledon Guild of Social Welfare to ensure the delivery of high – quality befriending services for isolated older people. During the period the partnership was successfully recommissioned for a further 12 months. There is a particular focus on identifying and supporting those most likely to experience social isolation and related poor health outcomes, including targeted work to reach older people from BAME groups.

During the year Age UK Merton also received funding from Merton Giving to support our befriending service.

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### 23. Capital Commitments

The Trustees have agreed that the previously planned capital refurbishment of the centre is no longer a viable use of resources and therefore Age UK Merton the £65,000 received from the Neighbourhood fund has been

released back to the funds. Capital costs for the original project have been released into the profit and loss account and are covered by the ringfenced reserves.

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### 24. Contingent Assets

Total contingent assets as at 31 March 2023 is £443,712.



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