



# 2023–2024

## Annual Report & Financial Statements

Registered charity number 1105384



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# Introduction from our Chief Executive Officer and Chair

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

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

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



William Barton / shutterstock

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

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

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

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

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

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

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

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



**Sarah Goad**  
Chief Executive Officer



**Tobin Byers**  
Chair of Trustees

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# Delivering our strategy



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## Our vision

Supporting our community with opportunities to love later life

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## Our mission

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

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## Our values

Quality, integrity, kindness, inclusivity and collaboration

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# Our key priorities



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



## Priority one

**Providing high-quality advice and practical support**

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



## Priority two

**Building social connection**

‘I feel connected socially and emotionally.’



## Priority three

**Creating opportunities for lifelong active ageing**

‘I am active and independent.’

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# Building blocks for the future

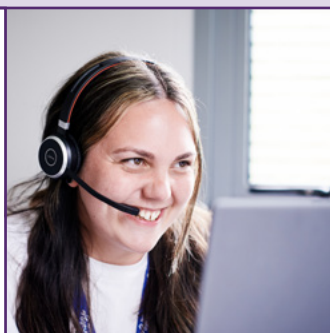
**Increasing outreach  
and engagement**



**Improving health,  
wellbeing and  
social outcomes**



**Developing  
our workforce**



**Ensuring  
sustainability**



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# Priority one Providing high-quality advice and practical support



## Improved navigation across the organisation and throughout Merton

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

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

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

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

- Strong and effective work between teams putting the needs of each client at the centre of provision. Greater capacity within these teams will also ensure greater sustainability.

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

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

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





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

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

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

for our new model to be able to help clients put preventative measures in place to safeguard their health and wellbeing.

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

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

## Living Well

2023–2024

People accessing the Living Well service

**697** women

**391** men

Referrals from Social Prescribing

**96**

Referrals from GP surgeries

**103**

Referred because of frailty

**160**

Clients with physical disabilities which affect their quality of life

**362**



This is likely because we have a high percentage of clients with physical/other disabilities referred to occupational therapy and supported to mobilise safely around their homes. More clients have maintained their scores in the management of money outcome area. This is potentially due to people seeking help for cost of living issues and issues with paying higher bills.

Living Well works closely with Information and Advice, referring many clients internally to support with bills, benefits, and cost of living issues. Living Well made many referrals to our own services including At Home, Information and Advice, Befriending and new clients attending our activity centre.

We have also supported a large number of clients to access transport such as Dial-A-Ride and Taxicard to enable them to get out and about and attend social activities. Other services we have signposted to have been the Welfare Benefits Service at Merton Council, Citizen's Advice Merton & Lambeth (CAML), Clarion Housing tenancy sustainment service, South West London Law Centre (SWLLC), and Merton Centre

for Independent Living (MCIL). The team has a fantastic knowledge of what exists in the borough to ensure our clients receive the best support possible and receive improved outcomes.

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

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



## Living Well Plus\*

Total referrals

**21**

Total clients accessing support

**16**

Total contacts

**37**

\*previously Fresh Start



## Access to advice

### Increasing outreach and engagement

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

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

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

While the new I&A Manager acknowledged the importance of increasing outreach and engagement, it was clear that the primary focus to achieving this objective was recruitment and expanding the team to build capacity to deliver this core service. This was made even

clearer when the team's only volunteer moved into paid employment. To maximise its capacity for delivering core advisory services, the team effectively managed a substantial caseload.

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

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

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

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

### Information and advice

Total benefit uptake by Merton clients

**£403,908**

People accessing advice

**4,391**

Clients receiving longer term casework

**40.96%**



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

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

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

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

Creating opportunities for lifelong active ageing and building social connection is crucial for “staying active” and “connecting”, aligning with two of the Five Ways to Well-being framework. In 2023–2024, the rising long-term health needs of Merton residents has led to 31% of Age UK Merton clients needing assistance to apply for concessionary travel to access social activities

and local community facilities to stay active and connected with others. The team worked tirelessly to achieve positive outcomes and continue to successfully overturn some refused applications.

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

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

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

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



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## At Home service

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

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

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

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

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

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

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

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





The Centre for Ageing Better / Unsplash

## At Home service

2023–2024

Average number of clients each month

**115**

Hours covered for the year (rounded)

**9,600**

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

**22**

Staff retained

**21** of 29



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# Priority two Building social connection



## Influencing community cohesion

### **In the past year, we have continued to build on the strong relationships with partners across health, care and voluntary sectors in Merton.**

While keeping the best interests of older people forefront in our minds, we have continued to engage with these partners, tackling issues such as the increased cost of living and identifying system-wide efficiencies in the delivery of services.

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

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

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

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

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

**“I’m living my life and AUKM gives me what I need to enjoy this phase of my life.”**

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

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





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

### **The Merton Befriending service is provided in partnership with Wimbledon Guild. The service matches volunteers with the most isolated older adults, who are house-bound and living with multiple long-term conditions, and who may not have strong support networks.**

Overall, we have seen an increase in referrals compared to previous years, with a marked increase in clients with complex needs being referred to our service. Mental health issues are a leading reason for referral. We continue with a hybrid service offering, with both telephone and face-to-face contact as options for clients based on preference.

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

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

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

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

Our group of students from Merton Colleges were nominated for an award at this year's

volunteer awards for their Christmas parcel project – fundraising and delivering Christmas parcels to our isolated clients; they were presented with a runner up award at the ceremony. This year's project saw 100 parcels being delivered throughout the borough.

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

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

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

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



## Befriending service

2023–2024

Current active befriending matches

**101**



Clients feel they had the correct match

**100%**

Clients on service aged 80+

**78%**

Current waiting list for befriending matches

**40**

Referrals for befriending

**165**

BAME referrals for befriending

**42%**

Current active volunteers

**181**

Total volunteers this year

**286**

Total students supported with placements

**19**



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

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

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

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

to connect back into the community as part of their recovery.

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

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

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

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



### Context / presenting needs

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

### Intervention

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

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

### Outcomes

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

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

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

#### Client profile

Age: 96

Location: Morden

Referred by: physiotherapist

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# Priority three Creating opportunities for lifelong active ageing



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

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

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

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

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

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

We ran many successful events in the centre this year. For the King's Coronation Party we had

a two-piece band play for us. We had our first Black History Month celebration — where we had a steel band playing, also a first for us, and delicious Caribbean food. Local dignitaries including the Worshipful Mayor of Merton attended this event.

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

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

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

## Clients accessing regular physical activity programmes

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

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## Team development

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

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

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

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

## Listening to clients

### Sports Days

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

### Free Soup & Roll lunch

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

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

**“I’m 18 years living in Mitcham and only now feel like I’m part of a community.”**



### Context / presenting needs

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

### Intervention

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

### Outcomes

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



#### Client profile

Age: 71

Location: Mitcham

Referred by: Self-referral

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# People

## Increased the number of volunteers and improved volunteering experience

**Age UK Merton is grateful to all its volunteers, without whom many of our services for older adults across the Borough would not exist.**

They play a key role in ensuring the quality and reach of our services. We offer volunteering opportunities to people of all ages from student placements to volunteering at our centre in the community. Our oldest Volunteer is 96.

Our volunteers are supported and overseen by our experienced volunteering team and are managed in accordance with our Volunteering policy. Volunteers, in their diversity of age, experience, cultural background and their involvement within communities, bring to our work a value that adds to our understanding of and response to older people's needs. Our range of volunteers have a variety of interests and

reasons for wanting to support the organisation, from gaining experience at the start of their careers to using their wealth of experience and knowledge to meeting the needs of our communities.

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





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# Financial Review

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

## Headline activity for the 2023–2024 Financial Year

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

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

## Reserves Policy

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

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

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

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

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The risks and issues considered include:

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

### Going Concern

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

Looking further ahead into 2025, 12 months from the date of the Independent Audit of the 2023–24 Financial Statements, the Board of Trustees believes the Charity is well placed to

continue to access grants and contracts from local and national funders. The Trustees also believe that the funding from paid-for services will increase by March 2025, though they accept that there remain economic pressures from increased employment costs. Going concern is assessed quarterly as a standing item on the agenda at Finance Committee.

### Investment Policy and Objectives

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

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



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# Financial Statements

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

## Risk Management

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

This role and the associated practices offer reassurance that:

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

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

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

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

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

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

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## **Board Structure and Governance**

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

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

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

## **Principal Activity**

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

## **Governing Document**

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

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

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

## **Public Benefit**

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

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

## **Trustees**

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

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

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

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

**Tobin Byers**, Chair

**Brian Dillon**, Treasurer

**Eileen Nutting**, Company Secretary

**Altaf Moledina**

**Katherine Murray**

**Richard Batson**

**Peter Southgate**

**Tracey Scott** (appointed on 22 November 2023)

### **Appointment of new Trustees**

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

### **Trustee recruitment and induction**

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

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

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

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

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

### **Management**

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

#### **Senior management team**

**Sarah Goad**, CEO

**Helen Regan**, Head of Services  
(appointed January 2024)

**Rebecca Williams**, Head of Finance

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## Recruitment

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

## Training

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



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# Statement of Trustees' Responsibilities

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

## **Company law requires the Trustees to prepare financial statements for each financial year.**

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

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

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

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

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

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

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

## **Small Company**

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

On behalf of the Board:



**Tobin Byers** (Chair), Trustee  
11th November 2024

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# Reference and Administrative Information

## **Financial review**

Registered Charity number 01105384

Registered Company number 05173595

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

## **Auditors' details**

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

## **Bankers**

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

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

## **Investment managers**

CCLA Fund Managers Limited

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



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# Our supporters

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

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

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

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

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

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



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

## Opinion

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

In our opinion the financial statements:

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

## Basis for opinion

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

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

## Conclusions relating to going concern

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

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

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

## Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent

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

We have nothing to report in this regard.

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

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

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

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

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

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or

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

### **Responsibilities of Trustees**

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

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

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

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

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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 Kingston Burrowes Audit  
Ltd, Statutory Auditors**



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

# Financial statements

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

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

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

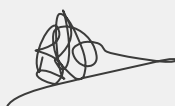
	<b>Notes</b>	<b>2024</b> £	<b>2023</b> £
<b>Fixed assets</b>			
Tangible assets	15	2,471	2,297
Investments	16	33,672	30,839
		<b>36,143</b>	<b>33,136</b>
<b>Current assets</b>			
Debtors	17	95,950	99,042
<b>Cash at bank and in hand</b>		<b>608,571</b>	<b>572,877</b>
		<b>704,521</b>	<b>671,919</b>
<b>Current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

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



**Tobin Byers** (Chair), Trustee

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



**Brian Dillon** (Treasurer), Trustee

Statement of cash flows for the year ended 31 March 2024

	Notes	2024 £	2023 £
<b>Cash flows from operating activities</b>			
<b>Net cash provided by / (used in) operating activities</b>		22,650	22,614
<b>Cash flows from investing activities</b>			
Interest from investments		13,044	2,956
<b>Net cash provided by / (used in) investing activities</b>		<b>13,044</b>	<b>2,956</b>
Change in cash and cash equivalents in the reporting period		35,694	25,570
Cash and cash equivalents at the start of the reporting period		572,877	547,307
<b>Cash and cash equivalents at the end of the reporting period</b>		<b>608,571</b>	<b>572,877</b>
<i>All amounts relate to continuing activities</i>			
<b>RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES</b>			
Net income/(expenditure) for the reporting period (as per the statement of financial activities)		(18,465)	94,059
<b>Adjustments for:</b>			
Depreciation charges	15	85	—
Unrealised (gains) / losses on investments	16	(2,833)	1,151
Interest from investments	3	(13,044)	(2,956)
Payments to acquire tangible fixed assets	15	(259)	(1,741)
Decrease / (increase) in debtors		3,092	(53,947)
Increase / (decrease) in creditors		54,074	(13,952)
<b>Net cash provided by / (used in) operating activities</b>		<b>22,650</b>	<b>22,614</b>
<b>ANALYSIS OF CASH AND CASH EQUIVALENTS</b>			
Cash at bank and cash in hand		608,571	572,877
<b>Total cash and cash equivalents</b>		<b>608,571</b>	<b>572,877</b>



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# Notes to the financial statements

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## 1. Accounting Policies

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

### Basis of preparation

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

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

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

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

The accounts have been prepared on a going concern basis under the historical cost convention modified to include certain items at fair value,

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

### Income recognition

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

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

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

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

### Expenditure recognition

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

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

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

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

### **Fund accounting**

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

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

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

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

### **Donated services and facilities**

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

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

### **Voluntary help**

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

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

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

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

### **Tangible fixed assets**

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

<b>Asset Category</b>	<b>Annual Rate</b>
Motor vehicles	33% on cost
Office equipment	33% on cost

### **Corporation Taxation**

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

### **Investments**

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

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### 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.

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### 2. Income from Donations and Legacies

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

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

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### 3. Investment Income

	2024 £	2023 £
Bank interest	13,044	2,955
Investment income	—	1
	<b>13,044</b>	<b>2,956</b>

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

#### 4. Incoming Resources from Charitable Activities

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

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



#### 4.1 Grant details

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

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

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

## 5. Fundraising costs

	2024 £	2023 £
<b>Direct fundraising costs</b>	<b>2,239</b>	<b>1,519</b>

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

## 6. Charitable activities costs

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

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## 7. Analysis of direct costs

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

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## 8. Analysis of support

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



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## 9. Governance costs

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

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

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## 10. Net incoming/(outgoing) resources

Net resources are stated after charging/(crediting)

	2024 £	2023 £
<b>Auditor's fee</b>	<b>6,344</b>	<b>3,360</b>

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## 11. Staff Salary Costs

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

One employee (2023: One) had employee benefits in excess of £60,000 within the range of £70,001–£80,000 (2023: £60,000–£70,000). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds. The Charity Trustees

were not paid nor received any other benefits from employment with the Charity in the year (2023: £Nil) neither were they reimbursed expenses during the year (2023: £Nil). No Charity Trustee received payment for professional or other services supplied to the Charity (2023: £Nil).

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

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

## 12. Staff numbers

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

	2024 Numbers	2023 Numbers
Senior management team	9	8
Other direct charitable staff	16	15
At Home with Age UK Merton	19	17
	<b>44</b>	<b>40</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 2024, the company's total contributions amounted to £22,254 (2023: £20,114).

## 14. Transactions and related parties

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

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

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

## 15. Tangible fixed assets

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

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

## 16. Fixed asset investments

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

There were no investment assets outside the UK.

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

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

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

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

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

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

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

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

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

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

## 19. Analysis of net assets

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

Comparative year information for the net assets between funds

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

## 20. Movement in funds – current year

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

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

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

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

## 21. Movement in funds – previous year

Current Year Unrestricted Funds	At 1/4/22 £	Net movement in funds £	Transfers between funds £	At 31/3/23 £
General fund	377,688	36,592	(117,844)	296,436
<b>Designated fund</b>				
Buildings & maintenance	—	(9,895)	120,000	110,105
	<b>377,688</b>	<b>26,697</b>	<b>2,156</b>	<b>406,541</b>
<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>
<b>Total funds</b>	<b>454,495</b>	<b>94,059</b>	<b>—</b>	<b>548,554</b>



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

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## 22. Restricted funds

### Direct Services – At Home with Age UK Merton

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

### Grants to Individuals

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

### Health Care Programmes

This incorporates the Living Well and Living Well Plus services.

### Living Well

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

### Living Well Plus

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



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### **Information and Advice Service**

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

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

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

### **Love Later Life including Activities**

The service provides a programme of activities running Monday to Friday in our Centre and across the Borough, supporting people to stay active in body and mind. These services are largely funded

through client income but we have received support to help subsidise costs and support specific activities. During the year we have seen a steady increase in the variety and locations of these activities, with new particular interest in the Singing For Fun and poetry sessions.

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

### **Volunteering and Befriending**

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

### **Project & Community Outreach Worker Payments**

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

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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 2024 is £812,918 (2023: £443,712)



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



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