Wimbledon Guild

Wimbledon Guild of Social Welfare

Annual Report and Accounts
Year Ended 31st March 2026

Company No. 383330
Registered Charity No. 200424

WIMBLEDON GUILD OF SOCIAL WELFARE
(a company limited by guarantee)
REPORT OF THE BOARD OF TRUSTEES AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2026

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WIMBLEDON GUILD OF SOCIAL WELFARE
(a company limited by guarantee)
REPORT OF THE BOARD OF TRUSTEES AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2026

The Trustees of Wimbledon Guild of Social Welfare present their Annual Report for the year ended 31 March 2026 under the Charities Act 2011 and the Companies Act 2006, including the Directors' Report and the Strategic Report under the 2006 Act, together with the audited financial statements for the year.

Aims and Objectives

Wimbledon Guild was established in 1907 to provide financial, social and practical support for the diverse communities in the Wimbledon area. Wimbledon Guild's purposes, as set out in the objects contained in the Articles of Association are:

> *"To promote all or any charitable purposes for the benefit of Wimbledon and District and the communities thereof".*

In practice, this means that Wimbledon Guild operates primarily throughout the London Borough of Merton.

Our mission is to create a physical and emotional place:

"Where no one has to face life's challenges alone".

Our services focus on:

- Tackling loneliness and social isolation in Merton.
- Supporting people in Merton who are experiencing difficulties in life.
- Supporting older people in Merton to live full, active and healthy lives.

These three service objectives are underpinned by a fourth objective describing our culture and environment:

- Creating a welcoming community which supports our aims.

Statement of Public Benefit

The Trustees have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission. Wimbledon Guild's services are open to the people of the London Borough of Merton (LBM).Wimbledon Guild also provides an extensive range of social welfare services, working in partnership with numerous voluntary and statutory organisations.

Strategic Report

Overview

The London Borough of Merton has a distinct demography. Wards in the west (Wimbledon, Raynes Park) have more affluent and older populations. Wards in the east (Mitcham, Morden) have a younger, more mobile and more ethnically diverse population with higher levels of deprivation. We aim to meet the needs of all local people following the patterns of demand. Broadly, our services for older people are focussed in the west and services tackling poverty and supporting mental health are focussed in the east.

In late 2024, the Trustees decided to commission a full refurbishment of our headquarters, Guild House. The building will be substantially upgraded, creating a modern, welcoming and professional environment for clients, volunteers, staff and visitors. The layout will be replanned, and the current Drake House activity space will be relocated to newly created rooms in Guild House.

Following a competitive process, Ridge were appointed in February 2025 to develop the design and manage the construction process. In January 2026 the project was tendered, and Borras were appointed as the main contractor, starting on site in February 2026. The total estimated value of the project (including fees, contingencies and construction costs) is estimated to be £3,975,613. Completion is scheduled for December 2026.

During the contract period, staff have relocated to temporary accommodation.

We have three organisational aims for this interim period:

- Maintain services at current levels
- Maintain current levels of home working, without any increase
- Locate staff as geographically closely to each other as possible, given the lack of an alternative for Guild House in a single location.

We believe that we have achieved these aims very effectively with only a very limited reduction in services. Our base in Morden is particularly well used – the majority of our Talking Therapies services are now located there, supporting our wider aim of making mental health support more readily available to communities in the east of Merton.

The refurbishment is funded from Wimbledon Guild's own resources, without external financial support. We are now experiencing an unprecedented strain on our finances. We continue to witness the long-term mental health and financial consequences of the pandemic, combined with the cost-of-living crisis. Decreased local government and NHS resources have reduced our statutory funding, which has not kept pace with inflation. Cuts in statutory sector services have generated an increased demand for our services which now significantly exceeds pre-Covid levels.

2. Achievements, Performance and Future Plans

Tackling Loneliness and Social Isolation in Merton.

Background

Reducing social isolation and loneliness is a cross-cutting theme which guides much of our work. There is substantial evidence that loneliness has a severely negative impact on mental and physical health, particularly for older people.

What we have achieved and how we have achieved it

Café

The café moved from Guild House in January 2026 to a smaller temporary location in a local church. It now serves around twenty lunches four days each week, rather than around forty lunches five days each week. Attendance reduced from over 8,000 to 6,446 in 2025/26. The cafe continues to offer a welcoming and inclusive social space, providing a varied and nutritious low-cost menu.

Befriending

148 clients were supported during the year, compared with 160 in 2024/25, due to volunteer and client turnover. 97 befriending volunteers were active during the year. We were delighted to be awarded "Excellent" in the Quality in Befriending Award (the highest accreditation available) in February 2026, evidencing our professional and sensitive approach.

Future Plans

We are exploring ideas for extending the cafe service in the refurbished building, including longer opening hours and a wider range of snack options and social events.

Supporting People in Merton who are Experiencing Difficulties in Life - Talking Therapies

What we have achieved and how we have achieved it

Over the past year we made significant progress in our aim to refocus our Talking Therapies service, making it more accessible to communities who typically do not use mainstream services and have statistically poorer mental health. Shorter, more targeted and more clearly described services have contributed to this growth. We closed our more generalised long-term Counselling service, reducing our overall client numbers by 51 and reducing our staff by three posts.

The key issues for clients in our Talking Therapies services were anxiety, depression, relationship issues, low self-esteem, bereavement and trauma, broadly consistent with previous years. We achieved high levels of clinically reliable change, averaging 56% with all services exceeding the 40% benchmark and some achieving 100%. Our data is now of very high quality with information recorded for 92% of clients. Overall, the Talking Therapies

department was able to triage 178 (236 in 2024/5) clients, provide 179 (195 in 2024/25) assessments and delivered 2,356 sessions (3,369) hours of services for the Merton Community

Funding from City Bridge and the Big Lottery supports the growth of our newer services which are expanding as trust builds with diverse communities. We have seen increased engagement of 23% from Black and Minority Ethnic communities, 17% from clients who define as disabled and 11% from clients who define as LGBTQ+. Our BAME service has been particularly successful, with 67 clients seen compared with a funding target of 60. Mindfulness is also very popular, with 21 clients attending, meeting the target of 21. 14 clients attended the long-term health conditions group compared with a target of 7. 96% of clients would recommend our services 91% would return to our services in the future if the need arose.

Future Plans – Talking Therapies

Over the next year we plan to continue building on our successes in delivering targeted services, aiming to secure additional funding, to provide more needed services to the Merton community. We are very pleased to have provided a full therapy programme whilst managing the impact of the office refurbishment which has required staff to vary their work locations and adapt to facilities not specifically designed for therapy use.

Supporting People in Merton who are experiencing difficulties in life – Community Services

Our Wellbeing Support Team, within the Community Services Department, provides services for older people who are experiencing difficulties in life:

- Short Term Wellbeing Support - Internally funded by Wimbledon Guild, offering up to 12 weeks' support for older adults with less complex needs
- Merton Uplift – Funded by South West London St Georges Mental Health Trust (SWLSTG) , offering practical help to older people receiving community mental health services from the Trust
- Continuous Support - Funded by Merton Council to support older people with longer term or recurring difficulties
- Community Hub - a joint helpline project with Age UK, funded by Merton Council

Wellbeing Support

426 clients were supported in the year, almost identical to the previous year's total of 425.We clearly saw the impact of the cost of living crisis and focussed on income maximisation, with 668 grant applicants compared with 623 in 2024/25. We continued to see an increase in complex referrals for people with moderate to severe mental ill-health. This represents a long-term challenge for us as we explore how best to respond to this client group given their levels of clinical need.

Merton Uplift

Merton Uplift offers four weekly one-to-one wellbeing sessions to clients assessed by SWLSTG as experiencing mild-moderate mental health conditions, including depression and anxiety. It also delivers workshops promoting emotional wellbeing. Our Morden base is helping to grow the service, reaching people who have difficulty visiting Wimbledon.

Continuous Support

This service for older adults with long term difficulties is largely funded by the London Borough of Merton. Each year we exceed the contracted target and in 2025/26 159 clients were supported, well above the contracted level of 119 and a slight increase on the previous year. Clients for this longer-term service are vulnerable, with significant health conditions, needing more regular intensive support than our shorter-term teams can offer.

Community Hub

The Hub was set up as a Covid Helpline and continues to be funded by Merton as a 'front door' to the borough's voluntary sector. It is delivered in partnership with Age UK Merton. We saw a reduction in Hub callers in the year, from around 1,600 to around 1,156, partially due to some reclassification of calls. Calls are sometimes simple information requests (41%), but many require complex casework (59%). Over the last year calls have predominantly related to cost-of-living issues, including requests for emergency food support and personal grants.

Welfare Grants

Since Covid and the subsequent cost of living crisis, the welfare grants programme has been funded by the London Borough of Merton, via central government's Household Support Fund. In 2025/26 we received and disbursed £203k (2024/25 -£193k) in grants to 457 (2024/25 483) local people. This is a lower number than the previous year as purchase costs for the items grant applicants need (typically white goods and basic furniture) and overall levels of personal debt continue to increase.

Future Plans – Community Services

We envisage that demand for Community Services will remain high over the next year. We will ensure that our service continues to be as accessible and as welcoming as possible. We will also continue to take a holistic approach with all of our clients - often financial problems are linked to other problems – as an example, 44% of applicants identify as having a disability, with half of that total identifying as living with a mental health condition.

Returning to Guild House in 2027 will provide us with an opportunity to review and refresh our services, ensuring that we are delivering the greatest possible benefit for our clients.

Enable older people to be active and healthy.

What we have achieved and how we have achieved it

We offer a varied and inclusive programme of social and exercise activities each week via our Community Engagement Team. Around 60% of the sessions offer physical exercise at varying levels of intensity from seated yoga through to walking football and tennis. We have seen a 37% increase in participant numbers compared with last year and a 60% increase on pre-pandemic levels with 936 (876: 2024/25) participants engaging in activities in the year.

The Merton Moves project continues to play a significant part in supporting older people's access to physical activity. Merton Public Health funds one staff member as the Merton Moves coach, encouraging older people to take a six-week pledge to attend exercise classes of their choosing, at no cost. A total of 300 people has completed the programme since its inception in 2021. A high proportion of participants come from BAME communities (40%) compared with our other activities (24%). There is also higher representation from wards in the east of the borough (32%) compared to our other activities (24%), with numbers increased since last year.

Future Plans

We have experienced a huge increase in demand for exercise activities over the year, with 60 enquiries about Merton Moves in the last quarter, in contrast to the more usual 20-30. This appears to have been due to local authority publicity. This demand means that we have insufficient capacity in our classes to deliver the programme, and we now have a waiting list for the first time. We are reviewing how best to continue with this very popular programme whilst recognising the resourcing limitations.

Create and sustain an environment that supports our mission.

Volunteers play a vital role in our service delivery and over the year we have averaged 280 volunteers (140 in 2024/25) at any one time although there is significant fluctuation within and between years. Volunteering in our café and our community garden are very popular but more isolated roles (e.g. befriending vulnerable clients in their homes) are harder to fill. All volunteers have training, support and role descriptions and their contribution is recognised through regular consultation groups and social events. We are seeing a gradual increase in volunteers from the east of the borough since we opened our Morden base, particularly with exercise classes.

Our Trustees (who are themselves volunteers) are very grateful for the huge contribution that volunteers make to the life of Wimbledon Guild and we are introducing a long service award scheme to recognise the time and talent that so many local people have given us.

Financial Review and Results for the year 2025/26

The net operating deficit for the year was £1,139,449 (2024/25: £893,692).

Total income for the year of £2,165,701 (2024/25: £2,438,817) was down by 11.2%. Grant income of £831,727 was up £76,419 (10.1%). The main contributor to this was the commencement of a project funded by the Energy Saving Trust (£44,238) and the continuation of the 5 year Talking Therapies project funded by the City Bridge Fund (£46,004).

Our other sources of income continue to be rental income from the residential properties and investment income from our various portfolios. Rental income generated £537,812 (2024/25: £621,740), while investment income was down 30.8%, returning £460,587 (2024/25: £665,929). The lower investment income reflected the lower income distributions by CCLA, due to poor performance and the withdrawals from the portfolio to fund the Guild House Refurbishment project. Wimbledon Guild and its investment managers operate a total return approach to Investments.

Trading activities generated £84,678, down by £27,404 (24.5%). We moved out of Guild house during the year, however income generated by activities at Guild House, Drake House and WG Morden by our Community Services team remained at the same levels as the previous year £123,297 up by £966 from the previous year. Income from our therapy sessions fell by 61.10% from £50,464 to £19,623, mainly due to the closure of the long-term service.

Expenditure for the year of £3,305,151 (2024/25: £3,332,511) was down 0.8%. Expenditure on charitable activities of £2,900,091 was down 1% and expenditure on raising funds of £405,059 was up 0.6%.

Staff costs of £1,985,886 were down by 1% reflecting the reduction in staff numbers. (See note10).

In order to support the charitable activities of Wimbledon Guild, and with the approval of the Board, £2,055,000 was withdrawn from the portfolio managed by CCLA made up of £1,616,908 from the expendable endowment and £438,092 of Investment income.

The investment portfolio valuation has fallen over the last year and produced an overall loss of £1,140,420 (2024/25: £578,485). We made losses on the revaluation of the Investment portfolio of £1,518,500 (2024/25 £555,000). The performance of the investment portfolios is reported in more detail in the Investment Policies and Performance section of the Report.

Accordingly, the net loss for the year was £3,798,370 (2024/25: £917,177)

The financial position at 31 March 2026 continues to be strong, with total net assets of £27,710,451, including free reserves of £674,150.

Wimbledon Guild has considered the guidance set out by the Charity Commission, follows the Institute of Fundraising code of fundraising practice and is registered with the fundraising Regulator. We have not received any complaints in respect of our fundraising practices, and our fundraising is managed in a way that is neither detrimental to Wimbledon Guild's reputation nor the wellbeing of the people or parties involved.

Wimbledon Guild generated £105,451 of income from fundraising. The fundraising team also generated £37,579 from events.

In considering the appropriateness of preparing the financial statements on a going concern basis the Trustees have taken account of all available information about the future including considering information from approved budgets, and from forecasts covering the next 3 years for income, expenditure, and cash-flows.

Given Wimbledon Guild's ability to access the Expendable Endowment funds to continue to support its charitable activities. The Trustees have concluded that it is entirely appropriate to prepare the financial statements at 31 March 2026 on a going concern basis.

Trading Subsidiary

Wimbledon Guild's trading subsidiary, Wimbledon Guild Promotions Limited, has been dormant since 1 April 2016.

4. Principal Risks and Uncertainties

The Trustees have developed a risk framework that clearly differentiates between the nature of risks the charity faces, which are:

- Corporate strategic risks, which impact Wimbledon Guild's ability to deliver our strategy.
- Operational risks, which are associated with identifying potentially inadequate internal practices, policies and systems that might result in a loss to the organisation; and
- Project risks, which are associated with specific, individual projects.

Corporate strategic risks are the main focus of the Trustees, and these have been updated during the year. As at 31 March 2026 the principal strategic risks currently facing the charity, and the plans and strategies to manage risk, are:

Risk	Plans and strategies to manage risk
Managing the transition to a new CEO and the retention of senior management	Appropriate executive search consultants appointed on the basis competitive proposals. Sufficient notice given to allow for an effectively managed process.

Failure to complete the refurbishment of Guild House on time and on budget	• Weekly meetings with the project and building consultants • rigorous financial monitoring with the construction firm • regular monitoring of any potential delays. • regular reporting to the project subcommittee and the board. • site visits to monitor progress
Damage to Wimbledon Guild's reputation through the growing complexity of our work which puts us in contact with vulnerable people who are experiencing difficulties in their lives.	• adoption of Safeguarding best practice in terms of policies, procedures and training for all staff, volunteers and trustees. • recruitment of appropriately skilled and professional staff and volunteers. • continuous training of new and existing staff and volunteers. • taking appropriate professional advice and acting on it.
Loss or lack of skilled and motivated staff and volunteer group to deliver services because of reliance on goodwill, expanding workloads, increasingly complex and demanding casework.	• ensuring resourcing levels are consistent with ambitions. • ensure appropriate and timely internal and external training for all staff and volunteers. • structured approach to workforce planning. • open, positive working relationships • positive approach to problem solving. • invest in high quality IT hardware and software to support our services and evidence the quality of our services.

For full details of the charity's risk policy and risk management practices see page 16.

This is the end of the charity's Strategic Report as required by the Companies Act 2006.

Financial Management Policies

a) Reserves

Wimbledon Guild had total funds of £27.7m at 31 March 2026, of which £13.3m were restricted. Of the unrestricted funds of £14.4m, £1.35m can only be realised by disposing of tangible fixed assets, and £12.4m can only be realised by disposing of Investment Properties. The remaining £674k represents free reserves.

i. Restricted Fund- Expendable Endowment

In 2015/16 the Trustees established a special trust ("Expendable Endowment") which is administered by Wimbledon Guild as trustee. The trust is held as an endowment fund and the income from the trust ('special trust income') and, at Wimbledon Guild's discretion, all or part of the capital is applied for the furtherance of those aspects of the charitable objects of Wimbledon Guild which are concerned with the provision of welfare services and relief and prevention of poverty, relief and prevention of ill health and provision of charitable support to the elderly. During 2025/26 the trust generated special trust income of £438,092 (2024/25: £637,159). In the year £441,812 (2024/25: £781,937) of special trust income was used for Wimbledon Guild's charitable purposes. At 31 March 2026, the expendable endowment was £13,154,037 (2025: 15,389,000).

ii. Free Reserves

The Trustees have adopted a reserves policy which they consider appropriate to ensure the continued ability of Wimbledon Guild to meet its objectives. Free reserves are defined as that part of Wimbledon Guild's funds that are freely available for its general purposes.

An appropriate level of free reserves is required to maintain a level of readily realisable assets:

- to sustain Wimbledon Guild's operations within the London Borough of Merton through periods of economic downturn and uncertainty for long enough to take remedial action.
- to develop new services or expand current ones in line with the changing needs of the community, whilst supporting existing clients and staff during periods of change.
- to ensure that delays in the receipt of expected income do not interrupt services or cause serious financial difficulties.
- to survive unexpected setbacks and problems arising from internal or external causes.

The Trustees have reviewed the required level of free reserves, Expendable Endowment funds, the risk profile of Wimbledon Guild and its plans for the future.

In considering the minimum level of free reserves the Trustees have taken account of the quantum and accessibility of the Expendable Endowment fund and Wimbledon Guild's discretionary powers to draw capital down when required to fund certain of the charitable activities of the charity.

The trustees have determined that the minimum level of free reserves required to be held is £0.5m, Current free reserves of £674k represents about 19 months of annual unrestricted expenditure.

The Trustees will continue to drawdown capital from the Expendable Endowment when required to meet the operational needs of the charity. This situation will be reviewed on an ongoing basis.

b) Investment Policies and Performance

Over the 12 months to 31st March 2026, the investment portfolios have returned -6.88% (2024/25 – 0.4%)

Fixed Asset Investments at 31 March 2026 were £13.8m (2024/25: £16.1m). Wimbledon Guild's total investment portfolio was managed by CCLA Investment Management ('CCLA'). Part of the CCLA portfolio is held as an Expendable Endowment fund (see Reserves section a(i)). The other investments are available to support the free reserves described in Reserves section a (ii) above.

The Board has given CCLA discretionary powers to manage the portfolio within its objectives. CCLA meet the Investment Committee twice each year to discuss the portfolio and determine future policy.

The CCLA portfolio is managed on a total return basis with the investment objective to provide funding for certain of Wimbledon Guild's charitable purposes while preserving the capital base in real terms. Specifically, the investment objectives are:

- to seek a total return of 4% plus Consumer Price Index per annum on a five-year rolling basis; and
- investments to provide funding for charitable purposes of 3% of the capital value per annum.

The CCLA portfolio fell by 6.88% over the course of the year. Overall, the net realised and unrealised investment losses reported for the year were £1,140,420 (2024/25: £578,435).

As reported in the Financial Review section of the Report, to support the charitable activities of Wimbledon Guild, and with the approval of the Board, £2,055,000 (2024/25: £1,570,000) was withdrawn from the portfolio managed by CCLA.

The management of the cash deposits is delegated to Senior Management within approved limits.

c) Investment Properties

The residential properties have been valued at 31 March 2026 at £11,900,000 (31 March 2025: £14,375,000). In undertaking the valuation, allowance has been made for the tenancies in place. The 2026 figure reflects the removal of the Guild House flats from the portfolio due to the refurbishment taking place at Guild House and a revaluation of the portfolio by our managing agents.

The properties have been valued on an informal basis by the managing agents, Bells Commercial Ltd (Bells), who have managed the portfolio for around 40 years. They have valued in their capacity as managing agents, using their detailed knowledge of the properties, taking into account the location, size, condition, construction and tenancies in place using the comparable method.

Property management continues to be outsourced to Bells), and the maintenance of the buildings is overseen by the Properties Committee.

Structure, Governance and Management

Wimbledon Guild is a Company Limited by Guarantee and a Registered Charity.

The governing body of Wimbledon Guild is the Board of Trustees, comprising ten members who meet at least four times a year. Trustees are elected for three-year terms and are eligible to stand for re-election for further three-year terms up to a maximum of nine years. Thereafter, Trustees may be re-elected for additional one-year terms if 75% of the Board of Trustees present at a meeting of the Board have voted in favour of a Board resolution recommending their re-election.

Each new Trustee is given an induction programme, and all Trustees have the opportunity to receive additional training. A register is kept of the interests and the identified skills of the Trustees.

The main responsibilities of the Board are setting the strategy for Wimbledon Guild and monitoring its implementation, setting and monitoring the budget, and exercising financial overview. Trustees and senior staff regularly meet to consider areas of individual work in greater detail.

The Board has established formally constituted sub-committees, each with terms of reference and functions delegated by the Board. The Chief Executive Officer and/or Head of Finance and Resources attend all the subcommittee meetings, as do the appropriate Senior Managers.

The Trustees delegate the day to day running of Wimbledon Guild to the Senior Management Team. Weekly operational meetings are held by the Senior Management Team.

The Board, where appropriate, uses the Charities Code's principles, rationale and key outcomes to evaluate the effectiveness of governance within Wimbledon Guild. The Board regularly reviews its governance procedures, taking legal and consultant advice as appropriate.

Risk and Internal Control

The Trustees have overall responsibility for ensuring that Wimbledon Guild has an adequate system of controls, financial and otherwise. They are also responsible for safeguarding the assets of Wimbledon Guild and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees must ensure that:

- Wimbledon Guild's assets are safeguarded against unauthorised use or disposition.
- accurate records are maintained, and financial information used within Wimbledon Guild or for publication is reliable; and
- Wimbledon Guild complies with relevant laws and regulations.

A corporate risk register is maintained, updated and reviewed regularly by the Trustees and management. As part of this process the Trustees acknowledge their responsibility for Wimbledon Guild's system of internal control and reviewing its effectiveness. It is also recognised by the Trustees that such a system is designed to manage rather than eliminate the risk of failure to achieve Wimbledon Guild's objectives and can only provide reasonable, not absolute, reassurance against material misstatement or loss.

The Trustees have set policies on risk and internal controls, which cover the following:

- the responsibility of management to implement the Trustees' policies and identify and evaluate risks for their consideration on an ongoing basis.
- consideration of the type of risks Wimbledon Guild faces.
- the level of risks which they regard as acceptable.
- the likelihood of the risks concerned materialising.
- Wimbledon Guild's ability to reduce the incidence and impact on the business of risks that do materialise.
- the costs of operating particular controls relative to the benefit obtained.
- arrangements for monitoring and reporting on risk and control matters of importance, together with details of corrective action being undertaken.

The Board has established a formally constituted sub-committee, the Finance and Risk Committee with terms of reference approved by the Board to ensure Wimbledon Guild is financially sound and prudent and appropriately managing risk. The Committee meets at least four times a year and reports to the Board. During the year the Trustees have received reports from the Chief Executive and Senior Managers relating to risk and control. These include an overall report on the status of the risk management process and the system of internal control at the end of the year. The Charity Commission guidance for both risk and internal control was used in this process. The reports have satisfied the Trustees that the above policies are being implemented. Areas of high risk are reviewed by the Trustees to ensure adequate mitigation of the risk. At the year end, Wimbledon Guild's system of internal control was deemed adequate and effective and major risks properly addressed.

Senior Management Remuneration

The Senior Management Team comprised the Chief Executive Officer, Head of Finance and Resources, Head of Community Services, Head of Talking Therapies and Head of Communications & Fundraising. The total salaries and benefits of the Senior Management team in the year were £405,094 (2024/25: £400,437).

The senior management remuneration approach generally encompasses two main factors:

- Internal job evaluation which takes account of the distinct elements of the roles, as well as an internal comparison of roles at senior level; and
- External pay benchmarking based on market factors.

All senior staff receive regular, structured feedback from the Chief Executive about how they have contributed to Wimbledon Guild's strategy, and any personal development areas they may have.

WIMBLEDON GUILD OF SOCIAL WELFARE
(a company limited by guarantee)
STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and regulations.

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 Charities SORP.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concerning basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions, disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

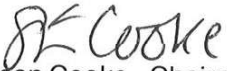
STATEMENT OF DISCLOSURES TO THE AUDITORS

So far as the Trustees are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which Wimbledon Guild's auditors are unaware, and each Trustee has taken all the steps that they ought to have taken as a Trustee in order to make them aware of any audit information and to establish that Wimbledon Guild's auditors are aware of that information.

AUDITORS

Crowe U.K. LLP has expressed its willingness to continue as Auditor for the next financial year.

This Annual Report of the Trustees and the Strategic Report, under the Charities Act 2011 and the Companies Act 2006, were approved by the Board of Trustees on 27 July 2026 and are signed as authorised on its behalf by:



Susan Cooke - Chairman



Sandy Pfeifer –Treasurer

4 September 2026

Independent Auditor's Report to the Members of Wimbledon Guild of Social Welfare

Opinion

We have audited the financial statements of Wimbledon Guild of Social Welfare for the year ended 31 March 2026 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows and notes to the financial statements, including 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 2026 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the 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 our audit

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

Matters on which we are required to report by exception

In light of the 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 strategic report or 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
- 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.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 18, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

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. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charitable company operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, including financial reporting legislation and the Charities SORP (FRS 102), and tax regulations. We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be necessary to the charitable company's ability to operate or to avoid a material penalty. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

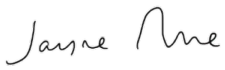
We also considered the opportunities and incentives that may exist within the charitable company for fraud. We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of grant income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management, and the Finance & Risk Committee about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals and grant income, reviewing regulatory correspondence with the Charity Commission and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it.

In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

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.



Jayne Rowe

Senior Statutory Auditor

For and on behalf of

Crowe U.K. LLP

Statutory Auditor

London

Date: 14 September 2026

WIMBLEDON GUILD OF SOCIAL WELFARE
(a company limited by guarantee)
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026 (incorporating an Income and Expenditure account)

	Notes	Unrestricted Funds £	Restricted Income Funds £	Endowment Funds £	Total 2026 £	Total 2025 £
Income from:						
Donations and legacies	2	105,454		-	**105,454**	106,224
Charitable activities	5	683,865	831,120	-	**1,514,985**	1,554,582
Other trading activities	3	84,678		-	**84,678**	112,082
Investments	4	22,495	438,092	-	**460,587**	665,929
Total income		896,492	1,269,212	-	**2,165,704**	2,438,817
Expenditure on:						
Raising funds	6	405,062	-	-	**405,062**	402,675
Charitable activities	7	63,179	2,836,912	-	**2,900,091**	2,929,834
Total expenditure		468,241	2,836,912	-	**3,305,153**	3,332,509
Operating Deficit		428,251	(1,567,700)	-	**(1,139,449)**	(893,692)
Net (losses)/gains on investments	14	(454,958)	-	(685,462)	**(1,140,420)**	(578,485)
Transfers	19	(67,405)	1,616,908	(1,549,503)	**-**	-
(loss)/gain on revaluation and sale of Investment Properties	13	(2,005,000)	-	-	**(2,005,000)**	555,000
Net (expenditure)/income		(2,099,112)	49,208	(2,234,965)	**(4,284,869)**	(917,177)
Reconciliation of funds						
Total funds brought forward	28	16,020,482	99,338	15,389,000	**31,508,820**	32,425,997
Total funds carried forward	19	13,921,370	148,546	13,154,035	**27,223,951**	31,508,820

TOTAL RECOGNISED SURPLUS AND DEFICITS

The company has no recognised surpluses or deficits other than the deficit or surplus shown above.

For the purposes of the Companies Act, net (income) of (£3,798,378) (2025:£917,177) is total income of £2,165,653 (2025: £2,438,819), minus total expenditure of £3,305,151 (2025: £3,332,509), plus net loss on investments of £1,140,420 (2025:£578,485) and a loss on revaluation of £2,005,000 (2025 - £555,000 gain).

The notes on pages 26 to 44 form part of these financial statements.

WIMBLEDON GUILD OF SOCIAL WELFARE
(a company limited by guarantee)
BALANCE SHEET (Company Number 383330)
AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
FIXED ASSETS					
Tangible assets	12		**1,347,220**		978,815
Investment Properties	13		**11,900,000**		14,375,000
Investments	14		**13,842,853**		16,118,535
TOTAL FIXED ASSETS			**27,090,073**		31,472,350
CURRENT ASSETS					
Debtors	15	**218,204**		251,667	
Cash at bank and in hand	16	**107,083**		88,155	
TOTAL CURRENT ASSETS		**325,287**		339,822	
LIABILITIES					
Creditors - amounts falling due within one year	17	**191,409**		303,352	
NET CURRENT ASSETS			**133,878**		36,470
Total Assets less Current Liabilities			**27,223,951**		31,508,820
TOTAL NET ASSETS	20		**27,223,951**		31,508,820
The funds of the charity:					
Restricted funds					
Endowment funds		**13,154,035**		15,389,000	
Restricted income funds		**148,546**		99,338	
			13,302,581		15,488,338
Unrestricted funds					
Free Reserves		**674,150**		666,667	
Investment Properties Reserve		**11,900,000**		14,375,000	
Fixed Asset Reserves		**1,347,220**		978,815	
			13,921,370		16,020,482
TOTAL FUNDS 19/30			**27,223,951**		31,508,820

Approved by the Board of Trustees

SE Cooke

Susan Cooke - Chairman 4 September 2026

S Pfeifer - Treasurer 4 September 2026

Company No. 383330

The notes on pages 26 to 43 form part of these financial statements.

WIMBLEDON GUILD OF SOCIAL WELFARE
(a company limited by guarantee)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Cash flows from operating activities					
Net cash used in operating activities	**21**		**(1,584,732)**		(1,427,452)
Cash flows from investing activities:					
Dividends and interest from investments		**460,268**		665,929	
Income and capital withdrawals from investments		**1,594,732**		904,071	
Net Purchase of tangible fixed assets	**12**	**(451,340)**		(106,286)	
Net cash provided by investing activities			**1,603,660**		1,463,714
Change in cash and cash equivalents in the reporting period			**18,928**		36,262
Cash and cash equivalents at the beginning of the reporting period			**88,155**		51,893
Cash and cash equivalents at the end of the reporting period	**16**		**107,083**		88,155

1. ACCOUNTING POLICIES

Wimbledon Guild of Social Welfare is a charity (registration number 200424) and a company limited by guarantee incorporated in the United Kingdom (company number 8327131). It is governed by its Memorandum and Articles of Association incorporated 15 October 1943 as amended by special resolution at 6 October 2009.

(a) Basis of Preparation

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared under the historical cost convention as modified by the inclusion of investments at market value and Investment Properties at Fair Value, and 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 (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. Company information is provided on Page 44

(b) Going concern

After making enquires, the Trustees have a reasonable expectation that the charity has adequate resources to continue its activities for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Statement of Trustees Responsibilities on page 18.

(c) Accounting Estimates and Judgements

Preparation of the financial statements requires management to make significant judgements and estimates. The items in the financial statements where these judgements and estimates have been made include the following:

In determining the Fair Value of Investment Properties, assumptions are made about uncertain future events on those assets at the balance sheet date. Assumptions used are based on historical experience and expectation of future events and are updated with new information. The effects and risks of estimation uncertainty have been assessed by applying appropriate sensitivity analysis to flex key assumptions, such as Rents and Open Market Values, and identify how robust the model outputs are in practice. The conclusion of the sensitivity analysis is that there would need to be an extreme movement in Market Values for there to be a material impact on the valuation of the portfolio, and there is no evidence that this has happened since the reporting date. The Trustees are satisfied that the Fair Value valuation at 31st March 2026 is materially accurate.

(d) Income

Income is recognised where the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Grant Income is recognised where the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably.

Legacies are recognised on the earlier of the date when amounts are received or when the charity has been notified of the executor's intention to make a distribution.

The sale of meals, shop sales, donations and other voluntary sources are dealt with on a cash basis. Donated goods received for re-sale are recognised at point of sale.

Investments comprise interest and dividends which are recognised when receivable.

Gifts in kind include donated goods and services. These contributions are included in the financial statements at an estimate based on the value of the contribution to The Guild which is the amount the charity would have been willing to pay to obtain goods or services of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

(e) Expenditure

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

- Expenditure on charitable activities which are incurred directly in fulfilling the charity's objectives;
- Expenditure incurred in raising funds.

Support costs, including irrecoverable VAT, are allocated to these expenditure headings based on square footage for premises costs, time spent for salaries and related expenses and approximate usage for other expenses.

(f) Voluntary help

A significant amount of time is expended on the company'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.

(g) Tangible fixed assets

Items are capitalised when the total cost or market value of the whole project exceeds £5,000. Depreciation is provided on all fixed assets, including freehold land, and are depreciated over their useful economic lives on a straight-line basis as follows: -

Asset Category	**Annual Rate**
Freehold land and buildings	2% on cost or valuation
Motor vehicles	20% on cost
Furniture and equipment	10% on cost
Computer equipment	33% on cost

(h) Investments

Investments are stated at market value. The income arising on the investments is shown under Investments in the Statement of Financial Activities.
Gains and losses on investment assets disposed of are shown as Net gains and losses on investments in the Statement of Financial Activities.

Gains and losses on investment assets held at the year-end are unrealised and are also shown as Net gains and losses on investments in the Statement of Financial Activities.

(i) Investment Properties

Investment Properties are properties held to earn rentals and for capital appreciation and are stated at Fair Value at the balance sheet date. Gains or losses arising from changes in the Fair Value of Investment Properties are included in Statement of Financial Activities for the period in which they arise.

(j) Cash at bank and in hand

Cash at bank and in hand includes cash and short-term liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(k) Financial Instruments

The Company only has financial assets and financial liabilities of a kind that qualifies as basic financial instruments. Basic financial instruments are initially recognised at transaction value, and subsequently measured at settlement value.

(l) Stocks

No account is taken of the stock of food and provisions at the year-end as this is considered to be immaterial.

(m) Pension Costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to The Guild's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

(n) Lease commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the term of the lease.

(o) Fund Accounting

Unrestricted funds comprise those monies which may be used towards meeting the charitable objectives of the charity at the discretion of the Trustees.
Designated funds are monies set aside out of unrestricted funds and designated for specific purposes by the Trustees.
Restricted funds are monies received and their use restricted to a specific purpose, or donations subject to donor-imposed conditions.
Expendable Endowment relates to funds held on trust to be retained for the benefit of the Charity as a capital fund. It is distinguishable from unrestricted funds in that there is no requirement to spend the funds until the Charity Trustees decide to.

2. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Legacy income	-	-	-	15,500
Donations	**105,454**	-	**105,454**	90,724
	105,454	-	**105,454**	106,224

3. OTHER TRADING ACTIVITIES

	Unrestricted Funds 2026 £	Unrestricted Funds 2025 £
Rental Income	**25,862**	31,369
Drake House	**21,237**	23,285
Fundraising events	**37,579**	57,428
	84,678	112,082

4. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Bank and Building Society accounts	850	-	**850**	615
Dividends receivable from in the UK	2,186	44,247	**46,433**	83,497
Dividends receivable from outside the UK	19,459	393,845	**413,304**	581,817
	22,495	**438,092**	**460,587**	665,929

5. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Income				
Community Services	**123,297**	-	**123,297**	122,331
Talking Therapies	**19,623**	-	**19,623**	50,464
Housing Rents	**537,812**	-	**537,812**	621,740
Other	**2,526**	-	**2,526**	4,739
	683,258	-	**683,258**	799,274

5. CHARITABLE ACTIVITIES (Cont'd)	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Grants				
London Borough of Merton	-	349,740	349,740	326,653
South West London & St George's Trust	-	91,169	91,169	88,660
AgeUK -Community Hub	-	98,962	98,962	98,538
Merton Clinical Commissioning Group	-	-	-	12,500
Age UK Merton	-	9,300	9,300	9,300
Munro		-	-	1,000
AMEX Small Restaurants grant program	-	11,500	11,500	-
London Borough of Merton - Merton Mov	-	34,563	34,563	34,875
The Big Lottery	-	96,914	96,914	97,926
Musical Moves Income	-	3,837	3,837	8,116
City Bridge Foundation	-	46,004	46,004	10,734
Ethe Energy Saving Trust	-	44,238	44,238	-
National Health Service		31,929	31,929	67,006
Everyone Health Ltd	607	12,964	13,571	-
	607	831,120	831,727	755,308
Total Charitable Activities	683,865	831,120	1,514,985	1,554,582

6. EXPENDITURE ON RAISING FUNDS	Direct Costs £	Support Costs (Note 8) £	Total 2026 £	Total 2025 £
Costs of Fundraising	138,050	63,421	201,471	201,060
Investment Management Fees	-	26,460	26,460	39,461
Drake House	71,849	32,482	104,331	86,013
Other (Investment & Marketing)	72,800	-	72,800	76,141
	282,699	122,363	405,062	402,675

7. EXPENDITURE ON CHARITABLE ACTIVITIES	Direct Costs £	Support Costs (Note 8) £	Total 2026 £	Total 2025 £
Community Services	795,872	352,592	1,148,464	1,092,127
Talking Therapies	471,310	218,679	689,989	681,984
Housing	228,370	91,726	320,096	296,709
Social Work	396,466	99,652	496,118	606,897
Other	245,424	-	245,424	252,117
	2,137,442	762,649	2,900,091	2,929,834

8. SUPPORT COSTS BY ACTIVITY

(Notes 6 and 7)	Staff Costs	Governance Costs	General Office Costs	Facilities Costs	2026 Total	2025 Total
	£	£	£	£	£	£
Community Services	161,612	23,042	121,267	46,671	**352,592**	306,034
Talking Therapies	79,504	9,594	73,134	56,447	**218,679**	165,055
Housing	34,176	14,941	12,438	30,171	**91,726**	83,893
Social Work	63,251	7,234	25,390	3,777	**99,652**	137,510
	338,543	54,811	232,229	137,066	**762,649**	692,492
Raising funds	67,132	30,856	20,004	4,371	**122,363**	140,520
	405,675	85,667	252,233	141,437	**885,012**	833,012

Expenditure on support costs are allocated to expenditure on charitable activities and expenditure on raising funds based on square footage for premises costs, estimated time spent for salaries and related expenses and approximate usage for other expenses. Last years figures have been amended due to a change of methodology in cost allocation

9. NET (EXPENDITURE)/ INCOME FOR THE YEAR

This is stated after charging:	2026	2025
	£	£
Operating leases	**85,369**	62,775
Depreciation (see note 12)	**82,931**	73,694
Auditor's remuneration:		
Audit fees	**18,600**	17,850

10. STAFF COSTS

Staff costs during the year were as follows:

	2026	2025
	£	£
Wages and salaries	**1,708,856**	1,768,051
Social security costs	**180,884**	150,597
Pensions	**96,146**	99,066
	1,985,886	2,017,714

Statutory redundancy costs were £46,363 (2025 -£47,803)

The average monthly headcount was 50 staff (2025-54 staff) and the average number of full-time equivalent staff analysed by function was:-

	2026	2025
	No.	No.
Direct charitable	**29**	32
Raising Funds	**3**	3
Governance and Support	**7**	8
	39	43

The employees who had emoluments, excluding pension contributions, exceeding £60,000 in the year were:-

	2026	2025 (Restated)
	No.	No.
£60,001 to £70,000	**1**	1
£70,001 to £80,000	**2**	3
£80,001-£90,000	**1**	0
£90,001 to £100,000	**0**	0
£100,001 to £110,000	**1**	1

The charity trustees were not paid or received any other benefits from employment with the charity or its subsidiary in the year (2025- £nil), neither were they reimbursed expenses during the year (2025 - £nil). No charity trustee received payment for professional or other services supplied to the charity (2025- £nil).

The key management personnel of the charity comprise the Chief Executive Officer, Head of Finance and Resources, Head of Talking Therapies, Head of Community Services and Head of Communications & Fundraising. he total employee benefits of the key management personnel of the charity were £405,094 (2025 - £400,437).

11. RELATED PARTY TRANSACTIONS

Since 1983, Wimbledon Guild has been the Trustee of the Wimbledon Resettlement Fund (WRF), a charity registered with the Charity Commission (Charity No.234575), which provides grants for men and women and their dependants resident in the London Borough of Merton with a connection to war-time services. The Guild is responsible for administering and managing the affairs of WRF. During 2025/26 the Guild paid grants of £900 (2025-£1,850) and legal fees of £Nil (2025 -£4,704) on behalf of WRF, and the balance due to the Guild from WRF at 31 March was £900 (2025-£7,095).

12. TANGIBLE FIXED ASSETS

	Land and Buildings £	Plant and Equipment £	Motor Vehicles £	Assets Under Construction	Total £
Cost/valuation					
At 1 April 2025	1,177,930	540,260	43,075	41,234	**1,802,49**
Additions	1,200	17,602	2,140	430,394	**451,33**
As at 31 March 2026	1,179,130	557,862	45,215	471,628	**2,253,83**
Accumulated Depreciation					
At 1 April 2025	468,582	354,384	718	-	**823,68**
Charge for the year	24,960	48,928	9,043	-	**82,93**
As at 31 March 2026	493,542	403,312	9,761	-	**906,61**
Net Book Values					
As at 31 March 2026	685,588	154,550	35,454	471,628	**1,347,22**
As at 31 March 2025	709,348	185,876	42,357	41,234	**978,81**

The mixed use properties owned by the Guild and previously accounted for within tangible fixed assets were reclassified as Investment Properties in 2020 (see note 13)

All of the land and buildings are freehold properties.

Depreciation is taken on the cost/valuation of the freehold buildings. Without a complete valuation it is not possible to separate the cost of the land and the Board of Trustees consider that the depreciation charged of 2% per annum on the total cost is reasonable.

	2025 £	2026 £
Analysis of costs and valuation of land and buildings:		
Historical cost	**1,208,476**	1,208,476
	1,208,476	1,208,476

13. INVESTMENT PROPERTIES

The loss on disposal of £35,050 shown on the SOFA relates to the sale of Springfield Court and the revaluation loss of £1,326,520 relates to the removal of the flats within Guild House.

	£
Value at 01 April 2025	14,375,000
Disposal	(505,050)
Written off	(1,326,520)
Residual Value	12,543,430
Revaluation	(643,430)
Value at 31 March 2026	11,900,000

The Guild has a residential property portfolio based in the Wimbledon area. The portfolio is of mixed use and has previously be treated as land and buildings within tangible fixed assets. Following the Financial Reporting Council's triennial review published in December 2017 the Trustees determined in 2020 that the residential properties, along with single retail property should be classified as Investment Properties.

The valuations of the Investment Properties at 31 March 2025 were carried out by Carter Jonas, a property consultancy firm. The valuation of the Guild's residential properties were undertaken by members of the Royal Institution of Chartered Surveyors (RICS) and the valuations approved by RICS Registered Valuers.

The residential properties have been valued using the Market Value method of valuation applied to each of the Guild's residential properties. In undertaking the valuation allowance has been made for the tenancies in place. Therefore, an investment method of valuation, relying on current passing rents for properties subject to a tenancy has been used.

The Guild House flats were written off as they are being converted to offices as part of the the refurbishment works currently taking place.

14. FIXED ASSET INVESTMENTS

Listed Investments	**2026 In the UK £**	**2026 Outside the UK £**	**2026 Total £**	2025 Total £
Market value at 1 April 2025	1,655,274	14,430,260	**16,085,534**	17,458,814
Additions	506,433	413,303	**919,736**	16,580,163
Disposals	(3,642,821)	-	**(3,642,821)**	(17,374,957)
Net investment (loss)/gain	(11,519)	(1,128,901)	**(1,140,420)**	(578,485)
Market value at 31 March 2026	(1,492,633)	13,714,662	**12,222,029**	16,085,535
Cash Held for Investment	1,620,824	-	**1,620,824**	33,000
Investments at 31 March 2026	128,191	13,714,662	**13,842,853**	16,118,535
Historical cost at 31 March 202	2,304,355	16,784,302	**19,088,657**	17,040,832

On 19th March, 2015 the Guild established a wholly owned trading subsidiary, WG Promotions Limited, a company registered in England and Wales, Company Number 9497808. The company was formed primarily to undertake trading activities to raise monies for The Guild but has been dormant since 1st April 2016. At 31st March, 2026 the Guild's investment in its subsidiary company is £1, representing the cost of the called up ordinary share capital of WG Promotions Limited.

The Guild also owns one ordinary £1 share (100%) in Springfield Court Wimbledon Limited, Company Number 08349741, which was incorporated on 7 January 2013. The company is not trading.

15. DEBTORS

	2026	2025
	£	£
Trade Debtors	**25,018**	10,333
Other Debtors	**42,111**	55,616
Accrued Income	**77,536**	81,035
Prepayments	**73,539**	104,683
	218,204	251,667

16. CASH

	2026	2025
	£	£
Cash in hand and at bank	**107,083**	88,155
	107,083	88,155

17. CREDITORS

Amounts falling due within one year

	2026	2025
	£	£
Trade Creditors	**53,323**	141,475
Other Creditors	**66,693**	60,314
Accruals and deferred income (see below)	**71,393**	101,563
	191,409	303,352

Deferred Income

	2026
	£
Balance at 1 April 2025	**66,598**
Amount released to income earned from charitable and other trading activities	**(66,598)**
Amount deferred in the year	**46,867**
Balance at 31 March 2026	**46,867**

Deferred income of £46,867 consists of £34,467 in relation to grants and £12,400 in relation to donations.

18. FINANCIAL INSTRUMENTS

	2026	2025
	£	£
Financial assets measured at cost	**1,770,018**	257,805
Financial liabilities measured at cost	**120,017**	201,789

Financial assets include Debtors, and Cash-in-hand and on deposit.
Financial liabilities include trade and other creditors.

WIMBLEDON GUILD OF SOCIAL WELFARE
(a company limited by guarantee)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

19. FUNDS

2025/26	1 April 2025 £	Incoming resources £	Resources expended £	Net Inv'mnt gn's/(los's) £	Tr'ers £	Balances 31 March 2026 £
Endowments						
Expendable Endowment	15,389,000	(2,009,501)	-	(685,464)		12,694,035
Property Funds Portfolio	-	-	-	-	460,000	460,000
Total Endowments	15,389,000	(2,009,501)	-	(685,464)	460,000	13,154,035
Restricted Income Funds						
Welfare Fund	52,076	229,936	(229,934)	-	-	52,078
Energy Saving Trust	-	44,238	(44,238)	-	-	-
Merton Civic Pride -Wellbeing Support	-	49,431	(49,431)	-	-	-
Capsticks - Stroke Exercise	-	2,500	(2,500)	-	-	-
SWLSTG Merton Uplift -Wellbeing Support	-	91,169	(91,169)	-	-	-
Community Hub-Wellbeing Support	-	98,962	(98,962)	-	-	-
Winter, Warm & Well Grant	14,776	53,574	(53,574)	-	-	14,776
Musical Movement	3,739	3,837	(7,224)	-	-	352
Big Lottery Project	14,484	96,914	(96,914)	-	-	14,484
Befriending (ICS)	-	32,069	(32,069)	-	-	-
LBM - Ukraine Support	1,290	-	-	-	-	1,290
City Bridge Foundation	624	46,004	(46,134)	-	-	494
Merton Moves	-	34,563	(34,563)			-
LBM - Smoking & Alcohol + BOS	-	21,094	(21,094)	-	-	-
LBM - Seated Pilates	-	2,200	(2,200)	-	-	-
National Health Service	-	-	-	-	-	-
Other	-	13,130	(13,130)	-	-	-
Munro	237	-	(237)	-	-	-
AMEX Small Restaurants grant program	-	11,500	(11,500)	-	-	-
Expendable Endowment capital distribution	6,714	1,616,908	(1,560,227)	-	-	63,395
Special Trust income (CCLA)	5,398	438,091	(441,812)	-	-	1,677
Total Restricted in	99,338	2,886,120	(2,836,912)	-	-	148,546

2025/26	31 March 2025 £	Incoming resources £	Resources expended £	Inv'mnt gn's/(los's) £	Tr'ers £	31 March 2026 £
Unrestricted funds						
General Fund	666,667	875,028	(385,310)	(40,898)	(441,337)	674,150
Fixed Asset Reserve	978,815	-	(82,932)	-	451,337	1,347,220
Investment Properties Reserve	14,375,000	-	-	(2,005,000)	(470,000)	11,900,000
Total Unrestricted Funds	16,020,482	875,028	(468,242)	(2,045,898)	(460,000)	13,921,370
Total Funds	**31,508,820**	**1,751,647**	**(3,305,154)**	**(2,731,362)**	**-**	**27,223,950**

The Expendable Endowment was established by a trustee declaration of trust dated 16th July 2016. The charitable trust created is administered by Wimbledon Guild as Trustee. The Endowment is formed principally from the proceeds of the sales of Wimbledon Guild's care home, plus other residential properties in 2014/15. It is a capital fund where all income, and at Wimbledon Guild's discretion, all or part of the capital is applied for the furtherance of those aspects of the charitable objects of Wimbledon Guild which are concerned with the provision of welfare services and relief and prevention of poverty, relief and prevention of ill health and provision of charitable support to the elderly. The Trustees approved the transfer of £1,549,503 from the Expendable Endowment to restricted income funds. The funds were utilised during the year in accordance with the objects of the trust to provide Welfare services.

The investment income generated from the Expendable Endowment investments is included in Restricted Income Funds as 'Special Trust Income', and is used to fund the charitable objects of Wimbledon Guild as defined in the declaration of trust dated 16th July 2016. The Board agreed to add the proceeds of the sales of 2 properties (£1,325,000) to the fund during 2022-23.

The Welfare Fund is made up of donations earmarked for welfare use. Small grants are given out to individuals, in line with the objects of the Charity.
Energy Saving Trust for face to face, in-depth energy support and advice for over 50 year olds in Merton.
The Civic Pride grant was awarded to Wimbledon Guild by London Borough of Merton for a period of 3 years starting on 1st April 2023. Its purpose is to provide ongoing and practical emotional support for people over 60 with complex needs, and to facilitate 3 emotional support groups to improve confidence and motivation and develop resilience.

Capsticks - Grant awarded to help fund Stroke Exercise classes April 2025 – March 2026
Merton Uplift is a partnership between the NHS and local voluntary sector organisations which started in April 2019. As part of Merton Uplift Wimbledon Guild has been awarded a 3 year contract by South West London St Georges Mental Health Trust (SWLSTG) to provide Wellbeing Services as part of the Merton Uplift programme. This has been extended by a year.

The Merton COVID-19 Community Response Hub is a partnership between Age UK Merton and Wimbledon
The Winter Warm and Well grant was received from London Borough of Merton and is used to help to reduce winter hospital admissions through information, grants and one to one support.

Wimbledon Guild agreed with Musical Moving to take over the running of dance classes for people with Parkinson's, and have received grant and legacy monies to support the programme.
Big Lottery funding for a range of counselling and psychoeducational courses for the marginalised communities in Merton

Age UK Befriending service is a partnership with Age UK Merton funded by the local council, whereby Wimbledon Guild provides a face to face befriending service and trains and supports volunteer befriende

LBM Talking Therapies - Support for Ukrainians is funding provided by the London Borough of Merton to provide emotional support group for Ukrainians.

City Bridge Project - Providing online one to one therapy for people who are housebound.

Merton Moves represents funding from Merton Council to provide one to one support for people over 60, encouraging physical activity.

The Munro Grant funds the provision of Welfare Grants

AMEX Small Restaurants grant program . Grant used to purchase a new 8 burner cooker, white goods and other kitchen equipment.

The Investment Properties Reserve represents the valuations of the residential properties owned by Wimbledon Guild and rented out to tenants.

The Fixed Assets Reserves are represented by tangible fixed assets and are not readily convertible into ca

2024/25	1 April 2024 £	Incoming resources £	Resources expended £	Inv'mnt gn's/(los's) £	Tr'ers £	31 March 2025 £
Endowments						
Expendable Endowment	16,891,187	(17,079,834)	(14,892)	203,539		-
Property Funds Portfolio	-	16,147,101	-	(758,101)	-	15,389,000
Total Endowments	16,891,187	(932,733)	(14,892)	(554,562)	-	15,389,000
Restricted Income Funds						
Welfare Fund	58,394	220,895	(227,213)	-	-	52,076
Crown Parade - ICS		11,636	(11,636)		-	-
Merton Civic Pride -Wellbeing Support	-	49,431	(49,431)	-	-	-
Talking Therapies (ICS)	-	9,076	(9,076)	-	-	-
SWLSTG Merton Uplift -Wellbeing Support	-	88,908	(88,908)	-	-	-
The Merton COVID-19 Community response Hub	16,423	98,538	(114,961)	-	-	-
Winter, Warm & Well Grant	14,652	55,198	(55,074)	-	-	14,776
Musical Movement	2,596	8,116	(6,973)	-	-	3,739
LBM - Talking Therapies	-	97,926	(83,442)	-	-	14,484
Befriending (ICS)	1,655	56,475	(58,130)	-	-	-
Support for Ukraine	1,290	-	-	-	-	1,290
City Bridge Foundation	25,052	10,734	(42,312)	0	7,150	624
Merton Moves	-	40,015	(40,015)			-
NHS Merton CCG (Grief Support)	-	12,500	(12,500)	-	-	-
The Wimbledon Foundation	7,993	-	(7,993)			-
The Peacock Charitable Trust	10,000	-	(10,000)	-	-	-
Munro	-	1,000	(763)	-	-	237
Expendable Endowment capital distribution	-	932,733	(926,019)	-	-	6,714
Special Trust income (CCLA/Cazenove)	150,174	637,159	(781,935)	-	-	5,398
Total Restricted in	288,229	2,330,340	(2,526,381)	-	7,150	99,338

2024/25	31 March 2024	Incoming resources	Resources expended	Inv'mnt gn's/(los's)	Tr'ers	31 March 2025
	£	£	£	£	£	£
Unrestricted funds						
General Fund	503,898	1,041,213	(741,085)	(23,923)	(113,436)	666,667
Fixed Asset Reserve	922,683	-	(50,154)	-	106,286	978,815
Investment Properties Reserve	13,820,000	-	-	555,000		14,375,000
Total Unrestricted	15,246,581	1,041,213	(791,239)	531,077	(7,150)	16,020,482
Total Funds	32,425,997	2,438,820	(3,332,512)	(23,485)	-	31,508,820

20. ANALYSIS OF NET ASSETS BETWEEN FUNDS

2026	General funds £	Investment Properties Reserve £	Fixed Asset Reserve £	Endowment funds £	Restricted income funds £	Total 2026 £
Tangible Fixed Assets	-	-	1,347,220	-	-	**1,347,220**
Investment Properties	-	11,900,000	-	-	-	**11,900,000**
Investments	540,272	-	-	13,154,035	148,546	**13,842,853**
Net current assets	133,878	-	-	-	-	**133,878**
Total	674,150	11,900,000	1,347,220	13,154,035	148,546	**27,223,950**

2025	£	£	£	£	£	2025 £
Tangible Fixed Assets	-	-	978,815	-	-	**978,815**
Investment Properties	-	14,375,000	-	-	-	**14,375,000**
Investments	630,197	-	-	15,389,000	99,338	**16,118,535**
Net current assets	36,470	-	-	-	-	**36,470**
Total	666,667	14,375,000	978,815	15,389,000	99,338	**31,508,820**

21. CASH FLOW INFORMATION

RECONCILIATION OF CASH FLOWS FROM OPERATING ACTIVITIES

	2026	2025
	£	£
Ne (Expenditure)/Income for the reporting period (as per the Statement of financial activities)	**(4,284,869)**	(917,177)
Adjustments for:		
Depreciation charges (Note 12)	**82,931**	73,694
Unrealised and realised losses/(gains) (Note 14)	**1,140,420**	578,485
Write off of Investment Property	**1,326,520**	
Investment Property Revaluation (Note 13)	**643,430**	(555,000)
Deficit from sales of Investment properties/Fixed Asset (Note 13)	**35,050**	(23,541)
Investment income shown in investing activities (Note 4)	**(459,737)**	(665,314)
Investment fees shown in investing activities	**10,002**	15,012
Decrease/(increase) in debtors	**33,464**	(47,772)
(Decrease)/increase in short term creditors	**(111,943)**	114,161
Net cash provided by (used in) operating activities	**(1,584,732)**	(1,427,452)

22. HISTORICAL COSTS OF NET MOVEMENT IN FUNDS

	2026	2025
	£	£
Net movement in funds	**(4,284,869)**	(917,177)
Revaluation and write offs of Investment Properties (Note 13)	**2,005,000**	(555,000)
Unrealised (gain)/loss on investments (Note 14)	**1,140,420**	578,037
Net movement of funds on a historical cost basis	**(1,139,449)**	(894,140)

23. SHARE CAPITAL

The company is constituted as a company limited by guarantee. Under the terms of clause 7 of the Articles of Association, in the event of the charity being wound up every member is liable to contribute a sum not exceeding £1 during the time they are a member or within one year

24. TAXATION

The Guild is a registered charity and is exempt from taxation on income arising from and expended on its charitable activities.

25. OPERATING LEASES-LESSEE

At 31 March 2026, the charity had the following commitments under non-cancellable operating leases:

	2026	2025
	£	£
Obligations under operating leases expiring in less than one year	**105,201**	74,853
Obligations under operating leases expiring in one to five years	**53,068**	163,801
Obligations under operating leases expiring after five years	**-**	81,988
	158,269	320,642

26. PENSION COSTS

The company has a group defined contribution pension scheme which all employees are entitled to join. The company matches contributions made by employees up to 7%.

During the year ended 31 March 2026, the company's total contributions amounted to £96,146 (2025: £99,066). £76,638 of the costs were allocated to restricted activities, and £19,508 to unrestricted activities.

The Company's staging date for staff auto-enrolment in the pension was 1 July 2014.

27. CAPITAL COMMITMENTS

The company has contracted commitments for capital expenditure of £3,272,638 at 31st March 2026 in relation to the Guild House Refurbishment Project

28. OPERATING LEASES-LESSOR

At 31 March 2026, the future minimum lease payments receivable under non-cancellable operating leases were:-

	2026	2025
	£	£
Obligations under operating leases expiring in less than one year	**406,929**	430,158
Obligations under operating leases expiring in one to five years	**23,116**	14,130
Obligations under operating leases expiring after five years	**-**	-
	430,045	444,288

29. STATEMENT OF FINANCIAL ACTIVITIES-COMPARATIVE INFORMATION

The split of the 2025 comparatives shown on the face of the Statement of Financial Activities between the separate classes of funds are as follows:

	Notes	Unrestricted Funds £	Restricted Income Funds £	Endowment Funds £	Total 2025 £
Income from:					
Donations and legacies	2	106,224		-	**106,224**
Charitable activities	5	794,134	760,448	-	**1,554,582**
Other trading activities	3	112,082		-	**112,082**
Investments	4	28,770	637,159	-	**665,929**
Other	19	-	932,733	(932,733)	-
Total income		1,041,210	2,330,340	(932,733)	**2,438,817**
Expenditure on:					
Raising funds	6	387,783	-	14,892	**402,675**
Charitable activities	7	410,603	2,519,231	-	**2,929,834**
Total expenditure		798,386	2,519,231	14,892	**3,332,509**
Operating Deficit		242,824	(188,891)	(947,625)	**(893,692)**
Net (losses)/gains on investments	14	(23,923)	-	(554,562)	**(578,485)**
Gain/(loss) on revaluation and sale of Investment Properties	13	555,000	-	-	**555,000**
Transfers					
Net (expenditure)/income		773,901	(188,891)	(1,502,187)	**(917,177)**
Reconciliation of funds					
Total funds brought forward	28	15,246,581	288,229	16,891,187	**32,425,997**
Total funds carried forward	19	16,020,482	99,338	15,389,000	**31,508,820**

30. POST BALANCE SHEET EVENT

On 12th August 2026 , Wimbledon Guild completed the sale of Drake House, 44 St. George's Road, SW19 4ED, for a value higher than the net book value

WIMBLEDON GUILD OF SOCIAL WELFARE
(a company limited by guarantee
Company Registration number: 383330, Charity registration number: 200424

Registered Office: Guild House, 30/32 Worple Road, London SW19 4EF
Website: www.wimbledonguild.co.uk

Wimbledon Guild of Social Welfare ('The Guild') is constituted as a company limited by guarantee and is registered for charitable purposes with the Charity Commission. The Guild's governing document is its Memorandum and Articles of Association incorporated 15 October 1943 as amended by special resolution at 6 October 2009.

THE BOARD OF TRUSTEES

Honorary Officers

Chairman	Susan Cooke
Vice Chairman	Tom (R A) Steele
Treasurer	Sandy Pfeifer

Other Members

Amir Siddiqui
Caroline Mawhood (Resigned 7th October 2025)
Eniola Oladipo
Fiona Stancombe (Appointed 7th October (2025)
Frances Haque
Howard Richards
Jo-anne Carlyle (Appointed 7th October 2025)
Karen Biggs (Resigned 7th October 2025)
Timothy Ward (Appointed 7th October 2025)

Directors

The Trustees of Wimbledon Guild of Social Welfare are the charity's trustees under charity law and the directors of the charitable company.

Life Vice-President

Sheila Dunman

SENIOR MANAGMENT TEAM

Wendy Pridmore	Chief Executive Officer and General Secretary
Helen Duckworth	Head of Community Services
Adil Qureshi	Head of Talking Therapies
Oladipo Sokoya	Head of Finance and Resources
Mark Williams	Head of Communications and Fundraising (Resigned 11th May 2025)
Kate Billingham Wilson	Head of Communications and Fundraising (Appointed 25th May 2025)

ADVISERS

Auditors	Crowe U.K. LLP, 55 Ludgate Hill London EC4M 7JW.
Bankers	Barclays Bank plc, Wimbledon Business Centre, Alexandra Road, Wimbledon, London SW19 7LA
Employment	Croner Group, Croner House, Wheatfield Way, Hinckley, Leicestershire, LE10 1YG
Investment Managers	CCLA Investment Management, 1 Angel4 Ln, London EC4R 3AB
Solicitors	Russell-Cooke LLP, 2 Putney Hill, Putney, London SW15 6AB