

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

FOR

**AGE CONCERN NEATH PORT TALBOT
TRADING AS
AGE CONNECTS NEATH PORT TALBOT**

Bevan Buckland LLP
Ground Floor Cardigan House
Castle Court
Swansea Enterprise Park
Swansea
SA7 9LA

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

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

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 13
Independent Examiner's Report	14
Statement of Financial Activities	15
Balance Sheet	16
Notes to the Financial Statements	17 to 26

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025**

TRUSTEES	D Jones B Trahar L Veale F P Prosser Mrs S Freeguard Ms K A Shaw N Williams (appointed 7.10.25)
COMPANY SECRETARY	D A Richards
REGISTERED OFFICE	37-38 Alfred Street Neath West Glamorgan SA11 1EH
REGISTERED COMPANY NUMBER	04193486 (England and Wales)
REGISTERED CHARITY NUMBER	1105203
INDEPENDENT EXAMINER	Bevan Buckland LLP Ground Floor Cardigan House Castle Court Swansea Enterprise Park Swansea SA7 9LA

**AGE CONCERN NEATH PORT TALBOT (REGISTERED NUMBER: 04193486)
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Age Connects Neath Port Talbot's Charitable Object

"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 Neath Port Talbot County Borough and the City and County of Swansea".

Mission Statement

"To provide community-based services that facilitate social inclusion, while promoting a healthy and active retirement and continuing independence for the older citizens of Neath Port Talbot and Swansea".

Corporate Priorities 2023 - 2026

- Prevent poverty and maximise income.
- Promote health, independence and wellbeing for all older people.
- Achieve greater social inclusion of the most disadvantaged older people and challenge the causes of exclusions.
- Promote age equality and enable older people to make full contributions as active citizens to the local economy and community.
- Continuous improvement through user consultation, monitoring of quality standards and innovation based on evidence of best practice.
- Develop and implement a strategy to build Reserves, and ensure the charity becomes more sustainable and less reliant on short term funding.

Delivery Strategy

Through our comprehensive marketing and outreach strategy, we are committed to ensuring that older people across our area of benefit can easily access the support they need. We use a proactive approach to reach individuals who may otherwise be isolated or unaware of available services. Data from Age Connects Neath Port Talbot's Charitylog system is meticulously cross-referenced and analysed, giving us a robust evidence base for strategic planning. This enables us to identify emerging trends, anticipate future needs and respond quickly to gaps in service provision, ensuring that resources are directed where they will have the greatest impact. Our services are designed to be flexible and person-centred offering varying levels of support tailored to individual circumstances. This includes:

- Information and advice delivered through our telephone helpline, neighbourhood information points, Positive Ageing Ambassadors, website, social media platforms and special events
- Community engagement opportunities such as participation in our Community Outreach Hubs, health promotion activities, befriending groups and Good Neighbour Schemes.
- Specialist support including ongoing welfare benefits advice, advocacy casework and practical assistance to help older people maintain independence and wellbeing.

We provide multiple access points to make our services as inclusive as possible. Service users can connect with us through home visits, one-to-one appointments, drop-in sessions, social media, our website and by attending community outreach locations. This multi-channel approach ensures that no one is left behind, regardless of mobility, digital confidence or personal circumstances.

Our goal is to empower older people to live fulfilling, independent lives, while reducing loneliness and improving overall health and wellbeing. By combining data-driven planning with compassionate, community-based delivery, we continue to make a meaningful difference in the lives of those we serve.

Public benefit

When planning our annual activities, we remain firmly focused on delivering accessible, community-based services that foster social inclusion, promote healthy and active lifestyles and support continued independence for older people. Our approach is rooted in creating opportunities for meaningful engagement, reducing isolation and empowering individuals to make informed choices about their wellbeing. We work collaboratively with a wide range of partners to ensure our services align with identified needs and priorities within the strategies of the Local Authority and Welsh Government. This partnership approach strengthens our ability to respond effectively to local challenges and contribute to broader policy objectives aimed at improving outcomes for older people.

**AGE CONCERN NEATH PORT TALBOT (REGISTERED NUMBER: 04193486)
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

OBJECTIVES AND ACTIVITIES

Age Connects Neath Port Talbot operates across two core areas of charitable activity for public benefit:

- **Independent Information, Advice and Advocacy** - Providing impartial, confidential support to help older people navigate complex systems, access entitlements and make informed decisions about their lives.
- **Health and Wellbeing** - Delivering initiatives that encourage physical activity, mental resilience and social connection, while promoting positive ageing and reducing health inequalities.

Together, these strands form the foundation of our mission: to enable older people to live healthier, happier and more independent lives within their communities.

ACHIEVEMENTS AND PERFORMANCE

Information, Advice and advocacy

Performance Indicators

Total number of face-to-face service user contacts	>8,000
Welfare benefits accessed	>£1,400,000
Volunteer hours	>8,000
Volunteer in-kind support, nominally valued at	£100,000
Foot Care Appointments	2,653

A grant from Neath Port Talbot County Borough Council contributes to the costs of operating our county wide information and advice service. The shortfall is made up from fundraising activities and contributions from our general funds.

Telephone Helpline

Our telephone helpline continues to be the most popular point of contact for service users. Over the past year, our call monitoring system recorded over 13,000 calls, reflecting the vital role this service plays in supporting older people and partner organisations. The helpline operates Monday to Friday, 8:30am to 4:30pm, providing timely and accessible assistance. The most common reasons for calls include:

- **Information and Advice / Welfare Benefits** - In the context of an ongoing cost-of-living crisis, demand for guidance on income maximisation and welfare benefits remains high. This area continues to be a cornerstone of our support provision.
- **Winter Fuel and Energy Efficiency** - Requests for help with energy costs and efficiency measures have grown significantly, particularly during the autumn and winter months.
- **Good Neighbour Services** - Covering short-term practical assistance, reablement support and befriending services aimed at reducing loneliness and isolation.
- **Foot Care Service** - We have seen a continued rise in calls from individuals struggling to manage their own foot care or experiencing poor foot health.
- **More complex casework** - the helpline is handling more complex cases, often including situations where callers present with multiple, interlinked complex issues. Staff and volunteers are spending more time on each call to provide in-depth guidance, coordinate with external agencies and ensure that vulnerable older people receive the right support.

Website

Our website remains a key component of our information and advice service. It is regularly updated with seasonal campaigns, events, and practical resources. This year, the site attracted **over 5,550 users** and generated **13,000 page visits**, demonstrating its value as a trusted source of relevant information and support.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

Social Media

Social media continues to grow as an effective communication and marketing tool, enabling us to reach both individuals and partner organisations. Throughout the year, we increased our efforts to promote services via these platforms, resulting in greater engagement and direct communication with service users and their families.

- **Facebook:** We maintain a five-star rating, with over 1,200 followers and 1,000 page likes.
- **X (formerly Twitter):** Our presence has been sustained around 500 followers, and we plan to expand our use of these platforms further in the coming year.

HOPE (Helping others participate and engage) Advocacy Project

HOPE is a collaborative initiative delivered by Age Cymru, its local partners and Age Connects Wales partners across the whole of Wales. Funded by the Welsh Government, the project provides independent advocacy for older people (aged 50+) and carers, ensuring they have the support they need to navigate challenges and make informed decisions. The service empowers individuals to engage, participate, access information, understand their rights, make choices and have their voices heard. It also helps people share experiences, raise awareness of advocacy and build confidence through skills and knowledge development.

HOPE delivers advocacy at a community level using a range of models, supported by a network of trained volunteers. By recruiting, training and supporting these volunteers, the project ensures advocacy is accessible and responsive to local needs. A key strength of HOPE is its early intervention approach, supporting people at the earliest stage of their concerns to prevent issues from escalating into crisis. The project also includes a comprehensive training programme, enabling advocates across Wales to enhance their skills and knowledge.

Talks Programme

Our community-based talks programme has continued to play a vital role in engaging older people and partner organisations across the county borough. This year, we are proud to report a significant increase in the number of talks delivered, reflecting growing demand for our services and expertise. In addition to supporting local groups, clubs, and societies, we have once again seen heightened interest from Swansea-based partners and organisations, further extending our reach and impact.

The talks have covered a wide range of topics, including an overview of Age Connects Neath Port Talbot's services, but following last year's trend, there has been increased demand for sessions focused on income maximisation, winter wellbeing, energy efficiency and our Local Energy Action Partnership (LEAP) service. These sessions have been particularly valuable in helping older people prepare for seasonal challenges and manage rising energy costs. In addition to larger group presentations, we have delivered smaller, more targeted talks and demonstrations during Community Outreach Hub activities and within partner organisations team meetings, ensuring that information is shared directly with those who need it most. This flexible approach allows us to respond quickly to emerging needs and provide practical, relevant advice in accessible settings. By expanding the number and variety of talks, we have strengthened our commitment to promoting wellbeing, reducing isolation and empowering older people with the knowledge and resources they need to live independently and confidently. **Over 450 referrals have been made into our services** as a result of this talks programme and event attendance.

Income Maximisation

Our Welfare Rights Service has experienced sustained and growing demand throughout an extremely challenging period for older people, driven by the ongoing cost-of-living crisis and rising financial pressures. Despite receiving only minimal funding to operate during 2024/25, the service has continued to deliver exceptional outcomes, raising over £1.4 million in previously unclaimed benefits for some of the most vulnerable individuals in our communities.

We have maintained our Department for Work and Pensions (DWP) 'Alternative Office' status, which is a formal designation granted by the Department for Work and Pensions (DWP) to trusted partner organisations allowing them to act as an extension of DWP offices. These organisations are authorised to receive and process benefit claims on behalf of older people and verify documents in-person, which speeds up the process and removes the need for clients to post sensitive paperwork themselves. Claims are treated as if submitted directly to DWP, ensuring correct dates and earlier payments. Service users benefit from a supported, local service with enhanced convenience and tailored assistance.

Many older people living solely on the State Pension are entitled to additional financial support through a range of benefits and allowances that can make life more comfortable. However, the process of claiming these entitlements often involves lengthy and complex forms, which can be overwhelming. As a result, millions of pounds in benefits go unclaimed each year.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

Our Welfare Rights programme provides comprehensive support, including benefit checks, form completion, review forms and mandatory reconsiderations. We also assist with appeals procedures and offer specialist advice and guidance. In addition to securing £1.4 million in unclaimed benefits, we have helped service users access severe disability premiums, pension credit payments, council tax reductions and assistance with rent payments, ensuring they receive the financial support they deserve. This service remains a lifeline for older people, helping to alleviate poverty, reduce stress, and improve quality of life during one of the most difficult economic periods in recent history.

Legal Services

While we do not currently have a formal partnership with local solicitor firms to provide a full suite of legal services, we are actively planning the development of a structured support service to meet this need in the near future. This new approach will strengthen our ability to offer comprehensive legal assistance to older people across the county borough. In the meantime, service users have benefited from informal partnerships with local companies, which have enabled access to limited free Wills campaigns and provided information and advice on essential legal matters, including Power of Attorney and Probate. These services are crucial in helping older people plan for the future, protect their rights, and make informed decisions about their affairs. Our goal is to build on this foundation by creating a formalised, sustainable legal support framework that ensures older people can access trusted, affordable, and timely legal guidance when they need it most.

Neighbourhood Information Points

We have continued to maintain a network of Neighbourhood Information Points strategically located in both urban and rural areas across the county borough. These stands provide easy access to our telephone helpline number and display a wide range of printed information and resources, ensuring that older people and their families can quickly find the support they need.

Keep Well this Winter

Despite receiving no designated grant funding during the winter of 2024/25, we successfully delivered up-to-date information and advice to help older people stay warm, safe and well during the colder months. Our efforts included:

- Circulating and distributing leaflets with practical guidance
- Providing energy efficiency advice and winter wellbeing support through our telephone helpline, digital platforms,
- social media and home visiting services.

Building on the success of last year, our Local Energy Action Partnership (LEAP) service has again enabled us to offer specialist energy efficiency support, including assistance with the provision of essential appliances and heating systems for those most in need. These initiatives have been vital in addressing the challenges faced by older people during winter, particularly in the context of rising energy costs and the ongoing cost-of-living crisis.

Health and Well-being Community Outreach Services

Our network of Community Outreach Hubs, supported by dedicated volunteers, continues to operate in key locations across the borough, providing vital support to older people. These hubs are designed to meet a wide range of needs - physical, emotional, social and financial, and remain a cornerstone of our commitment to improving wellbeing and reducing isolation.

This year, over **350 service users have participated** in Outreach Hub activities, and we have delivered over **150 outreach hub sessions**. This reflects sustained and growing demand for community-based support during an exceptionally challenging period for older people. Each hub offers a welcoming environment where individuals can access practical help, social interaction and tailored advice, ensuring that those experiencing the greatest disadvantage including poverty, loneliness, digital exclusion and reduced access to services receive meaningful support.

Weekly sessions, delivered by trained staff and volunteers, provide a holistic, cost-effective early intervention programme aimed at improving health, building resilience and reducing reliance on expensive or intensive care provision. Activities focus on maintaining and enhancing confidence, independence, choice and control, while promoting physical and emotional wellbeing. By creating opportunities for meaningful engagement, we help older people prepare for future challenges, navigate transitions and avoid crisis points.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

Key Priorities and Outcomes

Tackling Disadvantage and Hardship

Outreach events and referrals connect older people to essential services they might otherwise miss, such as benefit entitlement checks, home support, preventative healthcare and community befriending.

Creating Social Connections

Weekly group sessions provide a bridge from isolation to social interaction, fostering friendships and peer support through guided activities that promote wellbeing.

Improving Quality of Life and Independence

Our interventions prioritise preventative measures that help older people maintain financial stability, health and dignity, especially those living in isolated or challenging circumstances.

Access to Information and Support

Outreach hubs enable direct self-referrals and collaborative referrals from partners, extending our reach beyond one-to-one contact and ensuring timely access to help.

Integration with Local Priorities

Our services complement and strengthen local capacity, ensuring sustainable, safe and accessible activities that align with preventative and early intervention strategies.

Supporting People with Dementia

Dementia awareness and continuity of support remain embedded within our outreach model, ensuring long-term assistance for those affected.

Community-Level Access

We promote preventative measures and provide tailored guidance so older people and their families feel confident that support is available locally, regardless of which agency delivers their care.

Dementia Care Connects

Our Dementia Care Connects Project operates within the Prevention and Community Coordination model of care, helping older people connect with and access community-based preventative and early intervention activities. These activities are designed to improve and maintain physical and emotional wellbeing, while reducing the likelihood of issues escalating to the point where more intensive health or social care is required. Although the project primarily focuses on prevention and early intervention, it also supports individuals at increased risk of dementia and those living with its early stages, ensuring timely and appropriate assistance.

Through the Dementia Care Connects initiative, we aim to identify and address known risk factors associated with dementia, particularly among older people who may be more vulnerable. This includes those that are over 65 years of age, people who are experiencing feelings of loneliness and isolation, poor mental/emotional wellbeing, those that are physically inactive, have long term health conditions such as diabetes, high blood pressure and high cholesterol, suffer with sensory loss, live in deprived areas and maintain poor lifestyle choices such as smoking and alcohol use. Given the ageing population and local demographics, these risk factors are highly prevalent, with many service users experiencing multiple overlapping risks.

Service users participate in weekly sessions and activities designed to reduce these risk factors and promote wellbeing. Core activities include:

- **Social interaction** to combat loneliness and isolation
- **Physical activity** to improve health and mobility
- **Music therapy, reminiscence, and mindfulness** to support emotional wellbeing
- **Information and advice sessions** on healthy living and dementia awareness
- **Creative workshops** to stimulate cognitive function and engagement

Our Dementia Care Connects Outreach Hubs also deliver talks, demonstrations and information sessions, both internally and with external partners that cover topics such as healthy eating, smoking cessation, safe medication use, screening and early signs of dementia. These efforts contribute to earlier diagnosis and intervention, improving long-term outcomes.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

Good Neighbour Scheme

Our Good Neighbour Scheme continues to play a vital role in helping older people access community-level information and support services that prevent escalation to urgent or prescribed health and social care interventions. This well-established model responds to the growing and well-evidenced needs of older people and their carers, focusing on maintaining health and wellbeing and removing barriers to essential support.

This year, we have seen sustained demand and the service has supported **326 service users**. There has been a notable increase in the complexity of cases referred into the service, reflecting the challenging circumstances faced by many older people. These cases often involve multiple issues such as poor physical and mental health, financial hardship and social isolation, requiring tailored, multi-faceted support.

Key Areas of Support

- **Reducing negative health and social care impacts** for older people disproportionately affected by local service reductions, poverty and isolation.
- Supporting **older people living alone and hard-to-reach individuals** who face unmet health needs and elevated risk of requiring urgent or ongoing care.
- Assisting those unable to access essential support around **welfare benefits and community resources** due to isolation or disability.
- Helping to reduce **Delayed Transfers of Care** by building inter-agency and community-led support capacity for older people discharged from hospital.

The scheme offers tailored, face-to-face support designed to meet individual needs. This includes befriending and companionship, transport to medical appointments and assistance with ordering, collecting and delivering prescriptions and essential items. It also provides wellbeing checks and liaises with health and social care teams, alongside independent information, advice and income maximisation services. Additional support includes independent advocacy, help with digital devices, administrative tasks and guidance to re-engage with community-based wellbeing opportunities.

Key impacts include:

- **Improved Health and Wellbeing** - Regular wellbeing checks, practical assistance and emotional support have helped older people maintain stability and avoid deterioration that could lead to hospital admission or long-term care.
- **Reduced Loneliness and Isolation** - Through befriending and companionship, service users have regained confidence, rebuilt social networks and developed meaningful relationships, reducing the harmful effects of isolation.
- **Enhanced Independence and Choice** - Tailored support enables older people to remain in their own homes safely, make informed decisions and maintain control over their lives.
- **Financial Security** - Income maximisation and welfare benefit support have helped alleviate poverty, ensuring older people can afford essentials and live with dignity.
- **Preventing Crisis and Escalation** - By intervening early, the scheme reduces reliance on costly health and social care services, preventing delayed transfers of care and avoiding emergency interventions.
- **Digital Inclusion** - Support with devices and online services has helped older people stay connected, access information, and engage with community resources.

The personalised nature of the service means that every interaction has an immediate and lasting impact. Service users report feeling more confident, less isolated and better equipped to manage daily life, while professionals recognise the scheme as a critical component of preventative care and community resilience.

Telephone befriending

Our telephone befriending service continues to provide a vital lifeline for older people experiencing loneliness and isolation. Through regular, friendly phone calls, our staff and volunteers not only offer companionship but also act as an important point of contact to identify additional needs and connect individuals to further support services. This year, we have seen sustained demand for telephone befriending, reflecting the ongoing challenges faced by older people in maintaining social connections. For many, these calls are more than just a conversation, they provide reassurance, emotional support and a sense of belonging, helping to reduce feelings of isolation and improve overall wellbeing.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

ACHIEVEMENTS AND PERFORMANCE

In addition to alleviating loneliness, the service plays a preventative role, enabling early identification of issues such as deteriorating health, financial concerns or safeguarding risks. By intervening promptly, we can prevent problems from escalating and ensure older people receive timely assistance. Feedback from service users highlights the positive impact of this service, with many reporting improved mood, increased confidence, and greater awareness of available support. For those who are housebound or digitally excluded, telephone befriending remains an essential connection to the outside world.

Falls Prevention

Through our Age Connects Wales partnership, we have once again joined forces with Age Cymru and Care and Repair Cymru to champion the importance of falls prevention. This collaborative campaign has combined digital outreach, powerful case studies and social media engagement to raise awareness of the risks and available support. Beyond online activity, we've worked closely with other organisations and professionals who support older people, helping them identify risks, prevent falls and ensure those who have experienced a fall receive the right care and guidance. Together, we're making a real difference in reducing falls and promoting safer, more independent living for older people across Wales.

Local Energy Action Partnership (LEAP)

As the leading provider of support services for older people in Neath Port Talbot, we have seen a sharp rise in enquiries and referrals related to fuel costs, fuel poverty and the wider cost-of-living crisis. In response, we've strengthened our delivery of the Local Energy Advice Partnership (LEAP), a national initiative offering free, practical solutions to improve energy efficiency and reduce household costs. Through LEAP, eligible households can access a comprehensive range of support, including:

- Expert energy efficiency advice tailored to individual needs
- Free energy-saving measures and equipment
- Home insulation improvements
- Boiler repair or replacement.
- Energy-efficient white goods.

As the official delivery partner for Neath Port Talbot and Swansea, we provide older and vulnerable residents with direct access to these resources, helping to tackle unaffordable heating and improve home comfort. Our trained staff carry out home visits to conduct energy efficiency checks and install practical measures such as LED light bulbs, draught excluders, radiator panels, door brushes and hot water cylinder jackets. Where eligible, we also arrange and facilitate referrals for boiler and appliance replacement schemes.

This holistic approach not only reduces energy costs but also promotes financial security and wellbeing, making a real difference for those most affected by rising living costs. In the past year, we have supported over **250 households** and installed more than **900 energy-saving measures**.

Volunteering Programme

Our volunteers are the heartbeat of Age Connects NPT. Every member of our volunteer team is DBS checked, receives a thorough induction and is equipped with a range of training resources to support them in their roles. In addition, they complete several role-specific online training modules, ensuring they have the knowledge and confidence to deliver high-quality support.

Volunteers contribute in many ways - working directly with older people, providing vital administrative assistance and supporting fundraising activities. Collectively, they have dedicated an incredible **8,000 hours of service** this year alone. Based on the Office for National Statistics (ONS) hourly rate for employees in Wales, this equates to an in-kind contribution worth **over £100,000** - a truly remarkable impact. We are committed to retaining and developing volunteer skills, both for our ongoing services and future projects. This ensures we can continue to maximise resources and improve the lives of some of the most marginalised individuals in our community.

Our volunteers are not only essential to our organisation, they are also highly valued. We provide opportunities for them to gain new skills, build social connections, give back to their community, and, where appropriate, receive an up-to-date reference. Over the past year, we've offered a wide range of accredited and non-accredited training to both new and existing volunteers which have included Welfare Benefits, Information and Advice, First Aid, Protection of Vulnerable Adults, Ageing, Communicating Effectively, Person-Centred Care, Assessing Needs, Challenging Behaviour and Confidentiality.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

It is only through the dedication and generosity of our volunteers that we can deliver such a wide range of high-quality services. We would like to take this opportunity to express our heartfelt thanks to every volunteer for their time, skills and dedication.

Income Generation Foot Care Service

Healthy, comfortable feet are essential for maintaining independence and wellbeing, especially for older people. Our nail cutting and non-surgical foot care service has become a lifeline for hundreds of older residents this year. Ageing often brings challenges such as arthritic joints, thickened nails, hard skin, corns and ingrowing toenails, all of which can affect balance, make walking painful and even dangerous.

To address this, we provide risk-assessed community clinics in accessible venues across the borough, including a specially adapted room at our Neath Head Office. For those unable to attend, we offer home visits, extending the service to care homes, sheltered housing and supported accommodation. With hospital consent, we've even delivered foot care on SBUHB hospital wards, ensuring patients maintain foot health during long stays.

This convenient, affordable service is well-established, growing steadily and continues to generate a regular surplus that supports our wider work. To maintain the highest standards, our team receives ongoing supervision and follows best practice guidance from Podiatry Services. In the past year alone, **we delivered 2,653 appointments**, helping older people stay mobile, independent, and pain-free.

Home Fire Safety Checks

Through our partnership with Mid and West Wales Fire and Rescue Service, we provide free Home Fire Safety Checks for residents who are vulnerable or at high risk. Delivered by experienced volunteers, these visits include tailored safety advice and the installation of essential equipment such as smoke alarms, carbon monoxide detectors, stove alarms, extension leads and fire-retardant bedding completely free of charge. This proactive service plays a vital role in reducing deaths and injuries caused by accidental fires. Our goal is to make it as accessible as possible, and this year we completed **155 Home Fire Safety Checks**, providing equipment worth **over £8,700** (based on market-leading prices).

By combining practical support with preventative measures, these initiatives not only protect lives but also give peace of mind to some of the most vulnerable members of our community.

FINANCIAL REVIEW

Financial position

During the course of the year, we have continued to maintain a tight fiscal policy, which has enabled us to maintain our reserves as stated below. We have been successful in securing specific funding for project work and the management costs we incorporated into our project budgets have contributed to our overall running costs.

During the financial year the charity reported a surplus of £37,804 (2024: surplus £14,164).

We are pleased to report that 98.1% of expenditure was utilised directly on charitable activities, with the remainder on governance and income generation.

The unrestricted reserves at 31 March 2025 were £238,867 (2024: £202,300) and restricted reserves were £6,793 (2024: £5,556).

Reserves policy

The board has examined the charity's requirements for reserves in respect of the main risks to the organisation and aims to build up reserves in future years to enable it to continue and expand the services they currently provide. The charity's policy is to maintain designated reserve for;

- (1) The critical cost fund represents six months running costs, estimated staff notice, redundancy costs and lease agreement termination costs.
- (2) The planned budget spend 25/26 represents funds to cover the expected shortfall in income during the year ended 31st March 2026 and allow all services to continue.
- (3) The charity's long-term plan to purchase its own premises or lease larger and more appropriate space is represented by the 'Buildings Fund'.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

FUTURE PLANS

As the leading specialist organisation for older people in Neath Port Talbot, we are committed to shaping innovative services that respond to growing demand, particularly considering the significant and ongoing funding challenges facing both the public and voluntary sectors. Our focus is on sustainability, accessibility and creating meaningful impact for those who need us most.

Renewal of Alternative Office

We are proud to maintain our status as a Department for Work and Pensions (DWP) Alternative Office, continuing to meet all required policies and procedures. It is a formal designation granted by the Department for Work and Pensions (DWP) to trusted partner organisations allowing them to act as an extension of DWP offices. These organisations are authorised to receive and process benefit claims on behalf of older people and verify documents in-person, which speeds up the process and removes the need for clients to post sensitive paperwork themselves. Claims are treated as if submitted directly to DWP, ensuring correct start dates and earlier payments. Service users benefit from a supported, local service with enhanced convenience and tailored assistance. In essence, AO status empowers local organisations to streamline and support benefit access for vulnerable older people, improving service and speed.

Foot Care Service

Our foot care service remains a cornerstone of our work, and we plan to strengthen it further. This includes re-engaging former service users, identifying new delivery locations and increasing the frequency of existing clinics. We will continue to build on strong partnerships with hospitals, resource centres and pharmacies, while maintaining our role as a trusted referral option for the Swansea Bay University Health Board Podiatry Service. In anticipation of rising demand, we continue to explore opportunities to expand our dedicated Foot Care Team, ensuring older people can maintain mobility, independence and wellbeing.

Local Energy Action Partnership (LEAP)

With the cost-of-living crisis continuing to impact older people, demand for our LEAP service remains high. We will invest in additional staff resources to reach more households and provide vital energy-saving support. Beyond reducing bills, this service acts as a gateway to wider assistance, enabling us to identify and support some of the most vulnerable and hardest-to-reach individuals in our community. In an increasingly challenging environment, this targeted approach is essential to our mission.

Age Connects Neath Port Talbot - One Stop Shop

Our town centre premises will continue to serve as a one-stop shop for older people, offering easy access to advice and support. We will revisit investigations to create a collaborative hub involving hosting like-minded organisations within our space. By offering facilities to partner organisations, we can help maintain local presence, improve service accessibility and strengthen regional delivery models.

Website and social media

Online platforms remain a powerful tool for connection and awareness. We will continue to grow our digital presence, using our website and social media channels to promote services, share vital information, and raise awareness of issues affecting older people. These platforms also enable us to build stronger links with statutory, private, and voluntary sector partners, ensuring our message reaches as many people as possible.

Outreach services

Our Outreach Services were developed following extensive consultation with older people and partner organisations, ensuring they reflect real needs within the community. Despite previous progress, there remains a strong and ongoing demand for flexible, community-based activities and social rehabilitation services across the county borough. Through our Community Outreach programme, we've delivered a wide range of health and wellbeing activities in local venues, bringing services closer to where people live. These include exercise classes, walking groups, mindfulness sessions, arts and crafts, music sessions, intergenerational activities and healthy living talks and demonstrations. We've also previously extended this provision into Sheltered Housing Complexes, recognising that even in supported environments, residents can experience loneliness and isolation.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

To build on this success and meet growing demand, we will:

- **Expand Community Outreach Hubs and Dementia Care Connects provision**, as these activities have a proven impact on physical health, emotional wellbeing and reducing loneliness.
- **Strengthen our referral network** to maximise reach, increase participation and ensure more older people benefit from these services.
- **Recruit and train additional volunteers**, boosting capacity and raising awareness within local communities about the support available, particularly for those living with or at risk of dementia.
- **Broaden our activity programme**, working closely with service users to offer diverse opportunities that promote physical, emotional and social wellbeing while encouraging creativity and skill development.
- **Provide independent information and advice**, helping older people navigate welfare benefit changes and the ongoing cost-of-living crisis to protect their income and financial security.

Good Neighbour Scheme

Demand for our Good Neighbour Scheme continues to grow, driven by the success of existing projects and the needs identified through our community hubs. This initiative plays a vital role in reaching some of the most isolated and vulnerable individuals in the borough. To build on this success and meet growing demand, we will:

- **Enhance our referral network** to ensure the scheme reaches all potential stakeholders and those most in need, creating stronger links with health, social care and community partners.
- **Increase volunteer recruitment and training**, building capacity and equipping local communities with the skills and confidence to support lonely and marginalised older people effectively.
- **Expand our advice provision**, particularly around welfare benefits and means-tested entitlements such as Pension Credit and Winter Fuel Payments, critical during the winter months when financial pressures are greatest.
- **Facilitate access to community-based health and wellbeing activities**, supporting individuals who have regained confidence and independence following periods of reablement, and helping them reconnect socially.
- **Explore opportunities to scale up**, using the scheme's 'gateway' role to introduce additional home-based support services in areas where health and social care resources are stretched.
- **Manage increasingly complex referrals**, which often involve multiple needs such as financial hardship, health challenges and social isolation. Our team will continue to adopt a holistic approach, working closely with statutory services, coordinating multi-agency support and ensuring that even the most complex cases receive timely, tailored assistance. This proactive approach not only addresses immediate needs but also helps prevent crises and promotes long-term wellbeing.

Independent advocacy

As an independent organisation with a proven track record in delivering reliable, responsive advocacy for people aged 50 and over, we remain committed to championing its importance. Our goal is to ensure that older people have a strong voice in decisions that affect their lives, whether in health, social care, housing or financial matters. We will continue to raise awareness of the need for advocacy, highlighting our expertise and experience in providing a robust, person-centred service. Our partnership with Age Cymru and Age Connects Wales through the HOPE Advocacy Project remains central to this work, and we are proud to act as the host organisation for the Swansea Bay region.

In addition to formal advocacy, we will maintain and promote 'lower level' advocacy support through our Community Outreach, Good neighbour Scheme and Information and Advice services. This ensures that older people can access help with everyday challenges such as understanding complex paperwork, navigating systems and making informed choices, before issues escalate.

Social Enterprise

The landscape for third sector funding is changing rapidly, with increased competition and fewer large grant opportunities. In response, we will intensify our focus on developing social enterprise activities as a sustainable way to generate income and protect essential services for older people. Our approach will include:

- Consulting with service users to identify gaps and opportunities for new services that meet real needs.
- Collaborating with other Age Connects organisations and Age Connects Wales to share ideas, resources, and best practice.
- Exploring innovative models that diversify income streams while delivering social impact.

**AGE CONCERN NEATH PORT TALBOT (REGISTERED NUMBER: 04193486)
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

We continue to actively investigate social enterprise opportunities, which if developed and/or expanded will generate unrestricted funds, which are vital for maintaining flexibility and resilience. Surplus income will be reinvested into the charity, enabling us to continue delivering high-quality, life-enhancing services for local older people, especially in the face of ongoing cost of living crisis.

Our future plans form part of a bold, future-proof strategy designed to strengthen sustainability and empower older people. By investing in innovative services, expanding social enterprise and enhancing services, we are building resilience against funding challenges while ensuring older people have a stronger voice, greater choice and access to the support they need. These initiatives position Age Connects Neath Port Talbot as a forward-thinking organisation committed to adapting to change and improving lives for generations to come.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Age Connects Neath Port Talbot is the operating title of Age Concern Neath Port Talbot.

The charity operates under the former Age Concern Movement's Gold Memorandum and Articles of Association. This sets out the objects and powers of the charitable company.

Recruitment and appointment of board members

The directors of the company are also charity trustees for the purposes of charity law, and in the organisation's Memorandum and Articles are known as the Board.

Articles 24 to 29 set out the procedures for recruitment and appointment to the Board. Elections for the Board take place at the Annual General Meeting. Members are elected to serve for a period of three years, after which term they are eligible to seek re-election. We aim to ensure that our Board is both representative of the people and communities with whom we work and has the necessary combined skills and experience to effectively govern the organisation.

While involvement in a wider Executive Committee and/or an Advisory Group (see below) provides useful experience for potential Board members, we do not limit our search to these routes. Our extensive cross-sector networks have proven invaluable for advertising vacancies and reaching potential candidates.

Organisational structure

The Board currently employs one core member of staff, a Chief Executive Officer on a permanent contract. Other staff members are employed on fixed term contracts utilising restricted funds for specific work.

The average full-time equivalent number of staff this year was 7. Our 33 active volunteers were supervised and supported by the staff team.

We are most grateful to Neath Port Talbot County Borough Council for contributing towards our core costs.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Induction and training of new trustees

It is important to remember that the trustees are volunteers. Age Connects Neath Port Talbot operates a robust volunteer recruitment, screening and induction process, which applies to Board members, as it does to all other volunteers. Our Investing in Volunteers quality mark has previously expired, but we continue to follow its guidance.

This process, which is underpinned by a comprehensive volunteer handbook, includes an informal interview, taking up references, and where policy necessitates, a Disclosure and Barring (DBS) check. Potential candidates for the Board also meet existing Trustee/Directors prior to confirming their interest in the vacancy, and if selected, serve a probationary period as a co-opted member.

As volunteers with extensive legal responsibilities, new Board Members receive additional informal training, based on our Trustee/Director Welcome Pack, which includes various items such as Charity Commission publications, and the Age Connects Neath Port Talbot portfolio of business plans. Group and/or individual training is provided in response to identified needs and an annual away day provides new recruits with the opportunity to learn more about our organisation's policy and strategy, as does attendance at special events, such as project launches.

Executive Committee

The Executive Committee (if appointed) is comprised of the Board members plus co-opted representatives with additional expertise. (Co-opted members have no voting rights).

Risk management

We hold both Professional Indemnity and Public Liability Insurance.

Policies and procedures are reviewed annually, and where necessary, introduced to minimise identified risk factors.

We hold an annual away day where staff and board members work together on the organisation's strategic development and any associated business plans. At this meeting we carry out strategic analysis which can highlight opportunities, potential risks and actions needed to minimise those risks.

With demand for services increasing, revenue costs rising and income generation becoming ever more competitive, we thank our funders and benefactors for their continued support.

Our thanks to our independent examiner, Michael Jones and his colleagues at Bevan Buckland LLP Chartered Accountants for their professional support and guidance throughout the year.

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

Approved by order of the board of trustees on 28 December 2025 and signed on its behalf by:

L Veale - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
AGE CONCERN NEATH PORT TALBOT**

Independent examiner's report to the trustees of Age Concern Neath Port Talbot ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Michael Jones

Bevan Buckland LLP
Ground Floor Cardigan House
Castle Court
Swansea Enterprise Park
Swansea
SA7 9LA

28 December 2025

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	1,941	-	1,941	4,332
Charitable activities	5				
Promote relief for elderly people		131,764	138,579	270,343	242,970
Investment income	4	<u>2,882</u>	<u>-</u>	<u>2,882</u>	<u>1,536</u>
Total		<u>136,587</u>	<u>138,579</u>	<u>275,166</u>	<u>248,838</u>
EXPENDITURE ON					
Raising funds		4,454	-	4,454	4,372
Charitable activities	6				
Promote relief for elderly people		<u>95,566</u>	<u>137,342</u>	<u>232,908</u>	<u>230,302</u>
Total		<u>100,020</u>	<u>137,342</u>	<u>237,362</u>	<u>234,674</u>
NET INCOME		36,567	1,237	37,804	14,164
RECONCILIATION OF FUNDS					
Total funds brought forward		202,300	5,556	207,856	193,692
TOTAL FUNDS CARRIED FORWARD		<u>238,867</u>	<u>6,793</u>	<u>245,660</u>	<u>207,856</u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

AGE CONCERN NEATH PORT TALBOT (REGISTERED NUMBER: 04193486)
TRADING AS AGE CONNECTS NEATH PORT TALBOT

BALANCE SHEET
31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	11	1,001	-	1,001	2,466
CURRENT ASSETS					
Debtors	12	1,000	-	1,000	2,210
Cash at bank		<u>241,659</u>	<u>6,793</u>	<u>248,452</u>	<u>207,763</u>
		242,659	6,793	249,452	209,973
CREDITORS					
Amounts falling due within one year	13	(4,793)	-	(4,793)	(4,583)
NET CURRENT ASSETS		<u>237,866</u>	<u>6,793</u>	<u>244,659</u>	<u>205,390</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		238,867	6,793	245,660	207,856
NET ASSETS		<u>238,867</u>	<u>6,793</u>	<u>245,660</u>	<u>207,856</u>
FUNDS	15				
Unrestricted funds				238,867	202,300
Restricted funds				<u>6,793</u>	<u>5,556</u>
TOTAL FUNDS				<u>245,660</u>	<u>207,856</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 28 December 2025 and were signed on its behalf by:

L Veale - Trustee

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

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

1. STATUTORY INFORMATION

Age Concern Neath Port Talbot is a charitable company, limited by guarantee, registered in England and Wales. The charity's registered number and registered office address can be found on the Reference and Administrative Details page.

The presentation currency of the financial statements is the Pound Sterling (£).

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Financial reporting standard 102 - reduced disclosure exemptions

The charitable company has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Government and other grants in relation to tangible fixed asset are credited to profit and loss account over the useful lives of the related assets, whereas those in relation to expenditure are credited when the expenditure is charged to profit and loss.

Donations, are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

The cost of generating funds comprises those costs associated with attracting grant income. Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities, both costs directly attributable and indirect support costs. Governance costs include those costs associated with meeting constitutional and statutory requirements of the Charity.

The Charity initially identifies the costs of its support functions. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charities programmes and activities.

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

2. ACCOUNTING POLICIES - continued

Expenditure

All costs allocated between expenditure categories are on a basis designed to reflect their resource usage. For some costs this means direct allocation to activities, other costs are apportioned, e.g. by staff time spent on the activity, or another equitable usage measure.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 10% on cost
Computer equipment	- 33% on cost

The charities policy is to capitalise items purchased costing over £500.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Defined contribution pension scheme

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

Short-Term Employee Benefits

Short-term employee benefits that are expected to be settled wholly before twelve months after the end of the annual reporting period in which the employees render the related service:

- (a) wages, salaries and social security contributions;
- (b) time in lieu owed to the employee.

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

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

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the company's balance sheet when the company becomes party to the contractual provisions of the instrument.

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

2. ACCOUNTING POLICIES - continued

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the company transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Classification of financial liabilities

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the company's contractual obligations expire or are discharged or cancelled.

3. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	<u>1,941</u>	<u>4,332</u>

4. INVESTMENT INCOME

	2025	2024
	£	£
Interest received	<u>2,882</u>	<u>1,536</u>

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

5. INCOME FROM CHARITABLE ACTIVITIES

		2025	2024
	Activity	£	£
Nail cutting services	Promote relief for elderly people	41,620	34,172
Outreach contributions	Promote relief for elderly people	7,224	4,981
Energy survey income	Promote relief for elderly people	46,405	34,150
Grants	Promote relief for elderly people	<u>175,094</u>	<u>169,667</u>
		<u>270,343</u>	<u>242,970</u>

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

	2025	2024
	£	£
NPTCBC- SLA Core	31,715	29,920
Age Cymru HOPE Project hosting allowance	4,800	4,800
National Coal Authority	3,369	-
RIF Dementia Connects	56,120	56,120
RIF Prevention Grant	54,090	54,091
National Grid Community Matters	-	9,400
NPTCVS Cost of Living Grant	-	5,336
NPTCBC Food Voucher Grant	-	5,000
Community Foundation	-	5,000
Moondance Foundation	<u>25,000</u>	<u>-</u>
	<u>175,094</u>	<u>169,667</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs	Totals
	£	£	£
Promote relief for elderly people	<u>227,501</u>	<u>5,407</u>	<u>232,908</u>

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	<u>1,465</u>	<u>1,614</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

9. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	191,510	184,731
	<u>191,510</u>	<u>184,731</u>

The average monthly number of employees during the year was as follows:

	2025	2024
	7	7

No employees received emoluments in excess of £60,000.

The total remuneration paid to key management during the year was £54,413 (2024 - £52,406).

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	4,332	-	4,332
Charitable activities			
Promote relief for elderly people	108,023	134,947	242,970
Investment income	1,536	-	1,536
Total	<u>113,891</u>	<u>134,947</u>	<u>248,838</u>
EXPENDITURE ON			
Raising funds	4,372	-	4,372
Charitable activities			
Promote relief for elderly people	100,355	129,947	230,302
Total	<u>104,727</u>	<u>129,947</u>	<u>234,674</u>
NET INCOME	9,164	5,000	14,164
RECONCILIATION OF FUNDS			
Total funds brought forward	193,136	556	193,692
TOTAL FUNDS CARRIED FORWARD	<u>202,300</u>	<u>5,556</u>	<u>207,856</u>

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

11. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2024	1,228	15,448	16,676
Disposals	-	(269)	(269)
At 31 March 2025	<u>1,228</u>	<u>15,179</u>	<u>16,407</u>
DEPRECIATION			
At 1 April 2024	1,228	12,982	14,210
Charge for year	-	1,465	1,465
Eliminated on disposal	-	(269)	(269)
At 31 March 2025	<u>1,228</u>	<u>14,178</u>	<u>15,406</u>
NET BOOK VALUE			
At 31 March 2025	<u>-</u>	<u>1,001</u>	<u>1,001</u>
At 31 March 2024	<u>-</u>	<u>2,466</u>	<u>2,466</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Prepayments and accrued income	<u>1,000</u>	<u>2,210</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other creditors	32	32
Accrued expenses	<u>4,761</u>	<u>4,551</u>
	<u>4,793</u>	<u>4,583</u>

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025 £	2024 £
Within one year	7,000	6,000
Between one and five years	<u>4,083</u>	<u>9,500</u>
	<u>11,083</u>	<u>15,500</u>

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

15. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	19,834	38,032	(30,000)	27,866
Capital funds	2,466	(1,465)	-	1,001
Designated funds - Critical costs	110,000	-	20,000	130,000
Planned budget spend	30,000	-	-	30,000
Building fund	40,000	-	10,000	50,000
	<u>202,300</u>	<u>36,567</u>	<u>-</u>	<u>238,867</u>
Restricted funds				
Western Power	514	-	-	514
RIF Prevention	42	(13)	-	29
Community Foundation - Our Communities				
Together	5,000	(5,000)	-	-
Moondance Foundation	-	6,250	-	6,250
	<u>5,556</u>	<u>1,237</u>	<u>-</u>	<u>6,793</u>
TOTAL FUNDS	<u>207,856</u>	<u>37,804</u>	<u>-</u>	<u>245,660</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	136,587	(98,555)	38,032
Capital funds	-	(1,465)	(1,465)
	<u>136,587</u>	<u>(100,020)</u>	<u>36,567</u>
Restricted funds			
National Coal Authority	3,369	(3,369)	-
RIF Prevention	54,090	(54,103)	(13)
RIF Dementia Connects	56,120	(56,120)	-
Community Foundation - Our Communities			
Together	-	(5,000)	(5,000)
Moondance Foundation	25,000	(18,750)	6,250
	<u>138,579</u>	<u>(137,342)</u>	<u>1,237</u>
TOTAL FUNDS	<u>275,166</u>	<u>(237,362)</u>	<u>37,804</u>

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	9,056	10,778	19,834
Capital funds	4,080	(1,614)	2,466
Designated funds - Critical costs	110,000	-	110,000
Planned budget spend	30,000	-	30,000
Building fund	40,000	-	40,000
	<u>193,136</u>	<u>9,164</u>	<u>202,300</u>
Restricted funds			
Western Power	514	-	514
RIF Prevention	42	-	42
Community Foundation - Our Communities Together	-	5,000	5,000
	<u>556</u>	<u>5,000</u>	<u>5,556</u>
TOTAL FUNDS	<u>193,692</u>	<u>14,164</u>	<u>207,856</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	113,891	(103,113)	10,778
Capital funds	-	(1,614)	(1,614)
	<u>113,891</u>	<u>(104,727)</u>	<u>9,164</u>
Restricted funds			
RIF Prevention	54,091	(54,091)	-
RIF Dementia Connects	56,120	(56,120)	-
Nat Grid Community Matters Fuel Poverty	9,400	(9,400)	-
NPTCBC Food Voucher Grant	5,000	(5,000)	-
NPTCVS Cost of Living Grant	5,336	(5,336)	-
Community Foundation - Our Communities Together	5,000	-	5,000
	<u>134,947</u>	<u>(129,947)</u>	<u>5,000</u>
TOTAL FUNDS	<u>248,838</u>	<u>(234,674)</u>	<u>14,164</u>

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	9,056	48,810	(30,000)	27,866
Capital funds	4,080	(3,079)	-	1,001
Designated funds - Critical costs	110,000	-	20,000	130,000
Planned budget spend	30,000	-	-	30,000
Building fund	40,000	-	10,000	50,000
	<u>193,136</u>	<u>45,731</u>	<u>-</u>	<u>238,867</u>
Restricted funds				
Western Power	514	-	-	514
RIF Prevention	42	(13)	-	29
Moondance Foundation	-	6,250	-	6,250
	<u>556</u>	<u>6,237</u>	<u>-</u>	<u>6,793</u>
TOTAL FUNDS	<u>193,692</u>	<u>51,968</u>	<u>-</u>	<u>245,660</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	250,478	(201,668)	48,810
Capital funds	-	(3,079)	(3,079)
	<u>250,478</u>	<u>(204,747)</u>	<u>45,731</u>
Restricted funds			
National Coal Authority	3,369	(3,369)	-
RIF Prevention	108,181	(108,194)	(13)
RIF Dementia Connects	112,240	(112,240)	-
Nat Grid Community Matters Fuel Poverty	9,400	(9,400)	-
NPTCBC Food Voucher Grant	5,000	(5,000)	-
NPTCVS Cost of Living Grant	5,336	(5,336)	-
Community Foundation - Our Communities Together	5,000	(5,000)	-
Moondance Foundation	25,000	(18,750)	6,250
	<u>273,526</u>	<u>(267,289)</u>	<u>6,237</u>
TOTAL FUNDS	<u>524,004</u>	<u>(472,036)</u>	<u>51,968</u>

Purpose of Designated funds

Critical cost fund - represents six months running costs, estimated staff notice, redundancy costs and lease agreement termination costs.

Planned budget spend - represents funds to cover the expected shortfall in income during the year ended 31st March 2026 and allow all services to continue.

**AGE CONCERN NEATH PORT TALBOT
TRADING AS AGE CONNECTS NEATH PORT TALBOT**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

15. MOVEMENT IN FUNDS - continued

Buildings fund - represents funds allocated to the charity's long-term plan to purchase its own premises or lease larger and more appropriate space based on potential community development plans.

Purpose of Restricted Funds

National Coal Authority - A Community Liaison Project to support local residents following the major flooding that occurred in Skewen, Neath Port Talbot.

RIF Dementia Connects - To provide a range of community-based support and preventative activities that focus on improving physical and emotional health and wellbeing, whilst also supporting those in the early stages of a dementia diagnosis.

RIF Prevention Grant - The project provides direct and individually tailored practical and befriending type support to help maintain independence, reduce loneliness and improving wellbeing.

Community Matters Fuel Poverty - A Warmer Homes for Older people in Neath Port Talbot project

NPTCBC Food Voucher Grant - A grant to provide supermarket vouchers to those most in need

NPTCVS Cost of Living Grant - This grant contributes to core costs for providing an information, advice and assistance service associated with accessing welfare benefits, maximising income and alleviating fuel poverty.

Community Foundation Wales - Our Communities Together - This grant contributes to core costs for providing an information, advice and assistance service associated with accessing welfare benefits, maximising income and alleviating fuel poverty.

Moondance Foundation - To develop and extend the delivery of our core welfare benefits support service for older people and their families experiencing financial hardship and/or poverty.

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.