Age Cymru West Glamorgan Limited

England & Wales · Charity number 1140989

Details

Other names	AGE CONCERN SWANSEA LIMITED, AGE CYMRU SWANSEA BAY LIMITED
Status	Registered
Legal form	Charitable company
Company number	07548947
Registered	2011-03-29
Register	View on the Charity Commission register

Contact

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Activities

Objects: TO PROMOTE THE HEALTH AND WELLBEING OF PERSONS LIVING IN WALES IN ANY MANNER WHICH NOW IS OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE.

Activities: The provision of direct care and support services to older people within the area of benefit.By working in partnership with the statutory sector at both strategic and operational levels on issues relating to older people.By acting as a public advocate on behalf of older people..

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes
- **Who:** Elderly/old People, People With Disabilities, The General Public/mankind

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Geography

- **Area of benefit:** IN AND AROUND THE CITY AND COUNTY OF SWANSEA, AND WITHIN THE ADMINISTRATIVE BOUNDARIES OF APPROPRIATE AUTHORITIES AS REQUIRED
- Bridgend
- City Of Swansea
- Neath Port Talbot

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£758,182	£640,614	£313,598	13
2024-03-31	£522,860	£634,348	£196,030	13
2023-03-31	£552,664	£749,569	£307,518	23
2022-03-31	£424,990	£594,892	-	-
2021-03-31	£819,354	£490,704	£674,325	15

Trustees

Name	Role	Appointed
Sophia Elizabeth Miller	Chair	2022-11-09
Andrew Matthew Jobling		2022-11-09
Dr Mahaboob Basha		2024-07-24
Fiona Brown		2025-09-17
James Baker		2025-09-17
Matthew Ford		2022-11-09
Melvyn Clifford Rayner		2018-04-30
Natasha May Fulford		2020-07-20

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Age Cymru West Glamorgan Limited

England & Wales - Charity number 1140989

Accounts

West Glamorgan age Cymru

Age Cymru West Glamorgan Limited Annual Report

2024-25















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What we do and why we do it

“I’m so lucky that I’ve got someone like you to tell me everything, I wouldn’t know where to start’”

“This is the first call I’ve had where I’m really getting some help. What you’re telling me is exactly what I need...I can’t thank you enough for all you’ve done.”

“Age Cymru West Glamorgan has been a lifeline whilst waiting for Social Services to get back to us, you were the only ones who were able to support us during a really difficult time.”

“The service is excellent, thank you, you are helping me brilliantly.”

“Thank you so much for getting in touch and thank you for providing us with the useful information, it’s fantastic! I am feeling so much better knowing that there is so much support around. Thank you so much again, I am so grateful for your help, tips and advice.”

Introduction from the Chair

I am delighted to introduce this year's Annual Report. At Age Cymru West Glamorgan, we work hard to make sure that these reports are engaging, easy to understand, and clearly demonstrate the difference we make. Our Annual Reports are more than just facts and figures; they are about showing the real impact of our work and explaining what we achieve with the generous donations and support we receive.

The Board of Trustees fully believes in our duty to report back to our community openly and honestly, and this report is one of the most important ways that we do that. We want it to give you confidence in the way that we use our resources, and we warmly welcome any feedback that you may have.

As you read on, you will see a year of real progress and growth. Our Information & Advice team has undergone transformational expansion thanks to the generosity of our funders, helping thousands of older people to secure a combined total of over a million pounds of life-changing income. Our community of volunteers has continued to grow, and their contribution remains critically vital in enabling us to reach so many more people than we could alone. And our new Digital Champion Project, alongside our pioneering use of virtual reality technology, has unlocked exciting new ways of reducing isolation and bringing joy.

None of this would have been possible without the dedication of our staff, the passion of our volunteers, the generosity of our funders, and the trust of our community. On behalf of the Board of Trustees, thank you for standing with us.

Our Vision is that everyone in Swansea, Neath Port Talbot, and Bridgend is able to age well and enjoy life. Everything in this report represents another step towards making that vision a reality.

Thank you for standing with us.

Sophia Miller
Chair of the Board of Trustees



Letter from the Chief Officer Looking Ahead to 2025-2026

As we close the 2024-25 financial year and look ahead, we do so at a very special moment in our charity's history. 2025 marks the 50th anniversary of Age Cymru West Glamorgan, a milestone that gives us the chance to celebrate all that has been achieved while looking firmly to the future. Reaching this point is a testament to the dedication of our staff and volunteers, the generosity of our funders, and the trust placed in us by the communities we serve.

I am incredibly proud of where our charity stands today. Across Swansea, Neath Port Talbot, and Bridgend, we are delivering services that are innovative, life-changing, and rooted in compassion. This year also saw the long-awaited launch of our Coach Club — something clients have asked us for over many years. The response has been overwhelming, and it underlines the importance of providing social activities that are open to everyone, helping to tackle loneliness and create joy.

At the same time, the need for our services has never been greater. We are seeing more older people struggling with financial insecurity, loneliness, and the challenges of managing health and care needs. My hope for the year ahead is that we can secure the funding required to sustain and grow this vital work, ensuring no one is left behind.

We also know that we cannot do this alone. Collaboration will be key to the future of support for older people. That is why we are committed to working ever more closely with our local partners and with our Age Cymru brand partners across Wales. By reducing duplication, finding efficiencies, and sharing strengths, we can reach more people and deliver better outcomes together.

Our Vision remains clear: that everyone in Swansea, Neath Port Talbot, and Bridgend is able to age well and enjoy life. With your support — whether through vital donations, volunteering, or spreading the word — I know we can continue to make that vision a reality for thousands more in the year ahead.

Connor James
Chief Officer
Age Cymru West Glamorgan



We provided specialist support to **3,243** clients in a year with **10,598** contacts making an average of **3.3** contacts per client.

We engaged with **4,528** people this year, attending **55** community events.

Information and Advice

£1,109,537 in benefits were secured for our clients in Swansea, Neath, Port Talbot, and Bridgend.

Dementia Pathfinder Project

The Dementia Pathfinder project has positively impacted **148** people by providing personalised support plans that enhance independence, improve care, and promote well-being.

Warm Homes Project

As part of the Warm Homes programme, we've supported **163** people (110 households) by providing free home energy checks and installing energy-efficient equipment, such as light bulbs and reflective radiator panels, to help reduce heating costs and make their homes more comfortable.

Dementia Support Service

We delivered over **899** hours of free in-home support to **65** individuals, promoting their well-being in a familiar environment while offering crucial respite for carers.

Footcare

In collaboration with Swansea Podiatry, we assisted **118** clients in accessing a HCPC- registered footcare service.

Lasting Power of Attorney

Our service empowered **94** individuals to appoint trusted decision-makers ensuring their wishes were respected and providing peace of mind for themselves and their loved ones.

Our Vision

Our vision is that everyone in Swansea, Neath Port Talbot, and Bridgend is able to age well and enjoy life.

Our Mission

Age Cymru West Glamorgan is a local charity that delivers trusted, quality assured and person-centred support that promotes well-being and empowers people to age well.

Our Values

Age Cymru West Glamorgan's values are to ensure that we **C.A.R.E**



Centred

We put our clients at the heart of everything we do, ensuring our services are relevant and appropriate.



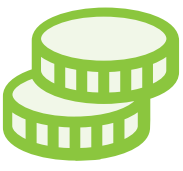
Adaptive

We see the individual, delivering person-centred, quality-assured, and outcome-focused services.



Responsive

We listen, learn, and take action based on feedback.



Efficient

Donations are a gift; we constantly strive for efficiency and effectiveness to make sure nothing is wasted.

Information and Advice Service

Navigating later life should never mean facing complex systems, rising costs, or confusing forms alone. With clear advice and the right support, older people can secure the income they deserve, make informed choices, and feel in control of their future. Our Information and Advice services exist to make that happen. We are proud to be accredited with the Advice Quality Standard, which means our service is independently audited and recognised as professional, high quality, and trusted. Every conversation, every form completed, is about more than problem-solving — it's about giving people confidence, security, and the freedom to focus on living life well.

2024-25 has been a year of real growth and impact for our Information & Advice (I&A) Team. Thanks to the generosity of our funders, we have been able to respond to one of the most challenging periods in recent memory with renewed strength and determination.

Over the year, our team supported more than **2,405 older people and unpaid carers**, handling **3,496 enquiries** on everything from complex benefit issues to care options, health concerns, and day-to-day living. Behind each number is a person or family whose life has been made easier, more secure, and less stressful thanks to our intervention. As one client told us:

"Without your support I doubt if I would have applied for help, the amount of forms would have been too much for me. I no longer have the self-confidence I had when my late husband was with me."

One of the most tangible outcomes of our work has been in helping people access the financial support they are entitled to. We assisted with **206 benefits forms**, unlocking **£1,059,113 in unclaimed benefits** — more than double last year's figure. In the midst of an ongoing cost-of-living crisis, this income has offered critical relief to people struggling to afford essentials like food, heating, and transport. Sometimes, the impact is measured not just in pounds and pence, but in the simple pleasures people can enjoy again:

"I can now afford to buy fresh fish in the market and might even take my daughter away on holiday with me!"

Our work would not be possible without the dedication of our **Benefit Outreach Volunteers**. Giving their time freely, they travel into communities across our region to visit older people in their homes, offering essential support with complex forms. This personal, face-to-face help is often the difference between missing out on vital income and receiving the support people are entitled to. This year alone, their efforts contributed **£233,930** towards successful claims — helping to transform lives and ease financial hardship when it was needed most.



Information and Advice Service

We also saw a dramatic increase in **home visits — up 582% on last year, reaching 150 visits**. As one of the only organisations in the area offering this kind of help, we know how vital it is. These visits are more than just form-filling. They can be a lifeline for those who are isolated, anxious, or unsure where to turn. Sitting down with someone in their own home allows us to provide tailored, compassionate support in an environment where they feel most comfortable — ensuring they can access their full entitlements without added stress.

But it's not just about the numbers. Every conversation, every form completed, and every visit made helps to ease worries, lighten the load for unpaid carers, and give people back a sense of control. As another client summed it up:

"You are absolutely brilliant. I didn't know there were people like you in the world."

Much of our work addresses the growing gap between people's needs and what statutory services can provide. Time and again, we hear from people who feel lost in a system they find hard to navigate. Our team steps in to bridge that gap.

Of the **3,496 enquiries** we responded to this year, the most common themes were:

- **Benefits** — 1,223 enquiries, including support with nearly 200 forms, vital for people who are digitally excluded, housebound, or overwhelmed by the process.
- **Community Care** — 605 enquiries, covering issues such as finding a reliable handyman, understanding how to pay for care at home, or arranging day-to-day support.
- **Health Conditions** — 440 enquiries, providing information and guidance on living with long-term health conditions such as dementia, cancer, and sight loss, often supporting both older people and their unpaid carers.

Every one of these enquiries represents a moment where someone felt less alone, more secure, and better able to manage the challenges they face. In a year of rising need, our I&A team has been there with practical help and compassionate support when it mattered most.



Dementia Services

A dementia diagnosis changes routines — but it does not take away the ability to live fully. With the right support, treatment, and understanding, people with dementia can continue to enjoy independence, connection, and joy in daily life. Our dementia services are designed to make that possible. We walk alongside individuals and carers, offering tailored support, respite, and wellbeing opportunities that reduce stress and isolation. By focusing on people's strengths, we help families hold on to what matters most — dignity, relationships, and quality of life.

Dementia Pathfinder Project

Funded by the West Glamorgan Regional Partnership, the Dementia Pathfinder Project is now in its fourth year and continues to provide vital, person-centred support to people living with dementia and those who care for them.

A core part of this work is being there after diagnosis, when many people tell us the experience feels overwhelming. The project helps to calm that uncertainty and bring order at a difficult time. By working together to build a step-by-step plan, our Dementia Pathfinder ensures that families don't feel they have to do everything at once — instead, they can move forward with clarity and confidence.

In 2024–25, 148 people received tailored support designed around their individual circumstances. For people living with dementia, this has meant practical guidance and compassionate reassurance to help them navigate daily life with greater confidence. For carers, it has been a trusted source of knowledge, encouragement, and relief — helping them feel recognised and supported in their caring role.

The impact goes beyond day-to-day assistance. The Dementia Pathfinder helps families maintain stability, strengthens relationships, and connects them with the right services at the right time. By focusing equally on the person and their carer, the project makes a lasting difference to quality of life, resilience, and the confidence to face the future with hope.

Dementia Support Service

The **Dementia Support Service** is delivered through the **West Glamorgan Dementia Partnership**, a collaboration of five local charities working together to provide consistent, wrap-around support for people living with dementia and their carers across Swansea and Neath Port Talbot.

Our shared aim is simple: to make sure no one faces dementia alone — and that every family has access to practical help, information, and emotional support at the right time. By coordinating services across the region, we reduce duplication, improve consistency, and ensure people can access the same high-quality care wherever they live.

Each partner contributes specialist expertise:

- **Age Cymru West Glamorgan** – coordination of the partnership and delivery of respite at home.
- **Swansea Carers Centre & Neath Port Talbot Carers Service** – training, advice, and wellbeing programmes to support unpaid carers.
- **Citizens Advice Swansea Neath Port Talbot** – specialist, Advice Quality Standard accredited advice on complex issues such as benefits, debt, housing, and legal rights.
- **Care & Repair Western Bay** – home adaptations and practical changes that make it safer and easier for people with dementia to continue living independently.

Dementia Services

Together, this joined-up approach has created a clear pathway into support: one point of contact, multiple types of help, and a consistent, person-centred experience.

In 2024–25, the Dementia Support Service collectively supported:

- **414 people living with dementia**
- **330 unpaid carers**
- **99 additional people indirectly supported**

Survey results showed that **96% felt their wellbeing improved** and **95% of carers said the support helped them continue in their role.**

This collaborative model demonstrates the power of partnership: pooling resources, expertise, and compassion to deliver more than any one organisation could achieve alone.



At Home Respite

Within the regional Dementia Support Service, our contribution focuses on high-impact, practical support delivered in people's own homes. Through companionship and short-term respite, we give unpaid carers essential breathing space while helping individuals with dementia maintain independence and dignity.

In 2024–25 we:

- Supported **65 people living with dementia** and **47 unpaid carers**
- Reached an additional **34 people indirectly**
- Delivered nearly **900 hours** of home-based support

The results speak for themselves: **96.3% of clients felt less lonely, 100% of carers felt better able to manage their role, 96.3% reported improved wellbeing and reduced stress, and 83% maintained or improved their independence.**

As one family put it:

"I'll miss the company and the lovely chats."

His wife added:

"I feel like a different person because of the difference it has made. Thank you for sending [Dementia Support Worker] to help with my husband."

Dementia Services

Client Story - Peter and June

Peter cares for his wife June, who has a cognitive impairment. While June hasn't received a formal dementia diagnosis, her growing needs were becoming difficult for Peter to manage alone. Initially reluctant to accept outside help, Peter was referred to our service by a Social Worker.

Through sensitive and respectful conversations, our Dementia Support Worker built trust and reassured Peter that our role was to support — never take over. Together, we arranged a weekly sitting and befriending service for June, giving Peter a few hours each week to rest or run errands. Over time, we also provided help with household tasks such as laundry and decluttering, easing pressure at home.

Peter later reflected:

"I didn't think I needed help at first. But just having that small break and someone to talk to made me realise how much I was carrying on my own."

For Peter, the emotional support was as meaningful as the practical help. It meant June could stay safe and content at home, while he finally had the space to care for himself too.



Client Story - "Moments That Matter"

Phillip, a retired doctor in his early 80s, lives alone in Neath. With limited mobility, poor eyesight, and hearing loss, daily life was becoming increasingly difficult. His daughter, who works full-time, worried about his wellbeing — especially as he was beginning to skip meals and spending more time in isolation.

A proud and independent man, Phillip was initially cautious about accepting outside help when he was referred to our **At Home Respite service**. But through kind, consistent engagement, our Dementia Support Worker built trust and reassured him that our support was about enabling, not replacing, his independence.

Over time, Phillip began to look forward to the weekly visits. A warm connection developed as he shared stories about his career as a doctor, his deep pride in his Indian heritage, and the routines that gave his days structure. The visits became more than just check-ins — they were moments of dignity, companionship, and joy.

The practical support was just as valuable. Our Dementia Support Worker often joined him at lunchtime, helping to prepare meals and sharing the moment so he didn't have to eat alone. With gentle assistance, she also cleaned down the kitchen — a task that had become increasingly difficult for Phillip, who relied on a walking frame.

For Phillip and his daughter, the regular visits brought reassurance. They eased the long gaps between family visits and gave Phillip the social interaction he hadn't realised he was missing.

"I have enjoyed this service very much. I look forward to it."

As his needs evolve, Phillip's family is exploring further ways to support him. But for now, the **At Home Respite service** has become an essential part of his weekly rhythm — helping him maintain dignity, structure, and human connection.

Digital Support Services

Technology opens doors to connection, independence, and opportunity. Yet too many older people are excluded because they haven't had the chance to build confidence with digital tools. We believe everyone should be able to take part in today's digital world. Our digital services provide patient, one-to-one support that helps people learn at their own pace — from video calls with family to smart devices that make daily life easier. We also use virtual reality experiences to spark joy and open up new possibilities — from revisiting cherished places to exploring the world in new ways. By breaking down barriers, we're enabling people to stay connected, safe, and in control — proving it's never too late to discover the benefits of being online.

Digital Champion Project

Since launching in June 2024, our Digital Champion Project has been transforming the way older people engage with technology. In just nine months, we've supported **153 individuals** through patient one-to-one support, friendly group sessions, and community outreach — while meeting more than **1,200 people in the community** to offer advice on getting online, staying safe, and finding digital solutions. For some, that meant borrowing devices through our tech loan scheme; for others, it meant building confidence in skills through our digital support sessions or finding ways to overcome barriers like cost and access.

Led by our dedicated Digital Inclusion Project Coordinator and Outreach Worker — and powered by **nine brilliant volunteers** — the project focuses on practical, real-world support. From mastering smartphones and emails, to learning how to use smart speakers and stay safe online, every session is tailored to what matters most to the individual.

The impact has been clear: **89% of clients reported greater confidence or reduced digital isolation**. As one client told us:

"I was anxious at first because I don't like technology, but Age Cymru West Glamorgan helped me feel more relaxed about it and walked me through, step by step, how to use WhatsApp on my phone. I now use it regularly."



Client Story – "Regaining Control, One Reminder at a Time"

Joseph, 64, lives alone in the Sketty area of Swansea. Over the past year, he had grown increasingly concerned about his memory. Everyday tasks — like going to the shop or remembering appointments — were becoming sources of frustration.

"I go out and forget why I left the house," he told us. *"Then I get home and realise I've forgotten the one thing I went out for."*

Digital Support Services

Living with a number of health conditions, including diabetes and a heart issue, Joseph's energy levels were low and his motivation to manage household tasks had started to slip. The growing clutter around him only added to his sense of stress. Though he spent time at a local warm hub with friends, he still felt a creeping sense of isolation and a worry that his memory problems would continue to worsen.

Joseph had already reached out to Age Cymru West Glamorgan for help, first through our Dementia Support Service. It was through this that he was referred to our **Digital Champion Project**, in the hope that assistive technology might help him get back on track.

During a home visit in October 2024, our Digital Inclusion Outreach Worker introduced him to an Alexa smart speaker and explained how it could be used to set reminders for shopping, medication, appointments, and even daily wake-up calls. Joseph was curious — and open to trying something new.

That curiosity quickly turned to confidence. With patient, one-to-one support, Joseph learned how to use the speaker and companion app to create voice-activated reminders. He appreciated the hands-on support, and the chance to ask questions without judgment.

"The reminders really help me get up and get going," he later said. *"I'm definitely looking into getting one for myself. It's given me back some control."*

Over the following weeks, Joseph began to feel more organised. He reported fewer missed appointments and less anxiety about forgetting important tasks. He extended his tech loan until after Christmas and was grateful for the chance to try the device before deciding to buy.

Perhaps most importantly, Joseph felt reassured knowing that support from Age Cymru West Glamorgan was still there whenever he needed it.

"I know things might get harder in time," he told us, *"but I'll definitely reach out again when I need more help."*



VR Wellbeing Project

Launched in September 2024, our VR Wellbeing Project has been opening up immersive, joyful experiences for unpaid carers across West Glamorgan. In just its first six months, **245 carers** took part in **28 wellbeing events** — each designed to reduce stress, support mental wellbeing, and provide moments of escape.

From underwater adventures and wildlife encounters to concerts and nostalgic trips back to meaningful places, the experiences were as varied as the carers themselves.

Digital Support Services

Many participants chose sessions that sparked personal memories — revisiting places they once travelled, reconnecting with favourite hobbies, or simply relaxing with calming scenery.

The feedback has been overwhelmingly positive: **55% of carers said the VR gave them a meaningful break, and 41% said it helped them feel recharged.** As one participant put it:

"The experience was fabulous — so relaxing. It's good to know that you're here for support. I'm really glad I didn't miss the session, and I can't wait to tell my daughter about it."

Others saw the technology as a gateway to future wellbeing tools, particularly those living with long-term conditions. One participant shared:

"As my dementia progresses, I'd be happy to try different tech or services that might help. I think the VR could be really useful for remembering places and staying more engaged with the world around me."

Client Story – Richard

Richard, an unpaid carer in his 80s, looks after his wife who lives with Parkinson's Disease and Lewy Body Dementia. At one of our VR sessions, he chose to virtually explore Crete — a destination that had been central to their lives together.

The impact was immediate and profound. Richard recognised the streets, the coastline, even the atmosphere of the place they once called a second home. The experience brought joy, nostalgia, and — most importantly — a much-needed sense of respite.

"I thoroughly enjoyed the experience; it re-invigorated my mind for the morning and allowed me to escape my cares."

Since then, Richard has stayed connected with our team and is now exploring how his wife might also benefit from VR for relaxation and mental stimulation. What began as a one-off experience has evolved into an ongoing wellbeing tool — and a new way for Richard and his wife to share joyful moments together.

By combining cutting-edge technology with personal support, the VR Wellbeing Project is proving that innovation can make a tangible difference — sparking joy, reducing stress, and helping carers feel less alone in their journey. Although the project was funded specifically to support unpaid carers, one of the most powerful benefits has been the chance for carers and their loved ones to share meaningful experiences together — creating new memories as well as reliving old ones.



Digital Support Services

Looking Ahead

Looking ahead, we plan to expand this project further with the support of our incredible volunteers, bringing immersive experiences to even more people across our community. We are especially excited to begin trial work in care homes, opening up new opportunities for residents and families to reconnect, reminisce, and enjoy moments of joy together.

Client Story – Bill and Sandra

Sandra is the main carer for her father Bill, a retired sailor in his 80s living with middle-stage mixed dementia. As he became increasingly housebound, Bill began to disengage from the world around him, spending most days in front of the television. Sandra felt as though her father was slowly slipping away and grew desperate to find something that might reignite his spirit.

When Sandra came across a post about our new VR Wellbeing Project, funded by the Carers Trust, she was intrigued. Bill often reminisced about Narvik, Norway — a port town he had visited many times during his seafaring days — but he hadn't been back in decades. Encouraging him to try a local taster session at a Dementia Café, she gently suggested that he might be able to "see Narvik again." To her surprise, he agreed.

At the session, Bill was supported to use a VR headset that transported him to the scenic Norwegian coastline. As Narvik came into view, something shifted. Bill lit up — pointing out landmarks, sharing stories from his younger days, and laughing with Sandra.

"It was like watching him come back to life for a moment," Sandra reflected.

The experience left a deep and lasting impression on them both. Bill became noticeably more alert and engaged in the days that followed, while Sandra found renewed hope and joy in their shared connection. They now attend the Dementia Café weekly, where Sandra has also found a sense of belonging among fellow carers.

"It's not just about him — it's about me too. It gives me something to look forward to."

The experience has inspired Sandra to explore further virtual adventures for her father, including a future trip to Saint John's in Canada — another port town that still holds a special place in Bill's memory.





Volunteering

Volunteers are the heartbeat of Age Cymru West Glamorgan — giving their time, skills, and compassion to transform lives across our communities. By listening to their voices, valuing their insight, and ensuring they actively shape our services and strategy, we create a culture where volunteers don't just support our work — they drive it forward.

Volunteering Impact

Our volunteers are nothing short of amazing. They bring compassion, commitment, and energy to everything we do — and their impact is felt in every corner of our community. This year, 18 dedicated volunteers gave nearly 1,000 hours of their time, helping us reach more people, deliver more services, and change more lives.

Their roles are as diverse as those we support. From guiding clients through complex benefit forms, to co-leading digital skills sessions, assisting with administration, and supporting our home energy checks programme, volunteers make an enormous contribution that simply wouldn't be possible without them.

One volunteer summed it up beautifully:

"Since I started volunteering with Age Cymru West Glamorgan I have been treated as one of the team — something that a lot of companies forget to do."



Another Digital Champion volunteer reflected on how giving their time didn't just help others, but also helped them grow as a person:

"Volunteering helped me improve my communication. I became more empathetic, more patient, and better at listening. I also improved my own confidence — especially when presenting to groups."

That's the power of volunteering: it transforms lives on both sides. For those we support, it brings connection, reassurance, and practical help. For volunteers, it offers purpose, growth, and the chance to make a difference.

In June 2024, we proudly celebrated our incredible team during Volunteer Week with a dedicated recognition event. But our appreciation extends far beyond one week — every hour given, every smile shared, and every act of kindness strengthens our community and reflects the very best of what Age Cymru West Glamorgan stands for.

Volunteer Story – From Helping Hands to Personal Growth

Over the past year, one of our Digital Champion volunteers has made an enormous impact — not just in the lives of those they supported, but in their own journey of growth too. What began as a way to give back became a deeply meaningful experience of learning, connection, and personal development.

"I've always wanted to help people, but I didn't expect how much I'd gain in return."

Their role included supporting people to use smartphones, tablets, and other devices — helping them connect with family, stay safe online, and build confidence in a rapidly digitalising world. For clients who were anxious or unfamiliar with technology, the volunteer was a calming

Volunteering

presence: patient, empathetic, and always encouraging.

But the transformation was mutual.

"Volunteering helped me improve my communication. I became more empathetic, more patient, and better at listening. I also improved my own confidence — especially when presenting to groups."

Through leading digital skills sessions, they learned how to explain complex topics simply, adapt to different learning styles, and gained a deeper appreciation for community connection.

"There's something really special about helping someone send their first WhatsApp message to a grandchild — or teaching them how to video call their family. You see their whole face light up."

They also praised the warm, inclusive culture at Age Cymru West Glamorgan:

"From day one, I felt like part of the team. I was always kept in the loop, always welcomed at the office — even though I mainly worked in the community."

Now, they are looking ahead to mentoring new volunteers or supporting future outreach initiatives.

"This has given me more than just new skills — it's given me purpose, confidence, and a real sense of belonging."







Independence and Wellbeing Services

Some of these services are grant-funded and free of charge, such as our Warm Homes programme. Others are affordable, paid-for options, like Footcare and Lasting Power of Attorney. We are always upfront and honest about costs, and people have full choice in how they engage with us. Offering these paid-for services means we can connect people to high-quality, trusted support they might otherwise struggle to access, and client contributions are vital in helping us provide services that cannot be funded through grants alone.

Home Energy Checks – Warm Homes Programme (Free Service)

Between September 2024 and March 2025, our Warm Homes Programme helped older people make their homes warmer, safer, and more affordable.

Our dedicated Handyperson visited 110 households, supporting 163 older people, most of whom (95%) were living in or at risk of fuel poverty. During these visits we installed 632 items of energy-efficient equipment — with 100% of clients saying the items were useful or extremely useful.

This practical support made a real difference. Clients saved more than £9,000 collectively — an average of £80 per household — through a mix of equipment, benefits checks, and energy switching.

The feedback was overwhelmingly positive, with an average rating of 10/10. As one person told us:

"Great service – very helpful!"

Another added:

"The gentleman who came to see me was helpful and professional."

For many, the visits provided not just practical improvements, but also reassurance that someone cared enough to help.

Lasting Power of Attorney (LPA) Service (Paid-for Service)

Planning ahead is one of the most important steps people can take to protect their rights and choices. Our affordable Lasting Power of Attorney service helps individuals appoint someone they trust to make decisions on their behalf if the time comes when they cannot do so themselves.

This year, our Advisor supported 94 people and their families to prepare and register 185 LPA documents — including 20 couples who wanted to safeguard their future together.

Clients tell us this service brings peace of mind, knowing their wishes will be respected and their loved ones supported. It's a vital part of our mission to help people age well — ensuring dignity, control, and reassurance for the future.

Footcare Service (Paid-for Service)

Foot health is often overlooked, yet it is essential to independence, mobility, and quality of life. Many older people struggle to manage their own footcare — and without support, simple issues can quickly lead to pain, falls, or loss of confidence.

Our Footcare Service provides access to HCPC-registered podiatry in an affordable and trusted way. In 2024–25, we supported 118 clients, including 69 new referrals and 35 repeat appointments, delivered in partnership with Swansea Podiatry.

For clients, the difference is immediate: improved comfort, safer mobility, and the ability to stay active and independent. What may seem like a small intervention often has a profound impact on wellbeing and day-to-day life.

REGISTERED COMPANY NUMBER: 07548947 (England and Wales)
REGISTERED CHARITY NUMBER: 1140989

UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2025

FOR

AGE CYMRU WEST GLAMORGAN LIMITED

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

AGE CYMRU WEST GLAMORGAN LIMITED

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FOR THE YEAR ENDED 31 MARCH 2025

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AGE CYMRU WEST GLAMORGAN LIMITED

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).

FINANCIAL REVIEW
Financial position

In a challenging environment Age Cymru West Glamorgan are focused on achieving a lean, efficient, and sustainable organisation, so that the substantial needs of older people in our area can be met through our essential services.

The Charity received total income of £758,182 (2024: £522,860) during the year, with resources expended on charitable activities of £640,614 (2024: 634,348). Total surplus for the period was £117,568 (2024: loss of £111,488). At the year end the unrestricted funds held by the charity were £266,282 with restricted funds of £47,316. The charity has designated funds totalling £115,00 at the year end, which are designated to represent the amounts of funds held by the charity already allocated to specific future spending areas.

FINANCIAL REVIEW
Funds held

The Core Fund balance at 31/03/2025 was £151,282, this fund represents undesignated funding available for spending on any of the objects and aims of the Charity. The Trustees believe this balance to be sufficient to meet all known financial obligations for at least the next 12 months.

Restricted funding carried forward from the year end will be fully expended during the next financial period.

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.

Recruitment and appointment of new trustees
Open recruitment through social media, interview with CEO and Chair, informal meeting with Board, formal application process including taking up references.

Formal appointment by full Board, registration with the Charity Commission and Companies House as a Director.
Full induction with Senior Management and ongoing training.

Induction and training of new trustees
All trustees attend induction with Senior Management to discuss 5-year business plan, annual business plans, and operational plans.

All new trustees complete a skills audit, and their training needs are identified and added to the global training plan to be met.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
07548947 (England and Wales)

Registered Charity number
1140989

Registered office
Burlais Brook Business Hwb
250 Carmarthen Road
Swansea
SA1 1HG

Trustees
C Lawton (resigned 21.10.2025)
M C Rayner
N M Fulford
M Ford
A M Jobling
S E Miller
M Basha
J Baker (appointed 17.09.2025)
F Brown (appointed 17.09.2025)

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

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE CYMRU WEST GLAMORGAN LIMITED

Independent examiner's report to the trustees of Age Cymru West Glamorgan Limited ('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').

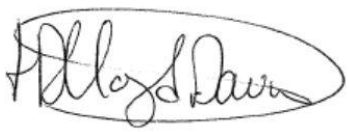
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). 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 Institute of Chartered Accountants in England and Wales, 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.



Henry Lloyd-Davies
The Institute of Chartered Accountants in England and Wales

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

Date: 22 October 2025

AGE CYMRU WEST GLAMORGAN LIMITED

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	2	61,357	-	61,357	15,656
Charitable activities	4				
Older persons support and advice		143,210	524,008	667,218	491,455
Investment income	3	2,112	-	2,112	2,325
Other income	5	13,257	14,238	27,495	13,424
Total		219,936	538,246	758,182	522,860
EXPENDITURE ON					
Raising funds		-	-	-	-
Charitable activities	6				
Older persons support and advice		144,207	496,407	640,614	634,348
Total		144,207	496,407	640,614	634,348
NET INCOME/(EXPENDITURE)		75,729	41,839	117,568	(111,488)
RECONCILIATION OF FUNDS					
Total funds brought forward		190,553	5,477	196,030	307,518
TOTAL FUNDS CARRIED FORWARD		266,282	47,316	313,598	196,030

The notes form part of these financial statements

AGE CYMRU WEST GLAMORGAN LIMITED

BALANCE SHEET
31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	13	4,550	-	4,550	8,076
CURRENT ASSETS					
Debtors	14	19,962	23,209	43,171	60,893
Cash at bank and in hand		265,661	24,107	289,768	152,758
		285,623	47,316	332,939	213,651
CREDITORS					
Amounts falling due within one year	15	(23,891)	-	(23,891)	(25,697)
NET CURRENT ASSETS		261,732	47,316	309,048	187,954
TOTAL ASSETS LESS CURRENT LIABILITIES		266,282	47,316	313,598	196,030
NET ASSETS		266,282	47,316	313,598	196,030
FUNDS	16				
Unrestricted funds				266,282	190,553
Restricted funds				47,316	5,477
TOTAL FUNDS				313,598	196,030

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 22 October 2025 and were signed on its behalf by:



.....
S E Miller - Trustee

The notes form part of these financial statements

AGE CYMRU WEST GLAMORGAN LIMITED

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	137,010	(141,238)
Net cash provided by/(used in) operating activities		137,010	(141,238)
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(7,800)
Net cash provided by/(used in) investing activities		-	(7,800)
Change in cash and cash equivalents in the reporting period		137,010	(149,038)
Cash and cash equivalents at the beginning of the reporting period		152,758	301,796
Cash and cash equivalents at the end of the reporting period		289,768	152,758

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2025

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	117,568	(111,488)
Adjustments for:		
Depreciation charges	3,525	2,875
Decrease/(increase) in debtors	17,722	(19,662)
Decrease in creditors	(1,805)	(12,963)
Net cash provided by/(used in) operations	137,010	(141,238)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank and in hand	152,758	137,010	289,768
	152,758	137,010	289,768
Total	152,758	137,010	289,768

The notes form part of these financial statements

1. 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.

Age Cymru West Glamorgan Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Preparation of accounts on a going concern basis
The trustees of the Charity are required to consider whether the Charity meets the going concern basis at the end of each financial year.

The current economic conditions continue to create uncertainty over the level of donations and legacies received.

During the financial year ending 2024, the Charity restructured and made the decision to cease providing the Home Support Service, primarily due to spiralling operating costs caused by inflation and increased staff salaries, which were necessary to maintain organisational viability.

However, this strategic restructure, combined with securing new grants, has placed the Charity on a much firmer financial footing. Conservative cash flow projections indicate that we have sufficient resources to continue operating into the financial year 2026-2027.

Consequently, the Charity remains confident in its ability to adopt the going concern basis for preparing its financial statements and anticipates a stable year ahead in 2025-2026.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, any 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.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when 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 and is not deferred.

Income from trading activities is recognised when the Charity is deemed to be entitled to the income, when it can be reliably measured and when it is sufficiently probable to be received. This mainly relates to the Homecare Plus and Home Support Service and income is shown net of VAT.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from donated goods is recognised upon receipt of the goods as required by the SORP 2019.

Income agreement with Swansea Bay University Health Board regarding project 05DM (with Partners Citizens Advice SNPT, Care and Repair Western Bay, Swansea Carers Centre and NPT Carer) represents an agency agreement (whereby Age Cymru West Glamorgan receive the whole funding amount and distribute to partners on project) and the financial statements have been prepared in accordance with accounting standards on this basis. Gross income received from Swansea Bay University Health Board was £255,055 and £169,580 was paid out to partners. The income received in relation to project 05DM was £239,295. The balancing figure of £15,760 was received in relation to another project, Dementia Pathfinder.

continued...

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.

continued...

1. ACCOUNTING POLICIES - continued

Expenditure

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities, both costs directly attributable and indirect support costs.

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

Furniture & Fittings and Office Equipment - 25% Reducing Balance

Assets greater than £2,500 will be capitalised.

Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

Allocation and apportionment of costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include finance, professional and governance costs which support the Charity's activities.

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

Fund accounting
Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objective of the Charity and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes falling in future time periods.

Restricted funds are funds subject to specific restrictions imposed by the donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Deferred Income
Deferred income represents income received by not earned as of the year end. Deferred income primarily consists of grant income designated for a specific period but received in advance of this period.

Legal Status of the Charity
The charity was incorporated on 2 March 2012 and is a company limited by guarantee. The members of the company are trustees named on page 2. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office of the Charity is listed on page 2.

Pension costs and other post-retirement benefits
The Charity operates a defined contribution pension scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

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

Cash at bank and in hand
Cash at bank and 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

continued...

1. ACCOUNTING POLICIES - continued

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.

Operating Leases
Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Details of operating lease commitments are shown in the notes to the accounts.

Legacies and Donations
Legacies are accounted for as incoming resources once the receipt of the legacy becomes reasonably certain. This will be once confirmation has been received from the representatives of the estates that payment of the legacy will be made or property transferred and once all conditions attached to the legacy have been fulfilled.

Significant Estimates and Judgements
The preparation of the financial statements in conformity with generally accepted accounting principles requires the management to make estimated and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results in the future could differ from these estimates. The management are satisfied that there are no significant judgements or estimates in addition to those that management has made in the process of applying the Group's accounting policies.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	18,143	15,656
Legacies	43,214	-
	61,357	15,656

3. INVESTMENT INCOME

	2025	2024
	£	£
Bank deposit interest	2,112	2,325

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2025	2024
		£	£
LPA - Advocacy service	Older persons support and advice	31,731	31,071
Homecare Plus	Older persons support and advice	-	25,515
Grants	Older persons support and advice	635,487	434,869
		667,218	491,455

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

	2025	2024
	£	£
City & County of Swansea	7,967	7,034
Swansea Bay University Health Board	255,055	255,055
Welsh Government	28,282	28,282
Garfield Weston	25,000	25,000
Carried forward	316,304	315,371

continued...

4. INCOME FROM CHARITABLE ACTIVITIES - continued

	2025 £	2024 £
Brought forward	316,304	315,371
National Lottery	49,924	24,925
Moondance Foundation	30,000	-
Age Cymru/Age UK	78,930	70,904
Neath Port Talbot Council	25,089	23,669
Henry Smith Funding	105,000	-
Independent Age	30,240	-
	635,487	434,869

5. OTHER INCOME

	2025 £	2024 £
Miscellaneous income	27,495	13,424

Other income received in 2025 includes a brand partner payment and small one-off funding grants.

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 7) £	Support costs (see note 8) £	Totals £
Older persons support and advice	454,544	169,580	16,490	640,614

7. GRANTS PAYABLE

	2025 £	2024 £
Older persons support and advice	169,580	169,580

The total grants paid to institutions during the year was as follows:

	2025 £	2024 £
Care and Repair Western Bay	-	43,360
Swansea Carers Centre	-	44,975
Citizens Advice SNPT	-	36,270
NPT Carers	-	44,975
WG Dementia Partnership	169,580	-
	169,580	169,580

continued...

8. SUPPORT COSTS

	Management	Finance	Support costs	Totals
	£	£	£	£
Older persons support and advice	1,342	873	14,275	16,490

9. NET INCOME/(EXPENDITURE)

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

	2025	2024
	£	£
Depreciation - owned assets	3,526	2,875
Other operating leases	25,362	25,573
Independent examiners fee	4,080	3,146

10. 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

During the year ended 31st March 2025, no expenses were paid to trustees. There were no expenses paid to trustees during the year ended 31st March 2024.

11. STAFF COSTS

Key Management Personnel

	2025	**2024**
	£	£
Emoluments (inc. pension contributions and benefits in kind)	£51,422	48,959

Staff costs

	2025	**2024**
	£	£
Wages and salaries	281,257	269,718
Redundancy costs	-	-
Social security costs	18,385	16,855
Pensions	10,718	11,698
	310,360	298,271

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

	2025	2024
Management	2	2
Administration	3	3
Direct services	8	8
	13	13

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

continued...

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	15,656	-	15,656
Charitable activities			
Older persons support and advice	110,256	381,199	491,455
Investment income	2,325	-	2,325
Other income	13,424	-	13,424
Total	141,661	381,199	522,860
EXPENDITURE ON			
Raising funds	-	-	-
Charitable activities			
Older persons support and advice	231,960	402,388	634,348
Total	231,960	402,388	634,348
NET INCOME/(EXPENDITURE)	(90,299)	(21,189)	(111,488)
RECONCILIATION OF FUNDS			
Total funds brought forward	280,852	26,666	307,518
TOTAL FUNDS CARRIED FORWARD	190,553	5,477	196,030

13. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2024 and 31 March 2025	19,341
DEPRECIATION	
At 1 April 2024	11,265
Charge for year	3,526
At 31 March 2025	14,791
NET BOOK VALUE	
At 31 March 2025	4,550
At 31 March 2024	8,076

continued...

14. DEBTORS

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	26,778	44,691
Prepayments and accrued income	2,893	2,702
	29,671	47,393
Amounts falling due after more than one year:		
Other debtors	13,500	13,500
Aggregate amounts	43,171	60,893

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	9,006	15,142
Social security and other taxes	5,365	3,481
Other creditors	5,774	3,757
Accrued expenses	3,746	3,317
	23,891	25,697

16. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
Core	75,553	75,729	151,282
Adversity Designated Fund	30,000	-	30,000
Cessation contingency Designated Fund	85,000	-	85,000
	190,553	75,729	266,282
Restricted funds			
Advice & Info	-	4,774	4,774
CAP Project	5,477	(5,477)	-
Swansea Rural Anchor Fund	-	124	124
Henry Smith	-	35,030	35,030
Digital Inclusion/Digital Champions	-	6,002	6,002
Hi Digital	-	1,386	1,386
	5,477	41,839	47,316
TOTAL FUNDS	196,030	117,568	313,598

continued...

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Core	194,847	(119,118)	75,729
NPT Funding/Enabling project	25,089	(25,089)	-
	219,936	(144,207)	75,729
Restricted funds			
Advice & Info	30,240	(25,466)	4,774
Home Services	15,760	(15,760)	-
I & A CAB Advicelink	28,282	(28,282)	-
Dementia Partnership	169,580	(169,580)	-
Dementia Partnership Project Management	31,656	(31,656)	-
Dementia Partnership Help at Home	38,060	(38,060)	-
CAP Project	11,477	(16,954)	(5,477)
Swansea Rural Anchor Fund	8,029	(7,905)	124
I & A Lottery	49,925	(49,925)	-
Henry Smith	105,000	(69,970)	35,030
Digital Inclusion/Digital Champions	36,000	(29,998)	6,002
Older Carers Wellbeing Grant	11,987	(11,987)	-
Hi Digital	2,250	(864)	1,386
	538,246	(496,407)	41,839
TOTAL FUNDS	758,182	(640,614)	117,568

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
Core	106,974	(65,274)	33,853	75,553
IT Designated Fund	17,942	(960)	(16,982)	-
Other Fundraising Designated Fund	15,936	(24,065)	8,129	-
Opportunity/Service Development Designated Fund	25,000	-	(25,000)	-
Adversity Designated Fund	30,000	-	-	30,000
Cessation contingency Designated Fund	85,000	-	-	85,000
	280,852	(90,299)	-	190,553
Restricted funds				
I & A Moondance	16,666	(16,666)	-	-
Age UK Cost of Living	10,000	(10,000)	-	-
CAP Project	-	5,477	-	5,477
	26,666	(21,189)	-	5,477
TOTAL FUNDS	307,518	(111,488)	-	196,030

continued...

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Core	61,405	(126,679)	(65,274)
Homecare Plus - Designated	31,071	(31,071)	-
IT Designated Fund	-	(960)	(960)
Other Fundraising Designated Fund	-	(24,065)	(24,065)
NPT Funding/Enabling project	23,669	(23,669)	-
Home Support Service	25,515	(25,515)	-
	141,660	(231,959)	(90,299)
Restricted funds			
I & A Warm Homes Benefit checks	14,405	(14,405)	-
I & A CAB Advicelink	28,282	(28,282)	-
I & A Moondance	-	(16,666)	(16,666)
Dementia Pathfinder Service	15,760	(15,760)	-
Age UK Cost of Living	30,000	(40,000)	(10,000)
Dementia Partnership	169,579	(169,579)	-
Dementia Partnership Project Management	31,656	(31,656)	-
Dementia Partnership Help at Home	38,060	(38,060)	-
HEC Home Energy Checks	8,730	(8,730)	-
CAP Project	12,770	(7,293)	5,477
Swansea Rural Anchor Fund	7,033	(7,033)	-
I & A Lottery	24,925	(24,925)	-
	381,200	(402,389)	(21,189)
TOTAL FUNDS	522,860	(634,348)	(111,488)

DESCRIPTION OF FUNDS

Unrestricted funds:

Core
This fund consists of general reserves held for the furtherance of the Charities aims and objectives.

IT Fund
This designated fund represents the monies spent to upgrade the Charity's IT equipment and systems.

Cessation Contingency Fund
This designated fund represents monies allocated to cover any potential future redundancies and closure costs for the Charity should future funding not be obtained.

Restricted funds:

Age UK cost of living
Funding to support Information and Advice services.

Moondance
Funding to support core costs.

continued...

16. MOVEMENT IN FUNDS - continued

Swansea Rural Anchor
Volunteer project funding to engage in and benefit rural communities.

CAP Project
Community Assistance Project funding for volunteering and befriending.

Henry Smith
Funding for information and advice service expansion.

Garfield Weston
Funding to support core costs.

Independent Age
Boosting advice funding to expand and increase the reach of Information and Advice services to secure unclaimed benefits.

National Lottery Community Fund
Funding to support management and volunteer recruitment for Information and Advice services to secure unclaimed benefits.

Older Carers Wellbeing Fund
Funding to support older carers wellbeing by introducing Virtual Reality activity sessions

Digital Inclusion/Digital Champions
Funding to provide digital support including offering technology equipment loans, recruiting and training volunteers to provide the support.

Hi-Digital
Funding to promote the Hi Digital learning platform.

17. RELATED PARTY DISCLOSURES

One of the trustees, N Fulford, is the managing director of Rethink PR & Marketing Ltd, the company that is used to manage the advertising and social media content of the charity.

18. ULTIMATE CONTROLLING PARTY

The ultimate controlling party of Age Cymru West Glamorgan Limited is the Board of Trustees collectively.

Acknowledgements

Age Cymru West Glamorgan would like to recognise the organisations below for their contribution to the work that we do. Without their generosity, we would not be able to achieve what we have over the past year or provide such a wide range of far-reaching services.

Contact us

Age Cymru West Glamorgan,
250 Carmarthen Road,
Swansea, SA1 1HG

Phone: 01792 648 866
Email: enquiries@agecymruwestglamorgan.org.uk
www.agecymruwestglamorgan.org.uk

Age Cymru West Glamorgan Limited

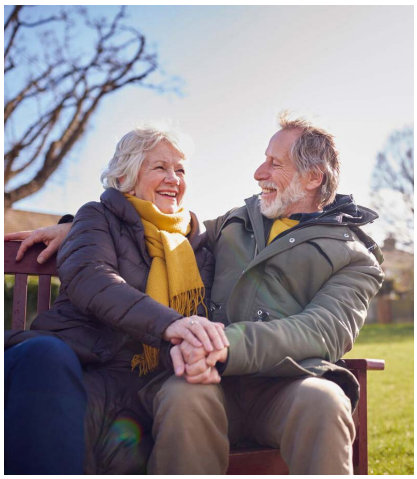
England & Wales - Charity number 1140989

Accounts

West Glamorgan age Cymru

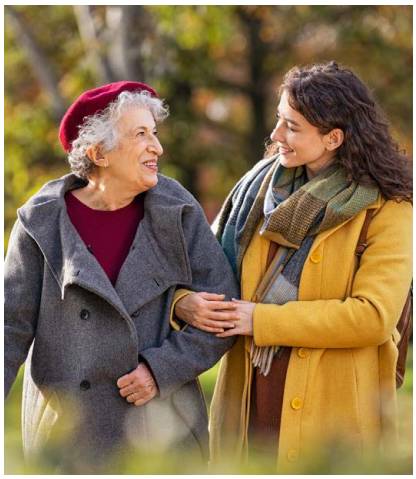
Age Cymru West Glamorgan Limited Annual Report

2023-24















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What we do and why we do it

“I’m so lucky that I’ve got someone like you to tell me everything, I wouldn’t know where to start’”

“This is the first call I’ve had where I’m really getting some help. What you’re telling me is exactly what I need...I can’t thank you enough for all you’ve done.”

“Age Cymru West Glamorgan has been a lifeline whilst waiting for Social Services to get back to us, you were the only ones who were able to support us during a really difficult time.”

“The service is excellent, thank you, you are helping me brilliantly.”

“Thank you so much for getting in touch and thank you for providing us with the useful information, it’s fantastic! I am feeling so much better knowing that there is so much support around. Thank you so much again, I am so grateful for your help, tips and advice.”

Introduction from the Chair

As we reflect on 2023-2024, I am filled with a deep sense of pride in what we have collectively achieved, despite starting the year under the shadow of daunting challenges. At the beginning of this period, we were navigating through what felt like an impossible path forward—financial pressures were at their peak, and the demand for our services had never been greater. Yet, our team of dedicated staff and volunteers, along with our resilient supporters, have turned the tide.

From those early struggles, we have not only stabilised but also expanded our services, ensuring that more older people across Swansea, Neath Port Talbot, and Bridgend are supported to age well and enjoy life. The determination to deliver essential services has been unrelenting, even as we faced difficult decisions along the way.

One significant area of progress has been the growth of our Information and Advice Service, which helped secure over £545,000 in benefits for older people, directly improving their quality of life. Our dementia support work has flourished, offering over 290 personalised support plans, and our Enabling Project has brought companionship and crucial support to those at risk of loneliness. These achievements are a testament to the dedication of everyone involved—our staff, volunteers, and, crucially, the communities we serve.

Yet, we cannot ignore the financial realities that underpin all that we do. Only 2.1% of our income last year came from individual donations. As we see other charities around us forced to close their doors, we are reminded of how fragile our financial situation can be. It's vital that we tell our story and rally the community around our cause. Without the generosity of those we support, our broader community, and our funders, our doors may not remain open to the thousands who rely on our services.

We are asking for your help to ensure that we remain a pillar of support for older people. Your donations are not just a gift—they are a lifeline. Every contribution strengthens our ability to serve those most in need. In a climate where resources are scarce, your support makes all the difference in ensuring that Age Cymru West Glamorgan can continue to thrive and adapt, supporting people through the toughest of times.

Looking ahead, our commitment remains as strong as ever. We have weathered storms and now, with renewed focus, we are expanding and evolving our services to meet the growing needs of older people in our region. However, this can only continue if we have the backing of our community—without this, the future will be uncertain.

I would like to extend my deepest thanks to everyone who has been part of our journey this year—our incredible team, our passionate volunteers, our trustees, and our generous supporters. Together, we are making a lasting difference. Let us keep that momentum going, so we can continue to be there for every person who needs us.

Thank you for standing with us.

Mel Rayner
Chair of the Board of Trustees



Letter from the Chief Officer Looking Ahead to 2024-2025

As we report on another year, I am pleased to share that Age Cymru West Glamorgan has launched a fresh, ambitious strategy, designed to propel us into the future with greater resilience and impact. Central to this is our updated Vision and Mission statements, which have been shaped through significant input from our clients, team, and key stakeholders. This collaborative effort ensures that the voices of those we support remain at the heart of everything we do.

Reflecting on the year just gone, I feel a deep sense of relief to see this report end on such a positive note, especially considering the extraordinary challenges we have faced. This has been, without question, the hardest year since I took on the role of Chief Officer. Financial pressures, unprecedented demand, and the difficult decisions we had to make have tested us in ways we could never have imagined. Yet, through it all, we have emerged stronger and more focused on the future.

I am delighted to report that 2024-2025 is off to a very strong start, thanks in no small part to the generosity of our funders. With their continued support, we are looking ahead with optimism and are excited to be able to help even more people in the years to come. We are ready to grow, reach further, and deepen our impact across Swansea, Neath Port Talbot, and Bridgend.

I must express my heartfelt gratitude to our dedicated Board of Trustees, who have remained steadfast through these incredibly tough times. Their resilience and guidance have been invaluable in keeping us on course. I also want to extend my sincere thanks to our funders—without whom we simply would not be able to do what we do—and to our incredible team of staff and volunteers, whose dedication never ceases to amaze me. I am immensely privileged to lead such a committed and compassionate group of people who work tirelessly to make a difference in the lives of older people.

However, we cannot rest on our laurels. It is vital that we increase the number of individual donations to ensure our long-term survival. The last few years have been incredibly difficult, but we have survived. Now, it is time to shift our focus to telling our story, reaching even more people, and proving why Age Cymru West Glamorgan should continue to exist and why we deserve the community's support.

Thank you for standing with us.

Connor James
Chief Officer
Age Cymru West Glamorgan



We supported **2115** people last year with **8219** contacts

Information and Advice

We assisted **1,685** people by effectively addressing **3,291** enquiries.

Information and Advice

£545,280 in benefits were secured for our clients in Swansea, Neath, Port Talbot, and Bridgend.

Dementia Pathfinder Project

The Dementia Pathfinder project has positively impacted **189** people by providing personalised support plans that enhance independence, improve care, and promote well-being.

Warm Homes Project

As part of the Warm Homes programme, we've supported **90** clients by providing free home energy checks and installing energy-efficient equipment, such as light bulbs and reflective radiator panels, to help reduce heating costs and make their homes more comfortable.

Dementia Support Service

We delivered over **900** hours of free in-home support to **52** individuals, promoting their well-being in a familiar environment while offering crucial respite for carers.

Footcare

In collaboration with Swansea Podiatry, we assisted **180** clients in accessing a HCPC- registered footcare service.

Lasting Power of Attorney

Our service empowered **114** individuals to appoint trusted decision-makers ensuring their wishes were respected and providing peace of mind for themselves and their loved ones.

Our Vision

Our vision is that everyone in Swansea, Neath Port Talbot, and Bridgend is able to age well and enjoy life.

Our Mission

Age Cymru West Glamorgan is a local charity that delivers trusted, quality assured and person-centred support that promotes well-being and empowers people to age well.

Our Values

Age Cymru West Glamorgan's values are to ensure that we **C.A.R.E**



Centred

We put our clients at the heart of everything we do, ensuring our services are relevant and appropriate.



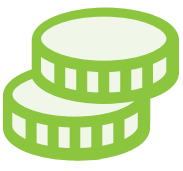
Adaptive

We see the individual, delivering person-centred, quality-assured, and outcome-focused services.



Responsive

We listen, learn, and take action based on feedback.



Efficient

Donations are a gift; we constantly strive for efficiency and effectiveness to make sure nothing is wasted.

Activities

Information and Advice Service

The Information and Advice (I&A) team has shown exceptional resilience and adaptability this year, navigating through challenges with a steadfast commitment to serving older people and their carers. Their efforts have culminated in significant achievements that underscore the quality of their service.

Throughout the year, the I&A team has provided support to 1,685 people, efficiently handling 3,291 enquiries. Their proficiency in welfare benefits has been instrumental in aiding clients to secure a total of £545,280 in benefits, which has had a profound impact on their lives.

The Information and Advice (I&A) team's achievements this year have been significantly bolstered by the support of a dedicated team of volunteers. These volunteers have contributed their time, skills, and compassion, playing a crucial role in the team's ability to serve older people in their homes. Their involvement has not only enhanced the capacity of the I&A team but has also brought diverse perspectives and experiences that enrich the service.

Of the 3,291 enquiries received; the following were the most common:

Benefits: Addressing **1,341 enquiries**, the team has supported older people and their carers through the benefits system to ensure they receive the support they are entitled to.

Community Care: With **615 enquiries**, the team has provided essential information on community services, enhancing the daily lives of older people and their carers.

Health Conditions: The team has managed **273 enquiries,** offering advice on health management and access to healthcare services.

This year, the I&A team's commitment to high-quality service was reaffirmed as they were reassessed for the Quality of Advice Standard, which they passed, highlighting the organisation's dedication to excellence. This accomplishment is especially noteworthy in light of the challenges faced, showcasing the team's ability to uphold high service standards.

The team's achievements this year are a reflection of their unwavering commitment to older people and their carers and the organisation's mission, whilst also illustrating their vital role in supporting the community.

Enabling Project

With funding from Neath Port Talbot Council, the Enabling Project helps older people in the community to stay connected and avoid loneliness, especially after the impact of Covid 19 and the recent cost-of-living crisis. Between 2023 and 2024, we supported over 200 people in Neath Port Talbot with 350 issues. Additionally, we assisted our clients in securing more than £97,000 in benefits. This additional income enables our clients to cover their fundamental needs, such as food and heating, whilst also providing them the opportunity to participate in community activities.



Activities



Dementia Pathfinder Project

The Dementia Pathfinder project, funded by the West Glamorgan Regional Partnership, has made a profound difference in the lives of those living with dementia and their carers. The personalised support plans have been pivotal in providing tailored assistance that resonates with the individual needs of each person.

These plans have been instrumental in helping individuals maintain a sense of independence and familiarity in their daily lives, which is crucial for their well-being. For carers, the support plans offer guidance and resources that enable them to provide better care, while also ensuring they have the support they need to manage their own well-being.

The impact of these support plans is evident in the 189 people who have benefitted from them, showcasing the project's commitment to making a positive and lasting difference in the community.



Advicelink

In partnership with Citizens Advice Swansea Neath Port Talbot on the AdviceLink project, our staff and volunteers have supported 532 clients in accessing essential information and advice. With the combined efforts of our team, we've increased home visits, assisting clients with completing complex forms to secure necessary benefits. This dedicated work has resulted in the successful retrieval of over £158,000 in benefits that had previously gone unclaimed by our clients.



Lasting Power of Attorney

Our Lasting Power of Attorney Service is designed to provide an affordable and accessible way for people to appoint someone they trust to make important decisions on their behalf, should they ever need support in the future. This service is a key part of our commitment to empowering people to age well and plan for their future with confidence. Over the past 12 months, our Advisor has supported 114 individuals in preparing and registering 229 documents, ensuring peace of mind for them and their loved ones.

Activities

Home Support Service

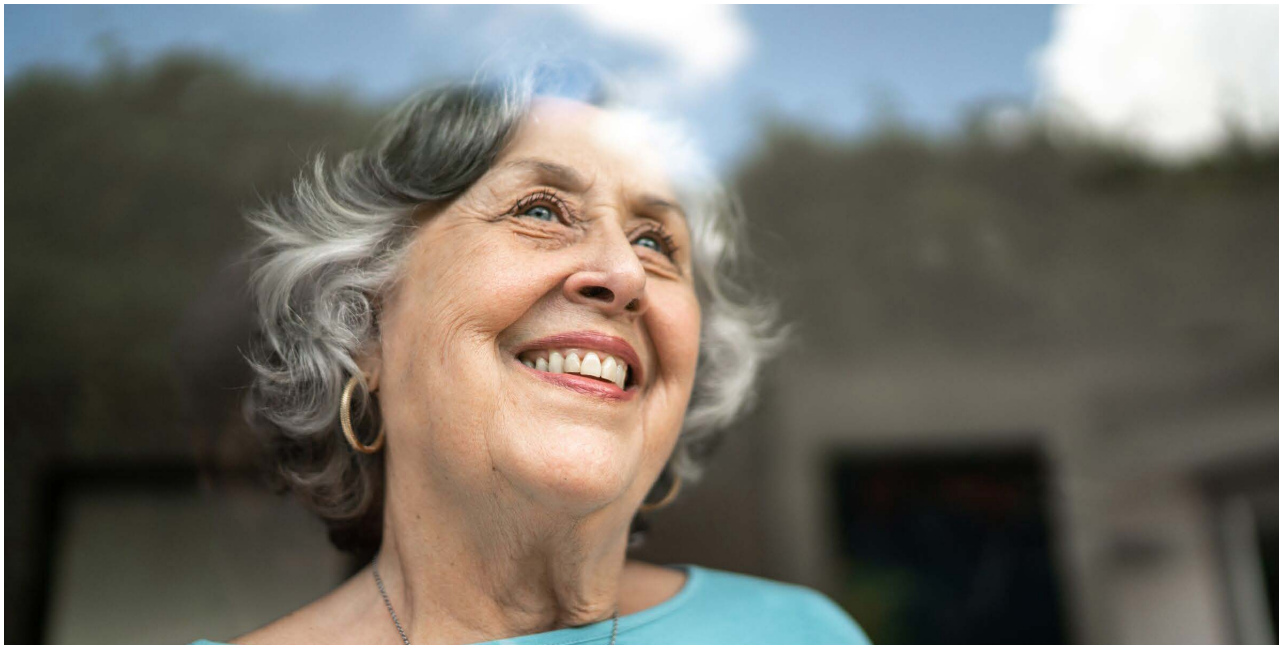
Over the course of the financial year, our Home Support Service achieved remarkable outcomes for older people across Swansea and Neath Port Talbot. Our dedicated team of Home Support Workers provided over 2,000 hours of essential support to 75 clients, helping people transition from hospital back into their own homes and, crucially, stay out of hospital. This service played a vital role in promoting independence, well-being, and continuity of care, achieving life-changing results for those who relied on it.

By offering personalised care and support, we helped older people regain confidence, manage their health conditions at home, and avoid unnecessary hospital readmissions. The impact of this service was felt not only by the individuals we supported but also by local hospitals, as it directly alleviated pressure on the healthcare system.

Sadly, despite our best efforts, the spiraling costs of delivering this service, including rising staff salaries and a lack of sustainable funding, meant we were forced to make the difficult decision to close the Home Support Service. Although we implemented a new delivery model the previous year, which saw some growth, it was not enough to secure the long-term viability of the service. Our team worked tirelessly to secure additional funding, but we ultimately ran out of time to keep this invaluable service running.

This has been a deeply frustrating and disheartening outcome for us, particularly given how many people in our community needed this support and the vital role it played in helping individuals return home from hospital. The closure of the service, announced in June 2023, marked a great loss to both our charity and the local healthcare system. However, our staff remained committed until the final day of service on 4th August 2023, ensuring the impact on clients was minimised during the transition.

While we regret the closure of the Home Support Service, we remain proud of the profound difference it made during its operation, and we continue to explore ways to support older people in our community.



Activities

Dementia Support Service

The West Glamorgan Dementia Partnership Project continued to build on its early successes throughout the last year, providing critical support to 820 clients across Swansea and Neath Port Talbot. This collaborative effort, spearheaded by Age Cymru West Glamorgan (ACWG), focused on delivering a seamless, holistic service with an emphasis on prevention, early intervention, and maintaining the independence of people living with dementia and/or their carers.

Established in October 2022, the Dementia Support Service was born out of a strong partnership between Swansea Carers Centre, Neath Port Talbot Carers Service, Citizens Advice Swansea Neath Port Talbot, and Care and Repair Western Bay. Funded by the West Glamorgan Regional Partnership, this two-year initiative aimed to address the growing demand for comprehensive dementia support in the community.



The collaborative approach enabled each partner to contribute its own specialist services while ensuring that clients and carers could access the right help at the right time, without having to navigate multiple organisations. This centralised point of contact proved to be a major step forward in simplifying the process for people living with dementia and their carers, providing a unified, easy-to-access support system.

Age Cymru West Glamorgan led the coordination of this partnership and provided direct, practical support to individuals and their carers. We delivered over 900 hours of in-home support to 52 people, offering services such as respite for carers, assistance with household tasks, and help with managing essential matters like bills. This six-week practical support was especially crucial for families struggling to manage the demands of dementia, helping them stay on top of daily tasks and alleviating stress.

At Age Cymru West Glamorgan, our contribution has been both substantial and deeply personal. Our dedicated team of support workers ensured that those living with dementia, and their carers, received tailored, compassionate care at home. The practical support we offered directly contributed to better quality of life for our clients, helping them maintain their independence and preventing unnecessary hospital admissions. We take great pride in leading such a significant project and remain committed to improving the lives of older people living with dementia in our community.

In December 2023, we were pleased to announce that the West Glamorgan Regional Partnership Board extended funding for the project, recognising the positive outcomes it had achieved during its initial two years.

Case Studies

Dementia Support Service Case Study

Client had been recently diagnosed with Dementia and was often found wandering outside of her home at various times throughout the day and night. Client was non-verbal, but also did not use English as a first language, so communication was quite challenging on times.

Previously Client was being support by her family, who were alternating sleeping at Client's home to assist with personal care, medication support and general safety, but due to some ill health, the family were beginning to struggle with their caring role. Thanks to the Dementia Support Service, Client's family was able to take some time to rest and recover whilst also spending time with each other and their young family.

Initially the support request was a sitting service and to be company for Client, however due to ongoing health needs with the family, ACWG began to support with practical tasks.

It was noticed during the appointments, that Client was far less inclined to wander when she had company, and although she did not speak very much, she enjoyed the weekly visits from the Dementia Support Worker and began smiling and laughing along with conversations.

Client's family were also very grateful that the household tasks were being completed as they felt that this was allowing them more time to spend with Client.

Client's family described their Dementia Support Worker as a "flipping star!"

Home Support Service Case Study

Client was quite untrusting of strangers, especially in his own home and he very rarely left his home due to Agoraphobia.

Client joined the Home Support Service back in 2021 for 1 hour per week to assist with cleaning. Due to having Claustrophobia and several other mental health challenges, he was finding it difficult to control the build-up of clutter and maintain cleanliness in his home.

ACWG's support provided Client with vital support to keep his home clean and clutter free, and throughout his time with us, his confidence grew. He became more sociable, often looking forward to his weekly visit and initiating conversation.

After a year of regular support, Client started to sit with the Home Support Worker for short chats, which evolved into them completing cleaning tasks together in order for them to have time for a cuppa and a chat at the end of each appointment.

After two years of support from ACWG, Client was going to a local café for breakfast, at least once a week, he was decluttering and cleaning areas of his home independently before the Home Support Worker arrived and had also been away for a week's holiday by himself. He was also telephoning the office staff on a regular basis to keep us up to date with what he was doing and for a general chat.

The impact of the Home Support Service for Client was immense. Not only did we support him with practical tasks, but we were able to support and encourage him to rebuild his confidence and social relationships to better improve his mental health and wellbeing.

Volunteering

We are incredibly proud of the growth and achievements of our volunteer community over the past year. Starting the financial year with just six volunteers, our dedicated recruitment and training efforts have led to a significant increase, bringing the total to 16 amazing volunteers by year's end. This growth is particularly heartening in the wake of the challenges posed by the pandemic, and it's a testament to the resilience and dedication of both our volunteers and staff.

At Age Cymru West Glamorgan, we have prioritised the development of high-quality volunteering opportunities. We ensure that every volunteer is supported with comprehensive training and ongoing guidance, allowing them to contribute meaningfully to our mission. Whether they are involved in administrative tasks, community outreach, or event support, our volunteers are at the heart of everything we do.

In 2023, we launched a major recruitment campaign in January, which saw the addition of six new volunteers to our Attendance Allowance Outreach service. This has allowed us to expand our reach into more isolated communities, making a tangible difference in the lives of older people who rely on our services. We are proud to have secured funding from the Rural Anchor programme, which helped support this expansion.

Volunteer Contributions

Throughout the year, our volunteers contributed over 700 hours to Age Cymru West Glamorgan, with their efforts directly supporting older people across Swansea, Neath Port Talbot, and Bridgend. Their dedication helped our clients access nearly £100,000 in benefits, a life-changing impact for many.

Volunteer Rural Information and Advice Network

The **Volunteers Rural Information and Advice Network** is a key initiative funded by the Swansea Rural Anchor programme. This project aims to bridge the gap in service provision for older people and their carers living in the more isolated rural areas of Swansea. Geographic challenges in these areas have traditionally made it difficult for older people to access vital services, and this project is designed to overcome these barriers by bringing our high-quality information and advice services directly to them.

Through this project, we recruit and train local volunteers to act as community ambassadors, delivering support within their own communities. This approach not only enhances access to services but also fosters a stronger sense of community and reduces our carbon footprint by minimising long-distance travel. Our outreach volunteers are crucial in helping us deliver preventative care and early intervention services, ensuring that older people can live independently for longer and maintain their well-being.

In summary, the **Volunteers Rural Information and Advice Network** strengthens community ties, supports local economies, and plays a pivotal role in helping older people across rural Swansea access the benefits and support they need.



Photos taken during our celebration of Volunteers Week

Volunteering

Meet our Volunteers

Carole, Charity Support Volunteer

I worked for Age Cymru West Glamorgan for several years as Digital Inclusion Officer, HR Officer and within the Homecare Plus Project, and decided after retiring that I'd like to return and help out as a volunteer.

Because I'd already been part of the team, I was familiar with the work practices and roles of the charity and felt I could still give back to the community and the organisation.

I enjoy my role because it allows me to update my IT skills, I get to mix with likeminded people and help clients. I'm an older person myself and have empathy with clients who are struggling.

James, Volunteer Outreach Case Worker

I became an Age Cymru West Glamorgan volunteer after responding to an advert I saw online. I met with the team who are a very caring and friendly group, immediately felt comfortable and welcome.

I previously worked for Citizens Advice, helping people with many difficult issues. My role here at Age Cymru West Glamorgan allows me to put my training to good use, with the knowledge gained in my previous role, helping me keep up to date with various changes in policies that have taken place over the years.

Volunteering also allows me to make a difference to people's lives by providing them with help at a difficult time. I enjoy the fact I can help people and it helps me get out and meet people from different backgrounds which in turn, helps me with my social anxiety.

Enid, Information and Advice Volunteer

I became a volunteer with Age Cymru West Glamorgan having already been familiar with the charity and wanting to take on some volunteering duties. I had a wealth of welfare benefit information to share and wanted to do something useful.

My role brings great satisfaction when people receive successful benefit claims, and it's great to see clients in a stronger position after we've helped them. I like meeting lots of new people through my role and I'm of an age to enjoy total empathy with older people. I like to think my age can be very positive to viewpoints of all age groups, including younger family members of those we support.



Photos taken during our celebration of Volunteers Week

REGISTERED COMPANY NUMBER: 07548947 (England and Wales)
REGISTERED CHARITY NUMBER: 1140989

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

FOR

AGE CYMRU WEST GLAMORGAN LIMITED

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

AGE CYMRU WEST GLAMORGAN LIMITED

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity 1s controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Open recruitment through social media, interview with CEO and Chair, informal meeting with Board, formal application process including taking up references.

Formal appointment by full Board, registration with the Charity Commission and Companies House as a Director. Full induction with Senior Management and ongoing training.

Induction and training of new trustees

All trustees attend induction with Senior Management to discuss 5-year business plan, annual business plans, and operational plans.

All new trustees complete a skills audit, and their training needs are identified and added to the global training plan to be met.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
07548947 (England and Wales)

Registered Charity number
1140989

Registered office
Itec Building
250 Carmarthen Road
Swansea
SA1 1HG

AGE CYMRU WEST GLAMORGAN LIMITED

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

Trustees

C Lawton
M C Rayner
M M Davies (resigned 14.4.23)
N M Fulford
C Jerrett (resigned 5.7.23)
M S Vasquez (resigned 18.9.24)
K Davies (resigned 14.8.24)
M Ford
A M Jobling
S E Miller
M Basha (appointed 24.7.24)

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

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE CYMRU WEST GLAMORGAN LIMITED

Independent examiner's report to the trustees of Age Cymru West Glamorgan Limited ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

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').

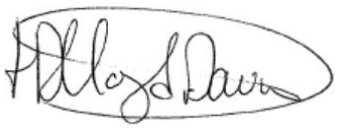
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). 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 Institute of Chartered Accountants in England and Wales, 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.



Henry Lloyd-Davies
The Institute of Chartered Accountants in England and Wales

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

Date: 23rd October 2024

AGE CYMRU WEST GLAMORGAN LIMITED

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	15,656	-	15,656	50,637
Charitable activities	4				
Older persons support and advice		110,256	381,199	491,455	489,831
Investment income	3	2,325	-	2,325	698
Other income	5	13,424	-	13,424	11,497
Total		141,661	381,199	522,860	552,663
EXPENDITURE ON					
Raising funds	6	-	-	-	(1)
Charitable activities	7				
Older persons support and advice		231,960	402,388	634,348	749,569
Total		231,960	402,388	634,348	749,568
NET INCOME/(EXPENDITURE)		(90,299)	(21,189)	(111,488)	(196,905)
RECONCILIATION OF FUNDS					
Total funds brought forward		280,852	26,666	307,518	504,423
TOTAL FUNDS CARRIED FORWARD		190,553	5,477	196,030	307,518

The notes form part of these financial statements

AGE CYMRU WEST GLAMORGAN LIMITED

BALANCE SHEET
31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	14	5,076	3,000	8,076	3,151
CURRENT ASSETS					
Debtors	15	60,893	-	60,893	41,231
Cash at bank and in hand		150,281	2,477	152,758	301,797
		211,174	2,477	213,651	343,028
CREDITORS					
Amounts falling due within one year	16	(25,697)	-	(25,697)	(38,661)
NET CURRENT ASSETS		185,477	2,477	187,954	304,367
TOTAL ASSETS LESS CURRENT LIABILITIES		190,553	5,477	196,030	307,518
NET ASSETS		190,553	5,477	196,030	307,518
FUNDS	18				
Unrestricted funds				190,553	280,852
Restricted funds				5,477	26,666
TOTAL FUNDS				196,030	307,518

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 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.

The notes form part of these financial statements

continued...

AGE CYMRU WEST GLAMORGAN LIMITED

BALANCE SHEET - continued
31 MARCH 2024

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

.....23rd October 2024..... and were signed on its behalf by:



.....
M C Rayner - Trustee

The notes form part of these financial statements

AGE CYMRU WEST GLAMORGAN LIMITED

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations	1	(141,239)	(175,437)
Net cash used in operating activities		(141,239)	(175,437)
Cash flows from investing activities			
Purchase of tangible fixed assets		(7,800)	-
Sale of tangible fixed assets		-	4,328
Net cash (used in)/provided by investing activities		(7,800)	4,328
Change in cash and cash equivalents in the reporting period		(149,039)	(171,109)
Cash and cash equivalents at the beginning of the reporting period		301,797	472,906
Cash and cash equivalents at the end of the reporting period		152,758	301,797

The notes form part of these financial statements

AGE CYMRU WEST GLAMORGAN LIMITED

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024 £	2023 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(111,488)	(196,905)
Adjustments for:		
Depreciation charges	2,875	3,386
Profit on disposal of fixed assets	-	(2,158)
(Increase)/decrease in debtors	(19,662)	16,566
(Decrease)/increase in creditors	(12,964)	3,674
Net cash used in operations	(141,239)	(175,437)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23 £	Cash flow £	At 31.3.24 £
Net cash			
Cash at bank and in hand	301,797	(149,039)	152,758
	301,797	(149,039)	152,758
Total	301,797	(149,039)	152,758

The notes form part of these financial statements

1. 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.

Age Cymru West Glamorgan Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Preparation of accounts on a going concern basis
The trustees of the Charity are required to consider whether the Charity meets the going concern basis at the end of each financial year.

The current economic conditions continue to create uncertainty over the level of donations and legacies received.

During the year, the Charity restructured and made the decision to cease providing the Home Support Service, primarily due to spiralling operating costs caused by inflation and increased staff salaries, which were necessary to maintain organisational viability.

However, this strategic restructure, combined with securing new grants, has placed the Charity on a much firmer financial footing. Conservative cash flow projections indicate that we have sufficient resources to continue operating into the financial year 2026-2027.

Consequently, the Charity remains confident in its ability to adopt the going concern basis for preparing its financial statements and anticipates a stable year ahead in 2025-2026.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, any 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.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when 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 and is not deferred.

Income from trading activities is recognised when the Charity is deemed to be entitled to the income, when it can be reliably measured and when it is sufficiently probable to be received. This mainly relates to the Homecare Plus and Home Support Service and income is shown net of VAT.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from donated goods is recognised upon receipt of the goods as required by the SORP 2019.

continued...

1. ACCOUNTING POLICIES - continued

Income
Income agreement with Swansea Bay University Health Board regarding project 05DM (with Partners Citizens Advice SNPT, Care and Repair Western Bay, Swansea Carers Centre and NPT Carer) represents an agency agreement (whereby Age Cymru West Glamorgan receive the whole funding amount and distribute to partners on project) and the financial statements have been prepared in accordance with accounting standards on this basis. Gross income received from Swansea Bay University Health Board was £255,055 and £169,580 was paid out to partners. The income received in relation to project 05DM was £239,295. The balancing figure of £15,760 was received in relation to another project, Dementia Pathfinder.

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.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities, both costs directly attributable and indirect support costs.

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

Furniture & Fittings and Office Equipment	-	25% Reducing Balance

Assets greater than £2,500 will be capitalised.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Allocation and apportionment of costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activites. Support costs include finance, professional and governance costs which support the Charity's activities.

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

Fund accounting
Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objective of the Charity and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes falling in future time periods.

continued...

1. ACCOUNTING POLICIES - continued

Fund accounting
Restricted funds are funds subject to specific restrictions imposed by the donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Deferred Income
Deferred income represents income received by not earned as of the year end. Deferred income primarily consists of grant income designated for a specific period but received in advance of this period.

Legal Status of the Charity
The charity was incorporated on 2 March 2012 and is a company limited by guarantee. The members of the company are trustees named on page 2. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office of the Charity is listed on page 2.

Pension costs and other post-retirement benefits
The Charity operates a defined contribution pension scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

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

Cash at bank and in hand
Cash at bank and 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.

Operating Leases
Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Details of operating lease commitments are shown in the notes to the accounts.

Legacies and Donations
Legacies are accounted for as incoming resources once the receipt of the legacy becomes reasonably certain. This will be once confirmation has been received from the representatives of the estates that payment of the legacy will be made or property transferred and once all conditions attached to the legacy have been fulfilled.

continued...

1. ACCOUNTING POLICIES - continued

Significant Estimates and Judgements
The preparation of the financial statements in conformity with generally accepted accounting principles requires the management to make estimated and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results in the future could differ from these estimates. The management are satisfied that there are no significant judgements or estimates in addition to those that management has made in the process of applying the Group's accounting policies.

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	15,656	19,612
Legacies	-	31,025
	15,656	50,637

3. INVESTMENT INCOME

	2024	2023
	£	£
Bank deposit interest	2,325	698

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2024	2023
		£	£
LPA - Advocacy service	Older persons support and advice	31,071	25,268
Homecare Plus	Older persons support and advice	25,515	95,337
Grants	Older persons support and advice	434,869	369,226
		491,455	489,831

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

	2024	2023
	£	£
City & County of Swansea	7,034	-
Swansea Bay University Health Board	255,055	241,264
Welsh Government	28,282	26,936
Garfield Weston	25,000	-
National Lottery	24,925	-
Moondance Foundation	-	26,700
Age Cymru/Age UK	70,904	41,391
Neath Port Talbot Council	23,669	32,935
	434,869	369,226

continued...

5. OTHER INCOME

	2024	2023
	£	£
Gain on sale of tangible fixed assets	-	2,158
Miscellaneous income	13,424	9,339
	13,424	11,497

Other income received in 2023 includes room hire. There was no room hire income received in 2024.

6. RAISING FUNDS

Raising donations and legacies

	2024	2023
	£	£
Staff costs	-	(1)

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Grant funding of activities (see note 8)	Support costs (see note 9)	Totals
	£	£	£	£
Older persons support and advice	443,126	169,580	21,642	634,348

8. GRANTS PAYABLE

	2024	2023
	£	£
Older persons support and advice	169,580	145,358

The total grants paid to institutions during the year was as follows:

	2024	2023
	£	£
Care and Repair Western Bay	43,360	47,360
Swansea Carers Centre	44,975	32,424
Citizens Advice SNPT	36,270	35,214
NPT Carers	44,975	30,360
	169,580	145,358

continued...

9. SUPPORT COSTS

	Management	Finance	Support costs	Totals
	£	£	£	£
Older persons support and advice	2,521	5,696	13,425	21,642

10. NET INCOME/(EXPENDITURE)

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

	2024	2023
	£	£
Depreciation - owned assets	2,875	3,386
Bad debts	-	109
Other operating leases	25,573	26,565
Surplus on disposal of fixed assets	-	(2,158)
Independent examiners fee	3,146	2,860

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

During the year ended 31st March 2024, no expenses were paid to trustees. There were payments regarding trustees' expenses of £137.70 paid in 2023.

12. STAFF COSTS

Key Management Personnel

	2024	**2023**
	£	£
Emoluments (inc. pension contributions and benefits in kind)	48,959	45,022

Staff costs

	2024	**2023**
	£	£
Wages and salaries	269,718	373,232
Redundancy costs	-	-
Social security costs	16,855	20,580
Pensions	11,698	13,966
	298,271	407,778

continued...

12. STAFF COSTS - continued

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

	2024	2023
Management	2	2
Administration	3	3
Direct services	8	18
	13	23

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

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	50,638	(1)	50,637
Charitable activities			
Older persons support and advice	174,881	314,950	489,831
Investment income	698	-	698
Other income	4,310	7,187	11,497
Total	230,527	322,136	552,663
EXPENDITURE ON			
Raising funds	-	(1)	(1)
Charitable activities			
Older persons support and advice	452,121	297,448	749,569
Total	452,121	297,447	749,568
NET INCOME/(EXPENDITURE)	(221,594)	24,689	(196,905)
RECONCILIATION OF FUNDS			
Total funds brought forward	502,445	1,978	504,423
TOTAL FUNDS CARRIED FORWARD	280,851	26,667	307,518

continued...

14. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2023	11,541
Additions	7,800
At 31 March 2024	19,341
DEPRECIATION	
At 1 April 2023	8,390
Charge for year	2,875
At 31 March 2024	11,265
NET BOOK VALUE	
At 31 March 2024	8,076
At 31 March 2023	3,151

15. DEBTORS

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	44,691	16,269
Other debtors	-	8,591
Prepayments and accrued income	2,702	2,871
	47,393	27,731
Amounts falling due after more than one year:		
Other debtors	13,500	13,500
Aggregate amounts	60,893	41,231

continued...

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade creditors	15,142	9,557
Social security and other taxes	3,481	4,887
VAT	-	3,491
Other creditors	3,757	17,131
Accrued expenses	3,317	3,595
	25,697	38,661

17. LEASING AGREEMENTS

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

	2024	2023
	£	£
Within one year	-	5,805

18. MOVEMENT IN FUNDS

	At 1.4.23	Net movement in funds	Transfers between funds	At 31.3.24
	£	£	£	£
Unrestricted funds				
Core	106,974	(65,274)	33,853	75,553
IT Designated Fund	17,942	(960)	(16,982)	-
Other Fundraising Designated Fund	15,936	(24,065)	8,129	-
Opportunity/Service Development Designated Fund	25,000	-	(25,000)	-
Adversity Designated Fund	30,000	-	-	30,000
Cessation contingency Designated Fund	85,000	-	-	85,000
	280,852	(90,299)	-	190,553
Restricted funds				
I & A Moondance	16,666	(16,666)	-	-
Age UK Cost of Living	10,000	(10,000)	-	-
CAP Project	-	5,477	-	5,477
	26,666	(21,189)	-	5,477
TOTAL FUNDS	307,518	(111,488)	-	196,030

continued...

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Core	61,405	(126,679)	(65,274)
Homecare Plus - Designated	31,071	(31,071)	-
IT Designated Fund	-	(960)	(960)
Other Fundraising Designated Fund	-	(24,065)	(24,065)
NPT Funding/Enabling project	23,669	(23,669)	-
Home Support Service	25,515	(25,515)	-
	141,660	(231,959)	(90,299)
Restricted funds			
I & A Warm Homes Benefit checks	14,405	(14,405)	-
I & A CAB Advicelink	28,282	(28,282)	-
I & A Moondance	-	(16,666)	(16,666)
Dementia Pathfinder Service	15,760	(15,760)	-
Age UK Cost of Living	30,000	(40,000)	(10,000)
Dementia Partnership	169,579	(169,579)	-
Dementia Partnership Project Management	31,656	(31,656)	-
Dementia Partnership Help at Home	38,060	(38,060)	-
HEC Home Energy Checks	8,730	(8,730)	-
CAP Project	12,770	(7,293)	5,477
Swansea Rural Anchor Fund	7,033	(7,033)	-
I & A Lottery	24,925	(24,925)	-
	381,200	(402,389)	(21,189)
TOTAL FUNDS	522,860	(634,348)	(111,488)

continued...

18. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
Core	164,638	(57,664)	106,974
IT Designated Fund	20,000	(2,058)	17,942
Other Fundraising Designated Fund	37,807	(21,871)	15,936
I & A Resiliance Designated Fund	80,000	(80,000)	-
Opportunity/Service Development Designated Fund	85,000	(60,000)	25,000
Adversity Designated Fund	30,000	-	30,000
Cessation contingency Designated Fund	85,000	-	85,000
	502,445	(221,593)	280,852
Restricted funds			
I & A Moondance	1,978	14,688	16,666
Age UK Cost of Living	-	10,000	10,000
	1,978	24,688	26,666
TOTAL FUNDS	504,423	(196,905)	307,518

continued...

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Core	74,782	(132,446)	(57,664)
Homecare Plus - Designated	31,298	(31,298)	-
IT Designated Fund	-	(2,058)	(2,058)
Other Fundraising Designated Fund	-	(21,871)	(21,871)
Afan Nedd	2,158	(2,158)	-
I & A Resiliance Designated Fund	-	(80,000)	(80,000)
Opportunity/Service Development Designated Fund	-	(60,000)	(60,000)
NPT Funding/Enabling project	22,435	(22,435)	-
Home Support Service	99,854	(99,854)	-
	230,527	(452,120)	(221,593)
Restricted funds			
Change Fund - Appeals Officer	(1)	1	-
Afan Nedd	7,187	(7,187)	-
I & A Warm Homes Benefit checks	10,050	(10,050)	-
I & A CAB Advicelink	26,936	(26,936)	-
I & A Moondance	26,700	(12,012)	14,688
Dementia Pathfinder Service	15,760	(15,760)	-
Age UK Cost of Living	10,000	-	10,000
Dementia Partnership	145,358	(145,358)	-
Dementia Partnership Project Management	43,719	(43,719)	-
Dementia Partnership Help at Home	36,427	(36,427)	-
	322,136	(297,448)	24,688
TOTAL FUNDS	552,663	(749,568)	(196,905)

DESCRIPTION OF FUNDS

Unrestricted funds:

Core
This fund consists of general reserves held for the furtherance of the Charities aims and objectives.

IT Fund
This designated fund represents the monies spent to upgrade the Charity's IT system.

Other Fundraising Activities Fund

continued...

18. MOVEMENT IN FUNDS - continued

This designated fund represents fund designated to underwrite other funding efforts which it is hoped will generate unrestricted funding in future years. These are projects like community café's and more legacy awareness. If the new projects are not self sufficient and generating funds for the charity by 2022 they will be stopped.

Opportunity/Service Development Fund
This designated fund represents monies allocated to be used to help secure additional funding streams for the Charity and diversify income going forward.

Adversity / Income Risk Fund
This designated fund represents monies allocated to cover any disruption in services in the future.

Cessation Contingency Fund
This designated fund represents monies allocated to cover any potential future redundancies and closure costs for the Charity should future funding not be obtained.

Restricted funds:

Age UK cost of living
Funding to support Information and Advice services.

Moondance Covid Relief Fund
I & A Enabling project - to support clients to re-engage into the community post Covid.

Swansea Rural Anchor
Volunteer project funding to engage in and benefit rural communities.

CAP Project
Community Assistance Project funding for volunteering and befriending.

Henry Smith
Funding for information and advice service expansion.

Transfers between funds

The transfers out of designated funds represent the Charity's spend of those funds within the main Core fund during the year.

The transfers into designated funds represent the Charity's future plans for allocation of its unrestricted resources.

continued...

19. RELATED PARTY DISCLOSURES

One of the trustees, N Fulford, is the managing director of Rethink PR & Marketing Ltd, the company that is used to manage the advertising and social media content of the charity.

20. ULTIMATE CONTROLLING PARTY

The ultimate controlling party of Age Cymru West Glamorgan Limited is the Board of Trustees collectively.

Acknowledgements

Age Cymru West Glamorgan would like to recognise the organisations below for their contribution to the work that we do. Without their generosity, we would not be able to achieve what we have over the past year or provide such a wide range of far-reaching services.

Contact us

Age Cymru West Glamorgan,
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Age Cymru West Glamorgan Limited

England & Wales - Charity number 1140989

Accounts

West Glamorgan age Cymru

Age Cymru West Glamorgan Limited Annual Report

2022-23















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What we do and why we do it

Dementia Support Service Case Study

Our client, Peter, has been diagnosed with mixed dementia, impacting his mobility and leading to recent hallucinations. His primary caregiver is his daughter, who visits daily but faces her own health challenges. She felt the need for respite but was concerned about her father's loneliness if she left him alone.

The referral to the Dementia Support Service came from the Dementia Service Coordinator at Tonna Hospital, initiated by Peter's daughter seeking a respite service to enable her to have periods of rest from her caring role. Initially, Peter was hesitant about having new people in his home.

Over the course of six weeks, the Dementia Support Worker structured sessions to include both cleaning tasks and companionship, allowing Peter to gradually become acquainted and comfortable with her presence. With time, he grew at ease with his support worker and began to look forward to their interactions. They shared moments of listening to music, discussing gardening, and collaborating on cleaning tasks, giving Peter's daughter the peace of mind she needed to rest knowing her father was well-supported at home.

Peter embraced the Dementia Support Workers, who not only assisted with household chores, but also introduced new social interactions and conversations. Despite previous mobility challenges preventing him from enjoying his garden alone, the Dementia Support Worker helped rebuild Peter's confidence, allowing him to appreciate her company and revisit his garden.

Peter's daughter noted her father's anticipation of these visits and his comfort during the six-week period. Peter found the companionship of the Dementia Support Worker highly enjoyable and deemed the support invaluable to him and his family.





Our Impact

“95% of people surveyed felt that their mental health has improved with our support.”

“This is the first call I’ve had where I’m really getting some help. What you’re telling me is exactly what I need...I can’t thank you enough for all you’ve done.”

“Age Cymru West Glamorgan has been a lifeline whilst waiting for Social Services to get back to us, you were the only ones who were able to support us during a really difficult time.”

“100% of people surveyed would recommend coming to us for support.”

“Thank you so much for getting in touch and thank you for providing us with the useful information, it’s fantastic! I am feeling so much better knowing that there is so much support around. Thank you so much again, I am so grateful for your help, tips and advice.”



Introduction from the Chair

As we close the chapter on our 4th year under the banner of Age Cymru West Glamorgan and celebrate our 48th year since our charity was founded, I am filled with a mixture of pride, gratitude, and awareness of the challenges that still lie ahead. Vital contributions of donations, legacies, grants, and ongoing support—have been the bedrock on which we've built this year's efforts.

This year, the strain on our resources reached an all-time high, primarily due to the Cost-of-Living crisis that made winter one of the harshest we've ever navigated. In November, the Board had to make the heartbreaking decision to hand back the Afan Nedd Centre to Neath Port Talbot Council. The Afan Nedd Centre was a lifeline for many older people and delivered vital services during the pandemic. Sadly, despite ceaseless effort, we couldn't secure funding needed to continue running the centre. The final straw came as a result of the forthcoming large increase in energy costs which meant the centre would cost at least an additional £10,000 per year to keep the lights on. Handing back the centre safeguarded the charity's other services and ensured we could still support those in Neath Port Talbot with the vital Information and Advice that they needed, but this is still a huge blow to older people in our community and a clear warning about the consequences we face if funding is not forthcoming.

The complexities we encountered were not just financial, we experienced an unmanageable surge in demand alongside significant escalation in severity of the nature of the needs presented to us. Choices between basic needs like eating and heating should never have to be made, particularly in our later years. We also faced the rising tides of a health and social care crisis that added another layer of urgency to our work. These issues were especially challenging for those with complex needs, those residing in rural areas, and those lacking a family support system.

It's precisely during trying times like these, however, that our mission becomes even more crucial. Our remarkable staff and volunteers rose to the occasion, aiding 3,991 clients and their carers to live and age well, despite the financial, health and social hurdles many faced.

While these adversities only magnify the scope of our accomplishments, they also shine a light on the areas where we couldn't reach as far as we wanted. Our emergency appeal was one such instance; despite our hopes and efforts, it didn't generate the donations needed. It's a harsh reality that we understand all too well, with the current financial pressures affecting us all. This doesn't deter us but encourages us to be more open about our challenges and more ardent in our appeals for the resources that can help us make an even greater impact.

Moving forward, it's evident that the landscape we operate in will continue to be challenging. Yet, it's vital that we not only maintain but also increase our reach. For that, we need to be transparent about our limitations and candid about our desperate need for additional funding. Amid all this, the heartening stories of lives changed, and communities supported remain our strongest testament, uplifting us all and reminding us why this work is essential.

In closing, none of this would have been possible without the unyielding support of my fellow trustees, the dedication of our tireless staff and volunteers, and the generosity of those who support us. Every contribution, regardless of its size, fuels our determination and empowers us in our aim to be there for every call for help.

The challenges ahead are formidable, but so is our resolve. The communities we serve bolster our spirits and keep our mission clear. I have no doubt that with continued support and collaboration, we will rise to meet those challenges head-on.

Thank you for standing with us.

Mel Rayner
Chair of the Board of Trustees





Letter from the Chief Officer Looking Ahead to 2023-24

From the Chief Officer

As I write this, we are 6 months into a year that may be marked as the most challenging we have ever faced. The pressures experienced in 2022-2023 have continued whilst exacerbated by significantly increased operating costs. We have also suffered the heartbreaking loss of two members of our closeknit team, Sharon James and Steve Jenkins. Their passing has left a void that cannot be replaced, and our thoughts remain with their families and friends. Whilst I am hopeful that the final 6 months of the year will improve, I need to be honest about the deeply challenging year we have experienced to date.

The Reality of Hard Choices

Despite best intentions, financial constraints have led to the regrettable closure of our Home Support Service. This decision wasn't made lightly. Despite the high demand and undeniable positive impact, the hard numbers made the service untenable. It's a loss that reverberates not just within our organisation but also within the communities we serve. As with our Afan Nedd Centre, this loss is a reminder that as a local charity, we are wholly reliant on the generosity of others to fund out vital services, and our existence should not be taken for granted.

Future Resilience Through Funding

The clock is ticking, and with dwindling funding sources, the imperative for individual donations has never been more pressing. Whilst we continue to work towards extending our reach, the fact remains—our capabilities are intrinsically tied to the resources we have at hand.

Forging Ahead

We are ushering in the new financial year with pragmatic optimism. A three-year strategy, set to launch in April 2024, aims to maximise our impact and explore untapped avenues for financial and volunteer support. This strategy, alongside our Values, will serve as our guiding light, ensuring that each decision we make aligns with the larger goal of empowering even more older people to live and age well.

At this juncture, it's vital to shine a light on the extraordinary dedication displayed by our team of staff, volunteers, and trustees. The taxing environment heightened by the concurrent crises in health, social care, and cost of living, could have easily led to a team's disintegration. Yet, our staff chose to stay, showcasing an enviable dedication to their roles, our mission, and most importantly, our clients. The impact of their work has been transformative, and for that, they deserve our deepest appreciation.

The passion of our volunteers continues to serve as the cornerstone of our operations. Not only do they contribute on the ground, but they also bring fresh perspectives that enrich our strategic planning. We have plans in place to expand this invaluable team further.

Our trustees, volunteer leaders themselves, have navigated us through tempestuous waters. Their difficult decisions, though heart-wrenching, have ensured our charity remains a lifeline for older people and their carers in our community.

I can affirmatively say, we've never recoiled from challenges. Our unwavering dedication to our cause will continue, so long as we have the resources to make it possible. Without a wave of good fortune, the next Annual Report is set to make difficult reading, despite the amazing work our team does for those clients who we are able to support. If we work together, however, we can ensure that 2024-2025 is the transformative period in our mission to promote wellbeing, help people to age well and live independently.

Thank you for standing beside us in these testing times.

Best regards,

Connor James
Chief Officer
Age Cymru West Glamorgan



We made contact **9670** times with **3991** clients in a year (for example, one client could have multiple calls, emails or home visits)

Information and Advice

We supported **1953** people with **3743** queries

Information and Advice

£852,616 in benefits have been awarded to our clients in Swansea, Neath, Port Talbot and Bridgend

Dementia Pathfinder Project

We supported **290** individuals to navigate their dementia journey with personalised support plans for clients and carers

Warm Homes Project

We supported **55** clients to reduce their energy bills and help them through winter by installing energy efficient equipment such as light bulbs and reflective radiator panels

Dementia Support Service

We have provided **448** hours of free in-home support to enable our clients to live safely and independently, and provide in-home respite for carers

Footcare

Working with Swansea Podiatry, we helped **203** clients access a HCPC registered footcare service

Lasting Power of Attorney

Our Advisor assisted **118** people to ensure their wishes were respected if they lost the ability to make decisions for themselves

Home Support Service

We provided over **4500** hours of practical support and companionship to over **150** clients throughout our community

Our Vision

Age Cymru West Glamorgan wishes to be the first thought for older people and their carers living in Swansea, Neath Port Talbot and Bridgend when they look for trusted, quality assured and person-centred support.

Our Mission

Age Cymru West Glamorgan is a local charity promoting well-being, helping people to age well and live independently.

Our Culture

Age Cymru West Glamorgan is building a culture of freedom and responsibility that allows staff and volunteers to maximise their individual strengths in a collective effort to achieve our vision. We work together to deliver the highest quality services, tailored to the individual needs of our clients. Staff and volunteers feel empowered to make decisions based on a clear understanding of their boundaries and with our values at their core.

Our Values

Age Cymru West Glamorgan's values are to ensure that we **C.A.R.E**



Centred

We put older people at the heart of everything we do, ensuring our services are relevant and appropriate.



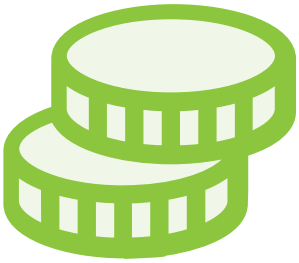
Adaptive

We see the individual, delivering person centred, quality assured and outcome focused services.



Responsive

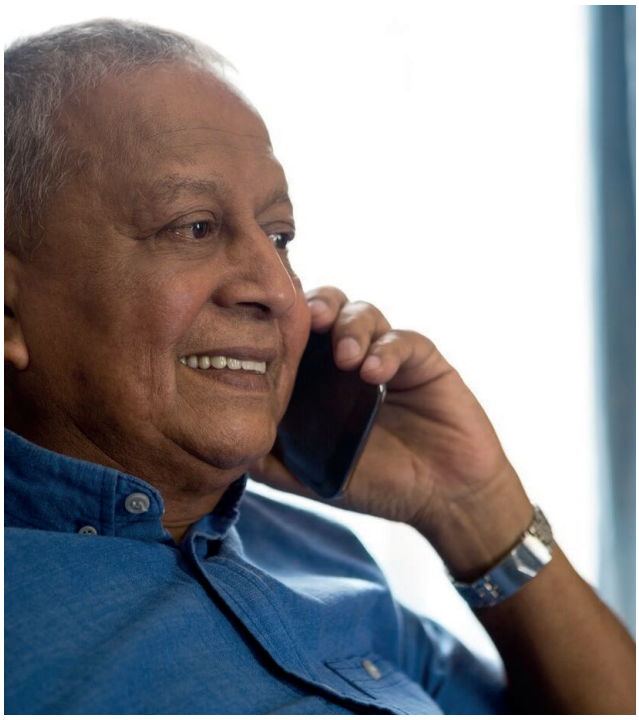
We listen, learn and take action based on feedback.



Efficient

Donations are a gift; we constantly strive for efficiency and effectiveness to make sure nothing is wasted.

Activities





Information and Advice Service

Our service offers older people and their carers reliable access to independent, quality assured information and advice. Our team provide professional advice, which includes assistance with tasks such as form filling for benefit applications, personal care concerns, future life planning, housing matters, and connecting with community resources.
We prioritise a holistic approach, delivering comprehensive guidance with our clients' needs at the core of our service.

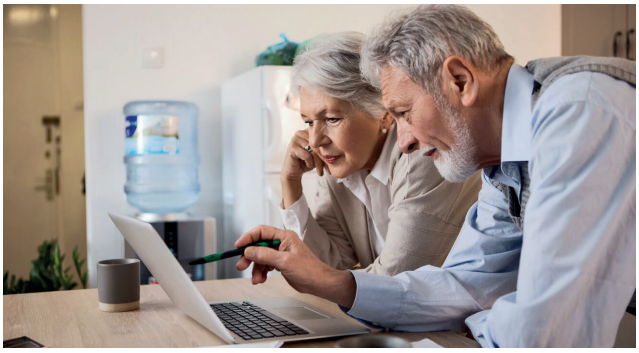
- 1953 people accessed our information and advice services with a total of 3743 enquiries.
- Of these, more than 1420 were regarding benefits, 683 involved community and residential care, and 406 were regarding health services and conditions.
- £852,616 in benefits have been awarded to our clients in Swansea, Neath, Port Talbot and Bridgend.

Dementia Pathfinder Project

Funded by the West Glamorgan Regional Partnership, the Dementia Pathfinder Project remained a crucial source of assistance for clients and their carers following a dementia diagnosis. Over the last year, we have developed 290 personalised support plans for clients affected by dementia and their carers. These meticulously tailored support plans are aimed at fostering a sense of empowerment, ensuring that clients and their caregivers are well-informed about their care and actively engaged in the decision-making process.

Activities





Advicelink

Through our collaboration with Citizens Advice Swansea Neath Port Talbot on the AdviceLink project, we've assisted close to 500 clients in accessing crucial information and advice. We successfully secured over £155,743 in unclaimed benefits for our clients. With the gradual easing of Covid restrictions this year, we expanded our support by offering more in-person assistance. This involved visiting clients in the comfort of their homes and providing appointments at our offices whenever possible.

Lasting Power of Attorney

Our low-cost Lasting Power of Attorney Service helps people to understand the process of appointing someone they trust to make decisions on their behalf, should they need someone to make decisions on their behalf. Age Cymru West Glamorgan is committed to providing a high quality, affordable service to any older people living in the local area. In the last 12 months, our Advisor assisted 118 people in drawing up and registering their documents.



Home Support Service

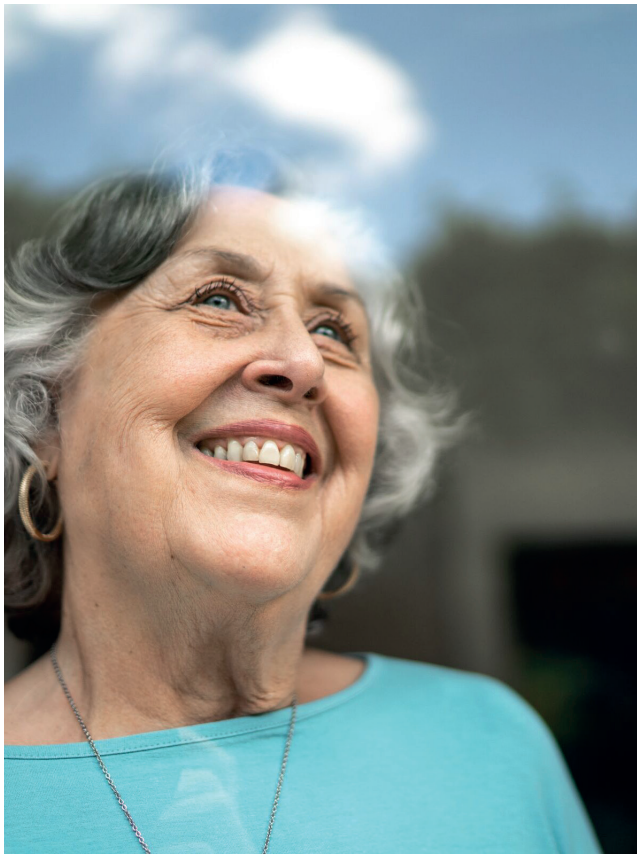
Over the last twelve months, the Home Support Service has gone through some very challenging times. In November 2022 it was decided that in order to keep this vital service running, we needed to change the way the support was being delivered. We moved to a new model that supported weekly appointments for all clients, which allowed us to continue working to expand the service and recruit more Home Support Workers. We also slightly increased the cost of this service to ensure we could continue as a real living wage employer, which helped our workers through the cost-of-living crisis. In the last year we have provided over 4,500 hours of support to 150 clients. Our amazing Home Support Workers have continued to provide invaluable support to older people throughout our community by providing practical support and companionship whilst encouraging and promoting independence.

Activities

Dementia Support Service

In October of 2022, we began leading on a two-year collaborative project funded by the West Glamorgan Regional Partnership. The Dementia Support Service was developed in response to the pressing need for a comprehensive community support system catering to people living with dementia and their carers. The project, a consortium of several third sector organisations including Swansea Carers Centre, Neath Port Talbot Carers Service, Citizens Advice Swansea Neath Port Talbot, Care and Repair Western Bay, and Age Cymru West Glamorgan, harnessed the strengths and expertise of each partner to create an all-encompassing support service addressing the complex challenges posed by dementia.

The Dementia Support Service establishes a centralised point of contact, streamlining the process for local residents dealing with dementia, and/or those caring for individuals with dementia. It ensures that they can easily access the appropriate assistance when needed, eliminating the necessity of contacting multiple organisations and repeatedly recounting their stories. Together we supported 393 Clients in the first 6 months of the project.



Each partner contributes a different, high-quality service:

- Care and Repair Western Bay offers in home modifications to enhance safety and provides mobility solutions. They conduct in-home assessments to identify challenges faced by clients or their carers and explore potential solutions, ultimately enabling people to safely maintain their independence within their homes for longer.
- Swansea Carers Centre and NPT Carers Service provide specialised training to support unpaid carers, empowering them with knowledge and confidence to prevent carer burnout. They also organise events and activities, providing carers with opportunities for respite or shared experiences with their loved ones.
- Citizens Advice Swansea NPT offers Accredited Quality Standards (AQS) information and advice to individuals with dementia and their carers, addressing issues such as benefits, debt, or housing.
- Alongside coordinating the project, Age Cymru West Glamorgan has been delivering six weeks of free practical support to those with dementia and their carers who may be facing difficulties coping at home. The support can take various forms, from a sitting service to provide respite for unpaid carers to assistance with household tasks such as cleaning and laundry, and even essential things such as keeping on top of bill payments.

Activities

Home Support Service Summary

Susan underwent hip surgery due to a fall at home. She lives with her husband who is disabled, and reliant on her to prepare his meals alongside other caring duties. Due to her unsteady condition and only being able to stand for short periods of time, she struggled to prepare nutritious meals. Additionally, she had lost a significant amount of weight during her hospital stay and needed to ensure she was maintaining a well-balanced diet.

Susan joined the Home Support Service for two hours weekly. During this time, a Home Support Worker cooked meals and handled household tasks. Her leg pain from surgery made walking painful and challenging and now that she has assumed a full-time caregiving role for her husband, who relies entirely on her for daily activities, she needed a little extra help to carry out those daily tasks.

ACWG's support provides her with crucial rest periods and quality time with her husband, without worrying about what else needs to be done. Due to their limited mobility, they aren't able to put out their rubbish for collection, so ACWG has been assisting with recycling and putting out the bins ready for collection.

This support allows her to focus on her husband's care without worrying about what else needs to be done. Her fall has left her reliant on mobility aids, making outdoor activities unsafe. Our assistance ensures she doesn't need to seek neighbourly help for these weekly tasks.

When asked how she was finding the service Susan replied "it's nice to be waited on for a change"!



Volunteering

In 2022, we set our sights on reinvigorating our volunteer team at Age Cymru West Glamorgan. Through targeted outreach and online campaigns, we successfully drew in an incredible group of individuals ready to support our mission. We initiated comprehensive training programmes in January 2023 to ensure our volunteers are well-equipped to offer vital assistance both in our office and within the community.

Our volunteers are more than just helping hands; they are the backbone of our organisation. They are pivotal in delivering amazing support to older people, assisting them in accessing essential benefits and services. As we look to the future, we aim to grow our volunteer team even further. Their role will remain central to our organisation, not just in delivering services, but also in shaping our strategies and decisions.

Our overarching goal is to establish a stronger, more visible presence in the community, made possible by the passion and dedication of our volunteers. They are not just essential to us as a charity but are crucial in enhancing the lives of older people we serve.

Financial Report

REGISTERED COMPANY NUMBER: 07548947 (England and Wales)
REGISTERED CHARITY NUMBER: 1140989

UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2023

FOR

AGE CYMRU WEST GLAMORGAN LIMITED

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

AGE CYMRU WEST GLAMORGAN LIMITED

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AGE CYMRU WEST GLAMORGAN LIMITED

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

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 2023. 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).

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.

Recruitment and appointment of new trustees
Open recruitment through social media, interview with CEO and Chair, informal meeting with Board, formal application process including taking up references and appropriate DBS checks.

Formal appointment by full Board, registration with the Charity Commission and Companies House as a Director. Full induction with Senior Management and ongoing training.

Induction and training of new trustees
All trustees attend induction with Senior Management to discuss 3 year business plan, annual business plans, and operational plans.

All new trustees complete a skills audit and their training needs are identified and added to the global training plan to be met. Trustees are supported with ongoing training.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
07548947 (England and Wales)

Registered Charity number
1140989

Registered office
Unit 10 Cwmdu Industrial Estate
Carmarthen Road
Gendros
Swansea
SA5 8JF

AGE CYMRU WEST GLAMORGAN LIMITED

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

Trustees
C Lawton
M C Rayner
Mrs M M Davies (resigned 14.4.23)
Mrs N M Fulford
Mrs C Jerrett (resigned 5.7.23)
Mrs E H Murray-Downie (resigned 7.10.22)
Ms L Shenxane (resigned 15.7.22)
Ms M S Vasquez
Dr A E Venables (resigned 26.10.22)
M Wiseman (resigned 11.7.22)
Ms K Davies (appointed 9.11.22)
M Ford (appointed 9.11.22)
A M Jobling (appointed 9.11.22)
Ms S E Miller (appointed 9.11.22)

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

Approved by order of the board of trustees on 25th of October 2023 and signed on its behalf by:



.....
M C Rayner - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE CYMRU WEST GLAMORGAN LIMITED

Independent examiner's report to the trustees of Age Cymru West Glamorgan Limited ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

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').

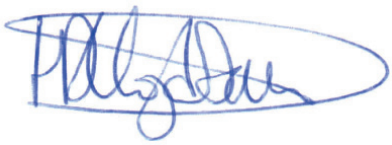
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). 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 Institute of Chartered Accountants in England and Wales, 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.



Harri Lloyd-Davies

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

Date: 25th of October 2023

AGE CYMRU WEST GLAMORGAN LIMITED

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	50,638	-	50,638	61,071
Charitable activities	4				
Older persons support and advice		174,881	314,950	489,831	349,658
Investment income	3	698	-	698	355
Other income	5	4,310	7,187	11,497	13,906
Total		230,527	322,137	552,664	424,990
EXPENDITURE ON					
Charitable activities	6				
Older persons support and advice		452,121	297,448	749,569	594,892
NET INCOME/(EXPENDITURE)		(221,594)	24,689	(196,905)	(169,902)
RECONCILIATION OF FUNDS					
Total funds brought forward		502,445	1,978	504,423	674,325
TOTAL FUNDS CARRIED FORWARD		280,851	26,667	307,518	504,423

AGE CYMRU WEST GLAMORGAN LIMITED

BALANCE SHEET
31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	13	3,151	-	3,151	8,707
CURRENT ASSETS					
Debtors	14	41,231	-	41,231	57,797
Cash at bank and in hand		275,131	26,666	301,797	472,906
		316,362	26,666	343,028	530,703
CREDITORS					
Amounts falling due within one year	15	(38,661)	-	(38,661)	(34,987)
NET CURRENT ASSETS		277,701	26,666	304,367	495,716
TOTAL ASSETS LESS CURRENT LIABILITIES		280,852	26,666	307,518	504,423
NET ASSETS		280,852	26,666	307,518	504,423
FUNDS	17				
Unrestricted funds				280,852	502,445
Restricted funds				26,666	1,978
TOTAL FUNDS				307,518	504,423

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 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 25th of October 2023. and were signed on its behalf by:



.....
M C Rayner - Trustee

The notes form part of these financial statements

AGE CYMRU WEST GLAMORGAN LIMITED

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	(175,437)	(203,902)
Net cash used in operating activities		(175,437)	(203,902)
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(6,300)
Sale of tangible fixed assets		4,328	-
Net cash provided by/(used in) investing activities		4,328	(6,300)
Change in cash and cash equivalents in the reporting period		(171,109)	(210,202)
Cash and cash equivalents at the beginning of the reporting period		472,906	683,108
Cash and cash equivalents at the end of the reporting period		301,797	472,906

The notes form part of these financial statements

AGE CYMRU WEST GLAMORGAN LIMITED

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023 £	2022 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(196,905)	(169,902)
Adjustments for:		
Depreciation charges	3,386	4,221
Profit on disposal of fixed assets	(2,158)	-
Decrease/(increase) in debtors	16,566	(37,822)
Increase/(decrease) in creditors	3,674	(399)
Net cash used in operations	(175,437)	(203,902)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22 £	Cash flow £	At 31.3.23 £
Net cash			
Cash at bank and in hand	472,906	(171,109)	301,797
	472,906	(171,109)	301,797
Total	472,906	(171,109)	301,797

The notes form part of these financial statements

1. 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.

Age Cymru West Glamorgan Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Preparation of accounts on a going concern basis
The trustees of the Charity are required to consider whether the Charity meets the going concern basis at the end of each financial year. The current economic conditions continue to create uncertainty over the level of donations and legacies received. After the year-end, the Charity has re-structured and made the decision to cease providing Home Support Services. The increased running costs for providing these services resulted in a deficit for this service during the 2023 year. After making enquiries, the trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing its financial statements.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, any 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.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when 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 and is not deferred.

Income from trading activities is recognised when the Charity is deemed to be entitled to the income, when it can be reliably measured and when it is sufficiently probable to be received. This mainly relates to the Homecare Plus and Home Support Service and income is shown net of VAT.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from donated goods is recognised upon receipt of the goods as required by the SORP 2019.

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.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities, both costs directly attributable and indirect support costs.

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

Furniture & Fittings and Office Equipment - 25% Reducing Balance

Assets greater than £2,500 will be capitalised.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

1. ACCOUNTING POLICIES - continued

Allocation and apportionment of costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activites. Support costs include finance, professional and governance costs which support the Charity's activities.

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

Fund accounting
Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objective of the Charity and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes falling in future time periods.

Restricted funds are funds subject to specific restrictions imposed by the donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Deferred Income
Deferred income represents income received by not earned as of the year end. Deferred income primarily consists of grant income designated for a specific period but received in advance of this period.

Legal Status of the Charity
The charity was incorporated on 2 March 2012 and is a company limited by guarantee. The members of the company are trustees named on page 2. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office of the Charity is listed on page 2.

Pension costs and other post-retirement benefits
The Charity operates a defined contribution pension scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

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

Cash at bank and in hand
Cash at bank and 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.

Operating Leases
Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Details of operating lease commitments are shown in the notes to the accounts.

Legacies and Donations
Legacies are accounted for as incoming resources once the receipt of the legacy becomes reasonably certain. This will be once confirmation has been received from the representatives of the estates that payment of the legacy will be made or property transferred and once all conditions attached to the legacy have been fulfilled.

Significant Estimates and Judgements

1. ACCOUNTING POLICIES - continued

Debtors
The preparation of the financial statements in conformity with generally accepted accounting principles requires the management to make estimated and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results in the future could differ from these estimates. The management are satisfied that there are no significant judgements or estimates in addition to those that management has made in the process of applying the Group's accounting policies.

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	19,613	15,058
Legacies	31,025	46,013
	50,638	61,071

Legacies in 2023 include the following amounts from individual legacy donors:

	£
David Roy Radford	925
Dorothy Elaine Jones	30,000
Enys Bowen	100
	31,025

3. INVESTMENT INCOME

	2023	2022
	£	£
Bank deposit interest	698	355

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2023	2022
		£	£
LPA - Advocacy service	Older persons support and advice	25,268	14,697
Homecare Plus	Older persons support and advice	95,337	83,336
Afan Nedd Income	Older persons support and advice	-	15,282
Grants	Older persons support and advice	369,226	236,343
		489,831	349,658

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

	2023	2022
	£	£
City & County of Swansea	-	2,841
Swansea Bay University Health Board	241,264	50,438
Welsh Government	26,936	25,900
Age UK - Brand Retainer	-	10,000
DWP - Access to work	-	6,089
National Lottery	-	10,000
Moondance Foundation	26,700	-
Age Cymru/Age UK	41,391	93,601
Neath Port Talbot Council	32,935	37,474
	369,226	236,343

5. OTHER INCOME

	2023	2022
	£	£
Gain on sale of tangible fixed assets	2,158	-
Miscellaneous income	9,339	13,906
	11,497	13,906

Other income includes room hire.

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Grant funding of activities (see note 7)	Support costs (see note 8)	Totals
	£	£	£	£
Older persons support and advice	589,157	145,358	15,054	749,569

7. GRANTS PAYABLE

	2023	2022
	£	£
Older persons support and advice	145,358	-

The total grants paid to institutions during the year was as follows:

	2023	2022
	£	£
Care and Repair Western Bay	47,360	-
Swansea Carers Centre	32,424	-
Citizens Advice SNPT	35,214	-
NPT Carers	30,360	-
	145,358	-

8. SUPPORT COSTS

	Finance	Support costs	Totals
	£	£	£
Older persons support and advice	4,350	10,704	15,054

9. NET INCOME/(EXPENDITURE)

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

	2023	2022
	£	£
Depreciation - owned assets	3,386	4,221
Bad debts	109	629
Other operating leases	26,565	51,195
Surplus on disposal of fixed assets	(2,158)	-
Independent examiners fee	2,860	2,600

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

During the year ended 31st March 2023 an amount of £137.70 was paid to the trustees, for travel to conferences and meetings. No other expenses were paid to trustees during the year. There were no trustees' expenses paid in 2022.

11. STAFF COSTS

Key Management Personnel

	2023	2022
	£	£
Emoluments (inc. pension contributions and benefits in kind)	45,022	41,427

Staff costs

	2023	2022
	£	£
Wages and salaries	373,232	311,422
Redundancy costs	-	2,648
Social security costs	20,580	20,608
Pensions	13,966	9,171
	407,778	343,849

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

	2023	2022
Management	2	2
Administration	3	2
Direct services	18	15
	23	19

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	61,071	-	61,071
Charitable activities			
Older persons support and advice	146,800	202,858	349,658
Investment income	355	-	355
Other income	13,906	-	13,906
Total	222,132	202,858	424,990
EXPENDITURE ON			
Charitable activities			
Older persons support and advice	286,105	308,787	594,892

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
NET INCOME/(EXPENDITURE)	(63,973)	(105,929)	(169,902)
RECONCILIATION OF FUNDS			
Total funds brought forward	566,418	107,907	674,325
TOTAL FUNDS CARRIED FORWARD	502,445	1,978	504,423

13. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2022	16,884
Disposals	(5,343)
At 31 March 2023	11,541
DEPRECIATION	
At 1 April 2022	8,177
Charge for year	3,386
Eliminated on disposal	(3,173)
At 31 March 2023	8,390
NET BOOK VALUE	
At 31 March 2023	3,151
At 31 March 2022	8,707

14. DEBTORS

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	16,269	15,339
Other debtors	8,591	37,000
Prepayments and accrued income	2,871	5,458
	27,731	57,797
Amounts falling due after more than one year:		
Other debtors	13,500	-
Aggregate amounts	41,231	57,797

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	9,557	18,652
Social security and other taxes	4,887	3,407
VAT	3,491	1,316
Other creditors	17,131	8,897
Accrued expenses	3,595	2,715
	38,661	34,987

16. LEASING AGREEMENTS

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

	2023	2022
	£	£
Within one year	5,805	5,765
Between one and five years	-	5,805
	5,805	11,570

17. MOVEMENT IN FUNDS

	At 1.4.22	Net movement in funds	At 31.3.23
	£	£	£
Unrestricted funds			
Core	164,638	(57,664)	106,974
IT Designated Fund	20,000	(2,058)	17,942
Other Fundraising Designated Fund	37,807	(21,871)	15,936
I & A Resiliance Designated Fund	80,000	(80,000)	-
Opportunity/Service Development Designated Fund	85,000	(60,000)	25,000
Adversity/income risk Designated Fund	30,000	-	30,000
Cessation contingency Designated Fund	85,000	-	85,000
	502,445	(221,593)	280,852
Restricted funds			
I & A Moondance	1,978	14,688	16,666
Age UK Cost of Living	-	10,000	10,000
	1,978	24,688	26,666
TOTAL FUNDS	504,423	(196,905)	307,518

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Core	74,783	(132,447)	(57,664)
Homecare Plus - Designated	31,299	(31,299)	-
IT Designated Fund	-	(2,058)	(2,058)
Other Fundraising Designated Fund	-	(21,871)	(21,871)
Afan Nedd	2,158	(2,158)	-
I & A Resiliance Designated Fund	-	(80,000)	(80,000)
Opportunity/Service Development Designated Fund	-	(60,000)	(60,000)
NPT Funding/Enabling project	22,434	(22,434)	-
Home Support Service	99,853	(99,853)	-
	230,527	(452,120)	(221,593)
Restricted funds			
Afan Nedd	7,187	(7,187)	-
I & A Warm Homes Benefit checks	10,050	(10,050)	-
I & A CAB Advicelink	26,936	(26,936)	-
I & A Moondance	26,700	(12,012)	14,688
Dementia Pathfinder Service	15,760	(15,760)	-
Age UK Cost of Living	10,000	-	10,000
Dementia Partnership	145,358	(145,358)	-
Dementia Partnership Project Management	43,719	(43,719)	-
Dementia Partnership Help at Home	36,427	(36,427)	-
	322,137	(297,449)	24,688
TOTAL FUNDS	552,664	(749,569)	(196,905)

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
Core	170,194	(5,556)	164,638
IT Designated Fund	15,000	5,000	20,000
Other Fundraising Designated Fund	64,224	(26,417)	37,807
Centre repairs/renewals Designated Fund	17,000	(17,000)	-
I & A Resiliance Designated Fund	80,000	-	80,000
Opportunity/Service Development Designated Fund	85,000	-	85,000
COVID Risk/Recovery Management Designated Fund	20,000	(20,000)	-
Adversity/income risk Designated Fund	30,000	-	30,000
Cessation contingency Designated Fund	85,000	-	85,000
	566,418	(63,973)	502,445
Restricted funds			
I & A Moondance	30,864	(28,886)	1,978
National Lottery - Community Foundation	26,490	(26,490)	-
I &A Track 2000	14,326	(14,326)	-
WCVA - Homecare+	36,227	(36,227)	-
	107,907	(105,929)	1,978
TOTAL FUNDS	674,325	(169,902)	504,423

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Core	88,744	(94,300)	(5,556)
Homecare Plus - Designated	54,592	(54,592)	-
IT Designated Fund	-	5,000	5,000
Other Fundraising Designated Fund	-	(26,417)	(26,417)
Afan Nedd Home Delivery	15,282	(15,282)	-
Afan Nedd	14,077	(14,077)	-
Centre repairs/renewals Designated Fund	-	(17,000)	(17,000)
COVID Risk/Recovery Management Designated Fund	-	(20,000)	(20,000)
I & A Warm Homes Benefit checks	6,015	(6,015)	-
Home Support Service	43,422	(43,422)	-
	222,132	(286,105)	(63,973)
Restricted funds			
Afan Nedd	11,714	(11,714)	-
I & A CAB Advicelink	25,900	(25,900)	-
I & A General	20,000	(20,000)	-
I & A Moondance	-	(28,886)	(28,886)
National Lottery - Community Foundation	-	(26,490)	(26,490)
I &A Track 2000	-	(14,326)	(14,326)
WCVA - Homecare+	-	(36,227)	(36,227)
Client Support Team	10,564	(10,564)	-
Dementia Pathfinder Service	43,027	(43,027)	-
NPT Funding/Enabling project	18,696	(18,696)	-
IPPS Project	70,116	(70,116)	-
Core - Restricted	2,841	(2,841)	-
	202,858	(308,787)	(105,929)
Total Funds	424,990	(594,892)	(169,902)

DESCRIPTION OF FUNDS

Unrestricted funds:

Core
This fund consists of general reserves held for the furtherance of the Charities aims and objectives.

IT Fund
This designated fund represents the monies spent to upgrade the Charity's IT system.

Other Fundraising Activities Fund
This designated fund represents fund designated to underwrite other funding efforts which it is hoped will generate unrestricted funding in future years. These are projects like community café's and more legacy awareness. If the new projects are not self sufficient and generating funds for the charity by 2022 they will be stopped.

I & A Resilience Fund
This designated fund represents monies allocated to cover 12 months of salaries costs should specific funding not be obtained going forward.

Opportunity/Service Development Fund
This designated fund represents monies allocated to be used to help secure additional funding streams for the Charity and diversify income going forward.

17. MOVEMENT IN FUNDS - continued

Adversity / Income Risk Fund
This designated fund represents monies allocated to cover any disruption in services in the future.

Cessation Contingency Fund
This designated fund represents monies allocated to cover any potential future redundancies and closure costs for the Charity should future funding not be obtained.

Restricted funds:

Age UK cost of living
Funding to support Information and Advice services.

Moondance Covid Relief Fund
I & A Enabling project - to support clients to re-engage into the community post Covid.

Dementia Pathfinder Service
Funding to provide personalised dementia support plans, information and advice.

WG Dementia Partnership
Funding to provide Voluntary Sector led, collaborative dementia services.

18. RELATED PARTY DISCLOSURES

One of the trustees, N Fulford, is the managing director of Rethink PR & Marketing Ltd, the company that is used to manage the advertising and social media content of the charity.

19. ULTIMATE CONTROLLING PARTY

The ultimate controlling party of Age Cymru West Glamorgan Limited is the Board of Trustees collectively.

Acknowledgements

Age Cymru West Glamorgan would like to recognise the organisations below for their contribution to the work that we do. Without their generosity, we would not be able to achieve what we have over the past year or provide such a wide range of far-reaching services.

Contact us
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Age Cymru West Glamorgan Limited

England & Wales - Charity number 1140989

Accounts

West Glamorgan age Cymru

Age Cymru West Glamorgan Limited Annual Report

2021-22



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Introduction from the Chair

In our third year as Age Cymru West Glamorgan, it's my privilege to report on our impact in this unique year as we move out of the pandemic and adapt to the 'new normal'.

In our last financial year, April 2020 to March 2021, we were extremely fortunate to secure multiple funding sources to fund our vital work helping our clients through the pandemic. We were also deeply grateful to receive substantial legacies. These gifts in wills are so important to us as a charity and have allowed the Board to invest further in delivering services to Age Cymru West Glamorgan's clients. The Board was able to fund our Information and Advice service to help meet a rise in both need and complexity, supporting our clients with more than 1,000 additional queries this year. This shows the impact of gifts in wills for us a charity, if we hadn't received such generous gifts older people would have been significantly less served.

Conscious of the challenging funding landscape, the Board also invested in our infrastructure to give us the best chance to secure new funding. The Board recognises that our greatest asset is our fantastic team of dedicated staff and volunteers, and without them we wouldn't be able to support our clients, so we've invested in new roles to support them in their work. To keep our systems secure, we increased our cyber security packages, keeping clients' data safe whilst meeting the requirements to bid for statutory funding. Most significantly, we launched our Home Support Service to deliver the high-quality help at home that our clients desperately needed, whilst building towards funding our charitable activities.

This investment really paid off, allowing us to secure funding for our Practical Assistance Project, providing 500 hours of free support at home for those who needed it. It also allowed us to secure funding for our Intervention, Prevention and Practical Support project providing intensive support for up to 39 clients, helping them live safely and independently in their own homes. We also achieved our goal of increasing the support we can offer to clients living with, and those caring for, someone with dementia, through our Dementia Pathfinder Project.

Alongside our successes, the Board of Trustees has faced challenges this year. Despite our best efforts, we were unable to secure funding to continue our Meal Delivery Service, or to restart our Lunch Club at the Afan Nedd Centre. This was a particularly hard reality to face given the amazing work the team did during the pandemic, but sadly we can only provide so much without the help of others. We have also had to contend with the cost-of-living crisis which has added significant challenges to our cost of delivery, the goods we pay for, and recruiting staff.

I would like to thank my fellow Trustees whose dedication to our mission has been invaluable. I would also like to acknowledge the fantastic work of our staff and volunteers who continue to surpass what seems possible. Their commitment to bettering the lives of older people never ceases to amaze me. Similarly, to those who have provided grant funding, left us a gift in their will, set up a regular donation, or donated their loose change, thank you. We simply wouldn't exist without your generosity.

The year ahead will be challenging, but we will work together to deliver the very best support we can to ensure we continue to promote wellbeing, and help our clients live well, and independently for as long as possible.

Mel Rayner
Chair





Looking ahead to 2023 from the Chief Officer

The Coronavirus Pandemic took a heavy toll and sadly older people were especially affected. The extensive shielding period, repeated lockdowns, and the health messages around the risk of contact, has resulted in a legacy of complex support needs that are still being identified now. 2021 - 2022 was a busy year, with support provided to 4,234 older people and their careers, with many successes.

Sadly, it is my duty to sound a warning for the year ahead. As I write this, we have already supported 4,153 older people and their carers in the first 6 months of the financial year (2022 - 23). We are set to have the busiest year to date, and we simply do not have the resources we need to meet the demand. If we do not secure the funding we crucially need, and if people don't donate, we will have to cut our service to the bone, which will leave so many of our clients without the support they desperately need.

It has been a disappointing year for funding and with the Health Board's decision to delay their tender process by over a year to 2024, it's doesn't appear that statutory funding will be there to support us. The cost-of-living crisis has already taken its toll, and we have

increased staff salaries to ensure they have enough to live on, and to keep abreast in a competitive recruitment environment. Our costs are set to increase over the next year, with the cost of utilities being of greatest concerns. The sharp increase in the Real Living Wage to £10.90 an hour means that we need to find a significant amount of money to ensure we can pay our fantastic staff the salary they need to live, as without them we wouldn't be able to provide any services to our clients.

Unfortunately, the Board has had to make the deeply difficult decision to pass the Afan Nedd Centre back to Neath Port Talbot Council. We were facing a £10K increase in our Gas and Electricity costs, and despite our best efforts over the past year to try and secure funding to continue delivering services from the centre, we had no other option but to give up the Afan Nedd Centre to prevent the costs of running it compromising Age Cymru West Glamorgan's other crucial work.

In addition to the lack of funding streams available to us, the cost-of-living crisis has severely impacted our ability to concentrate our finances into helping us to provide crucial services to those who rely on us. But it's not just a cost-of-living crisis, it's a living crisis. Our donations have fallen by 47% and we urgently need your help to continue our vital work in Swansea, Neath Port Talbot and Bridgend. This is why we are asking for more support than ever. Without an extra helping hand, we simply cannot help meet the demand for our services.

We can help but we simply don't have the funding to answer the unprecedented number of calls we're receiving. We have never had so much demand and so little funding so we're launching our first ever Emergency Fund Appeal, to help meet the increased need and make sure we can answer all the calls for help this winter.

Every donation will help to help ensure we can continue to be there for older people in Swansea, Neath Port Talbot and Bridgend who are at crisis point this winter. Please donate now.

Connor James
Chief Officer



Information and Advice

2775 Information and Advice queries dealt with

Information and Advice

£999,083.50 in benefits via our Information and Advice projects awarded to our clients across Swansea, Neath, Port Talbot and Bridgend

Dementia Pathfinder Project

We provided specialist support to **78** clients to navigate their dementia journey, making sure they never felt alone

Warm Homes Project

97 benefits sessions carried out, securing **£149,551.94** for clients through the Warm Homes Project

Practical Assistance Project

Over **500** hours of free support provided through the Practical Assistance Project

We supported 4,062 clients in a year, and we had 12,646 contacts (For example 1 client could have multiple home visits, or calls, emails etc.)

Lasting Power of Attorney

86 people have used our affordable Lasting Power of Attorney service to draw up and register their documents over the last **12** months

Support sessions

Over **500** support sessions provided to **39** clients, through our Intervention, Prevention and Practical Support Project reducing hospital admissions and allowing safe hospital to home discharge

Our Vision

Age Cymru West Glamorgan wishes to be the first thought for older people and their carers living in Swansea, Neath Port Talbot and Bridgend when they look for trusted, quality assured and person-centred support.

Our Mission

Age Cymru West Glamorgan is a local charity promoting well-being, helping people to age well and live independently.

Our Culture

Age Cymru West Glamorgan is building a culture of freedom and responsibility that allows staff and volunteers to maximise their individual strengths in a collective effort to achieve our vision. We work together to deliver the highest quality services, tailored to the individual needs of our clients. Staff and volunteers feel empowered to make decisions based on a clear understanding of their boundaries and with our values at their core.

Our Values

Age Cymru West Glamorgan's values are to ensure that we **C.A.R.E**



Centred

We put older people at the heart of everything we do, ensuring our services are relevant and appropriate.



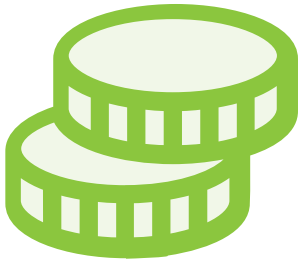
Adaptive

We see the individual, delivering person centred, quality assured and outcome focused services.



Responsive

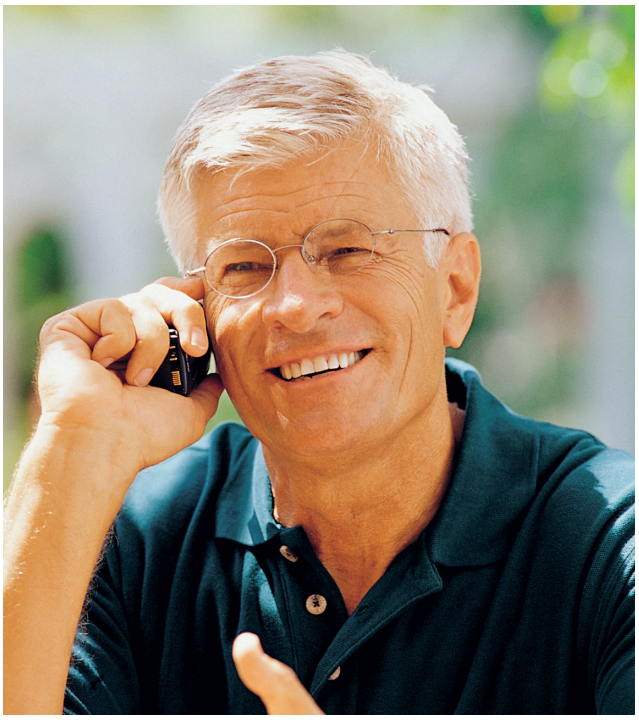
We listen, learn and take action based on feedback.



Efficient

Donations are a gift; we constantly strive for efficiency and effectiveness to make sure nothing is wasted.

Activities





Information and Advice Service

This service provides access to independent, quality assured information and advice to older people and their carers. This service delivers professional advice, including practical form filling on topics ranging from benefits; issues related to personal care, planning for later life, housing issues and accessing local services. We take a holistic approach and provide comprehensive advice with the client at the heart of the service.

- The charity provided Information and Advice to a total of 1535 clients, helping with 2775 enquiries
- Our clients throughout Swansea, Neath, Port Talbot, and Bridgend were awarded over £999,083.50 in benefits via our Information and Advice projects.
- Of the enquiries we received, over 1200 of these were related to benefits. 520 were regarding care in the community and residential care

Meal Delivery Service

The Coronavirus pandemic and the resulting lockdowns, had a huge impact on members of the local community who relied upon support services for food security and socialisation. Within just five working days, Age Cymru West Glamorgan reacted to the concerns and adapted by redeploying the Afan Nedd Centre to provide a Meal Delivery Service. This service allowed people to maintain their independence, as well as enabling people to feel connected and cared for, reducing the need to seek further support from public sector services as needs could be identified at an earlier stage. With the assistance of 92 fantastic volunteers, we were able to provide over 19,700 meals to the community over the course of the service. Unfortunately, as were unable to secure funding to continue, this service was closed down in May 2021.

Activities



Warm Homes Project

As part of this project, we supported clients with accessing the benefits that they were entitled to, enabling them to boost their income and avoid falling into fuel poverty. We carried out 97 benefit sessions this year, securing £149,551.94 for clients.



Homecare Plus

This project provided services across Swansea, Neath, Port Talbot and Bridgend, to support people to live independently in their own homes. Ensuring access to safe, reliable, and quality services, carried out by vetted tradespeople, in order to protect vulnerable people from rogue traders. Over the last 12 months, as a result of the surge in demand for tradespeople after repeated Covid lockdowns, we found it an increasing challenge to efficiently meet the needs of our clients, therefore the decision was made to close the service at the end of March 2022.



Practical Assistance Project

In January 2021, the Practical Assistance Project was launched, providing up to four weeks of free in-home support to clients and their carers. Our team of fully trained, Home Support Workers were able to assist clients who met the project criteria with tasks like cleaning, helping with administrative tasks, preparing and cooking meals, and providing sitting services. Funded by the WCVA, this project ran until May 2021 and supported 131 clients and their carers to remain independent in their own homes, with over 500 hours of free support.





Advicelink

Through our partnership with Citizens Advice Swansea Neath Port Talbot on their Advicelink project, we have supported over 462 clients to access information and advice. We secured over £383,150 in unclaimed benefits for our clients. Although Covid 19 restrictions stopped us delivering support face to face, we look forward to resuming our face to face service, particularly visiting client in their own homes, as soon as restriction allow.

Lasting Power of Attorney

Our low-cost Lasting Power of Attorney Service helps people to understand the process of appointing someone they trust to make decisions on their behalf, should they need someone to make decisions on their behalf. Age Cymru West Glamorgan is committed to providing a high quality, affordable service to any older people living in the local area. In the last 12 months, our Advisor assisted 86 people in drawing up and registering their documents.

Activities





IPPS

Working closely with Swansea and Neath Port Talbot Councils for Voluntary Services, our Intervention, Prevention and Practical Support Project ran from October 2021 until March 2022. It offered up to 6 weeks of free in-home support to clients who were identified as being at high risk of being admitted/readmitted to hospital or those who needed support in place in order to safely enable hospital discharge. During this time, we supported 39 clients with over 500 support sessions in their own homes.

Dementia Pathfinder Project

December 2021 saw us commence our Dementia Pathfinder Project. This project was set up to support clients and their carers after a diagnosis of Dementia, offering information and guidance through personalised support plans designed to ensure clients and carers feel involved and informed about their care. To date, we have provided clients and their carers with 78 individualised support plans. This project is funded by West Glamorgan Regional Partnership.



Afan Nedd Centre

Our Afan Nedd Centre in Port Talbot gave us the ideal space to provide a daily lunch club for older people in the area. This enabled us to offer hot, nutritious meals in a safe space where people could socialise and maintain their links with the community. The versatile and accessible space has also been a great place for community groups and clubs to get together on a regular basis.



Home Support Service

Beginning in April 2021, this service was set up to provide support with everyday tasks around the home such as admin, cleaning, laundry, meal preparation and befriending. Our expanding team of Home Support Workers have full DBS checks, all hold professional cleaning masterclass certificates and have food hygiene training to ensure a consistent, high-quality, trustworthy service. This dementia friendly service has been indispensable for clients and carers throughout Swansea and Neath Port Talbot and continues to grow as a result, supporting 169 people over the last 12 months with over 2000 hours of support. Our amazing Home Support Workers have proved crucial for helping people to remain independent in their own homes, not only providing practical support, but also providing company to those who may be experiencing social isolation as a result of living alone and far away from loved ones.

Gardening

112 clients used our gardening service

Hairdressing

Our mobile hairdressing service was utilised by 74 clients

Footcare

We assisted 412 people to access appointments with a HCPC registered footcare service

Handyman

214 clients accessed our Handyman services

REGISTERED COMPANY NUMBER: 07548947 (England and Wales)
REGISTERED CHARITY NUMBER: 1140989

UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2022

FOR

AGE CYMRU WEST GLAMORGAN LIMITED

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

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

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REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

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 2022. 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).

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.

Recruitment and appointment of new trustees

Open recruitment through social media, interview with CEO and Chair, informal meeting with Board, formal application process including taking up references.

Formal appointment by full Board, registration with the Charity Commission and Companies House as a Director. Full induction with Senior Management and ongoing training.

Induction and training of new trustees

All trustees attend induction with Senior Management to discuss 5 year business plan, annual business plans, and operational plans.

All new trustees complete a skills audit and their training needs are identified and added to the global training plan to be met.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

07548947 (England and Wales)

Registered Charity number

1140989

Registered office

Unit 10 Cwmdu Industrial Estate
Carmarthen Road
Gendros
Swansea
SA5 8JF

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

Trustees
Melvyn Clifford Rayner - Chair of the Board
Monica Sophia Vasquez - Vice Chair of the Board
Craig Lawton
Natasha May Fulford
Kelly Harris (resigned 8.2.22)
Caroline Jerrett
Elizabeth Murray-Downie
Lwando Shenxane (resigned 15.7.22)
Elaine Venables
Mike Wiseman (resigned 11.7.22)

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

Approved by order of the board of trustees on Wednesday the 9th of November 2022 and signed on its behalf by:



.....
M C Rayner - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE CYMRU WEST GLAMORGAN LIMITED

Independent examiner's report to the trustees of Age Cymru West Glamorgan Limited ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

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.

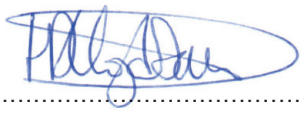
Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ACA which is one of the listed bodies.

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 to enable a proper understanding of the accounts to be reached.

Henry Lloyd-Davies
ACA
Bevan Buckland LLP
Ground Floor
Cardigan House
Castle Court
Swansea Enterprise Park
Swansea
SA7 9LA

Date: 09/11/2022 Signed: 

AGE CYMRU WEST GLAMORGAN LIMITED

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	61,071	-	61,071	248,958
Charitable activities	4				
Older persons support and advice		146,800	202,858	349,658	560,487
Investment income	3	355	-	355	664
Other income	5	13,906	-	13,906	9,245
Total		222,132	202,858	424,990	819,354
EXPENDITURE ON					
Charitable activities	6				
Older persons support and advice		286,105	308,787	594,892	490,704
NET INCOME/(EXPENDITURE)		(63,973)	(105,929)	(169,902)	328,650
RECONCILIATION OF FUNDS					
Total funds brought forward		566,418	107,907	674,325	345,675
TOTAL FUNDS CARRIED FORWARD		502,445	1,978	504,423	674,325

AGE CYMRU WEST GLAMORGAN LIMITED

BALANCE SHEET
31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	12	8,707	-	8,707	6,628
CURRENT ASSETS					
Debtors	13	57,797	-	57,797	19,975
Cash at bank and in hand		470,928	1,978	472,906	683,108
		528,725	1,978	530,703	703,083
CREDITORS					
Amounts falling due within one year	14	(34,987)	-	(34,987)	(35,386)
NET CURRENT ASSETS		493,738	1,978	495,716	667,697
TOTAL ASSETS LESS CURRENT LIABILITIES		502,445	1,978	504,423	674,325
NET ASSETS		502,445	1,978	504,423	674,325
FUNDS	16				
Unrestricted funds				502,445	566,418
Restricted funds				1,978	107,907
TOTAL FUNDS				504,423	674,325

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 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 09/11/2022 and were signed on its behalf by:

M C Rayner - Trustee

AGE CYMRU WEST GLAMORGAN LIMITED

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	(203,902)	358,816
Net cash (used in)/provided by operating activities		(203,902)	358,816
Cash flows from investing activities			
Purchase of tangible fixed assets		(6,300)	-
Net cash (used in)/provided by investing activities		(6,300)	-
Change in cash and cash equivalents in the reporting period		(210,202)	358,816
Cash and cash equivalents at the beginning of the reporting period		683,108	324,292
Cash and cash equivalents at the end of the reporting period		472,906	683,108

AGE CYMRU WEST GLAMORGAN LIMITED

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(169,902)	328,650
Adjustments for:		
Depreciation charges	4,221	2,646
(Increase)/decrease in debtors	(37,822)	14,408
(Decrease)/increase in creditors	(399)	13,112
Net cash (used in)/provided by operations	(203,902)	358,816

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21 £	Cash flow £	At 31.3.22 £
Net cash			
Cash at bank and in hand	683,108	(210,202)	472,906
	683,108	(210,202)	472,906
Total	683,108	(210,202)	472,906

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. 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.

Age Cymru West Glamorgan Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Preparation of accounts on a going concern basis
The trustees of the Charity are required to consider whether the Charity meets the going concern basis at the end of each financial year. Reviewing the available resources, cash balances and funding already obtained for FY21/22, the trustees are confident that the Charity remains a going concern and this basis of preparation is appropriate.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, any 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.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when 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 and is not deferred.

Income from trading activities is recognised when the Charity is deemed to be entitled to the income, when it can be reliably measured and when it is sufficiently probable to be received. This mainly relates to the Homecare Plus and Home Support Service and income is shown net of VAT.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from donated goods is recognised upon receipt of the goods as required by the SORP 2019.

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 costs 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 useof resources.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities, both costs directly attributable and indirect support costs.

Tangible fixed assets
Depreciation is provided at the following annual rates to write off each asset over its estimated useful life.

Furniture & Fittings and Office Equipment	- 25% Reducing Balance
Leasehold Property	- 2% Straight Line

Assets greater than £2,500 will be capitalised.

Allocation and apportionment of costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include finance, professional and governance costs which support the Charity's activities.

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

1. ACCOUNTING POLICIES - continued

Fund accounting
Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objective of the Charity and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes falling in future time periods.

Restricted funds are funds subject to specific restrictions imposed by the donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Deferred Income
Deferred income represents income received by not earned as of the year end. Deferred income primarily consists of grant income designated for a specific period but received in advance of this period.

Legal Status of the Charity
The charity was incorporated on 2 March 2012 and is a company limited by guarantee. The members of the company are trustees named on page 2. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office of the Charity is listed on page 2.

Pension costs and other post-retirement benefits
The Charity operates a defined contribution pension scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

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

Cash at bank and in hand
Cash at bank and 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.

Operating Leases
Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Details of operating lease commitments are shown in the notes to the accounts.

Legacies and Donations
Legacies are accounted for as incoming resources once the receipt of the legacy becomes reasonably certain. This will be once confirmation has been received from the representatives of the estates that payment of the legacy will be made, or property transferred and once all conditions attached to the legacy have been fulfilled.

Significant Estimates and Judgements
The preparation of the financial statements in conformity with generally accepted accounting principles requires the management to make estimated and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results in the future could differ from these estimates. The management are satisfied that there are no significant judgements or estimates in addition to those that management has made in the process of applying the Group's accounting policies.

2. DONATIONS AND LEGACIES

	2022 £	2021 £
Donations	15,058	17,065
Legacies	46,013	231,893
	61,071	248,958

Legacies in 2022 include the following amounts from individual legacy donors:

	£
Stanley Bevan	79
Ronald Henry Taylor	5,000
Hugh Thomas	3,934
Mary Kingdon	25,000
David Roy Radford	12,000

3. INVESTMENT INCOME

	2022 £	2021 £
Bank deposit interest	355	664

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2022 £	2021 £
LPA - Advocacy service	Older persons support and advice	14,697	6,718
Homecare Plus	Older persons support and advice	83,336	56,068
Fundraising events	Older persons support and advice	-	363
Afan Nedd Income	Older persons support and advice	15,282	94,467
Grants	Older persons support and advice	236,343	402,871
		349,658	560,487

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

	2022 £	2021 £
City & County of Swansea	2,841	-
Swansea Bay University Health Board	50,438	-
Welsh Government	25,900	25,903
Age UK - Brand Retainer	10,000	15,000
DWP - Access to work	6,089	-
Track 2000	-	15,000
National Lottery	10,000	66,880
Moondance Foundation	-	31,064
Age Cymru/Age UK	93,601	73,125
Neath Port Talbot Council	37,474	40,185
WCVA	-	120,914
Screwfix foundation	-	4,800
Martin Lewis Covid Fund	-	10,000
	236,343	402,871

5. OTHER INCOME

	2022	2021
	£	£
Miscellaneous income	13,906	2,020
CJRS income	-	7,225
	13,906	9,245

Other income includes room hire.

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Older persons support and advice	581,434	13,458	594,892

7. SUPPORT COSTS

	Finance	Support costs	Totals
	£	£	£
Older persons support and advice	4,419	9,039	13,458

8. NET INCOME/(EXPENDITURE)

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

	2022	2021
	£	£
Depreciation - owned assets	4,221	2,646
Bad debts	629	108
Other operating leases	51,195	96,268
Independent examiners fee	2,600	2,395

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

10. STAFF COSTS

Key Management Personnel

	2022	2021
	£	£
Emoluments (inc. pension contributions and benefits in kind)	41,427	39,670

Staff costs

	2022	2021
	£	£
Wages and salaries	311,422	230,293
Redundancy costs	2,648	6,802
Social security costs	20,608	15,425
Pensions	9,171	5,703
	343,849	258,221

10. STAFF COSTS - continued

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

	2022	2021
Management	2	2
Administration	2	2
Direct services	15	11
	19	15

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

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	248,958	-	248,958
Charitable activities			
Older persons support and advice	272,389	288,098	560,487
Investment income	664	-	664
Other income	6,882	2,363	9,245
Total	528,893	290,461	819,354
EXPENDITURE ON			
Charitable activities			
Older persons support and advice	301,941	188,763	490,704
NET INCOME	226,952	101,698	328,650
Transfers between funds	(6,209)	6,209	-
Net movement in funds	220,743	107,907	328,650
RECONCILIATION OF FUNDS			
Total funds brought forward	345,675	-	345,675
TOTAL FUNDS CARRIED FORWARD	566,418	107,907	674,325

12. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2021	10,584
Additions	6,300
At 31 March 2022	16,884
DEPRECIATION	
At 1 April 2021	3,956
Charge for year	4,221
At 31 March 2022	8,177
NET BOOK VALUE	
At 31 March 2022	8,707
At 31 March 2021	6,628

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	15,339	16,696
Other debtors	37,000	-
Prepayments and accrued income	5,458	3,279
	57,797	19,975

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	18,652	14,356
Social security and other taxes	3,407	4,439
VAT	1,316	1,651
Other creditors	8,897	12,303
Accrued expenses	2,715	2,637
	34,987	35,386

15. LEASING AGREEMENTS

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

	2022 £	2021 £
Within one year	5,765	5,765
Between one and five years	5,805	11,570
	11,570	17,335

16. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
Core	170,194	(5,556)	164,638
IT Designated Fund	15,000	5,000	20,000
Other Fundraising Designated Fund	64,224	(26,417)	37,807
Centre repairs/renewals Designated Fund	17,000	(17,000)	-
I & A Resilience Designated Fund	80,000	-	80,000
Opportunity/Service Development Designated Fund	85,000	-	85,000
COVID Risk/Recovery Management Designated Fund	20,000	(20,000)	-
Adversity/income risk Designated Fund	30,000	-	30,000
Cessation contingency Designated Fund	85,000	-	85,000
	566,418	(63,973)	502,445
Restricted funds			
I & A Moondance	30,864	(28,886)	1,978
National Lottery - Community Foundation	26,490	(26,490)	-
I &A Track 2000	14,326	(14,326)	-
WCVA - Homecare+	36,227	(36,227)	-
	107,907	(105,929)	1,978
TOTAL FUNDS	674,325	(169,902)	504,423

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Core	88,744	(94,300)	(5,556)
Homecare Plus - Designated	54,592	(54,592)	-
IT Designated Fund	-	5,000	5,000
Other Fundraising Designated Fund	-	(26,417)	(26,417)
Afan Nedd Home Delivery	15,282	(15,282)	-
Afan Nedd	14,077	(14,077)	-
Centre repairs/renewals Designated Fund	-	(17,000)	(17,000)
COVID Risk/Recovery Management Designated Fund	-	(20,000)	(20,000)
I & A Warm Homes Benefit checks	6,015	(6,015)	-
Home Support Service	43,422	(43,422)	-
	222,132	(286,105)	(63,973)
Restricted funds			
Afan Nedd	11,714	(11,714)	-
I & A CAB Advicelink	25,900	(25,900)	-
I & A General	20,000	(20,000)	-
I & A Moondance	-	(28,886)	(28,886)
National Lottery - Community Foundation	-	(26,490)	(26,490)
I &A Track 2000	-	(14,326)	(14,326)
WCVA - Homecare+	-	(36,227)	(36,227)
Client Support Team	10,564	(10,564)	-
Dementia Pathfinder Service	43,027	(43,027)	-
NPT Funding/Enabling project	18,696	(18,696)	-
IPPS Project	70,116	(70,116)	-
Core - Restricted	2,841	(2,841)	-
	202,858	(308,787)	(105,929)
TOTAL FUNDS	424,990	(594,892)	(169,902)

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
Core	148,065	187,495	(165,366)	170,194
Homecare Plus - Designated	-	(7,546)	7,546	-
IT Designated Fund	-	-	15,000	15,000
Centre Kitchen Designated Fund	12,000	-	(12,000)	-
Centre Boiler Designated Fund	5,000	-	(5,000)	-
Restructure Costs Designated Fund	25,000	-	(25,000)	-
Grant Fundraising Officer Designated Fund	71,596	(9,068)	(62,528)	-
Other Fundraising Designated Fund	84,014	(19,790)	-	64,224
Afan Nedd	-	75,861	(75,861)	-
Centre repairs/renewals Designated Fund	-	-	17,000	17,000
I & A Resilience Designated Fund	-	-	80,000	80,000
Opportunity/Service Development Designated Fund	-	-	85,000	85,000
COVID Risk/Recovery Management Designated Fund	-	-	20,000	20,000
Adversity/income risk Designated Fund	-	-	30,000	30,000
Cessation contingency Designated Fund	-	-	85,000	85,000
	345,675	226,952	(6,209)	566,418
Restricted funds				
I & A General	-	(6,209)	6,209	-
I & A Moondance	-	30,864	-	30,864
National Lottery - Community Foundation	-	26,490	-	26,490
I &A Track 2000	-	14,326	-	14,326
WCVA - Homecare+	-	36,227	-	36,227
	-	101,698	6,209	107,907
TOTAL FUNDS	345,675	328,650	-	674,325

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Core	321,247	(133,752)	187,495
Homecare Plus - Designated	62,786	(70,332)	(7,546)
Grant Fundraising Officer Designated Fund	-	(9,068)	(9,068)
Other Fundraising Designated Fund	-	(19,790)	(19,790)
Afan Nedd	144,860	(68,999)	75,861
	528,893	(301,941)	226,952
Restricted funds			
I & A Warm Homes Benefit checks	12,981	(12,981)	-
I & A CAB Advicelink	25,903	(25,903)	-
I & A General	17,719	(23,928)	(6,209)
I & A Moondance	31,064	(200)	30,864
WCVA	68,742	(68,742)	-
National Lottery - Community Foundation	66,880	(40,390)	26,490
I &A Track 2000	15,000	(674)	14,326
WCVA - Homecare+	52,172	(15,945)	36,227
	290,461	(188,763)	101,698
TOTAL FUNDS	819,354	(490,704)	328,650

DESCRIPTION OF FUNDS

Unrestricted funds:

Core
This fund consists of general reserves held for the furtherance of the Charities aims and objectives.

IT Fund
This designated fund represents the monies spent to upgrade the Charity's IT system.

Centre Kitchen equipment service and upgrade fund
This designated fund represents the monies required to upgrade the kitchen equipment at the Afan Nedd centre.

Centre Boiler upgrade fund
This designated fund represents the monies required to upgrade the boiler and associated equipment at the Afan Nedd centre.

Restructure fund
This designated fund represents the monies put aside for any potential restructuring of the Charity's operations in the future.

Grant Fundraising Officer Fund
This designated fund represents funds designated to fund the costs of a grant fundraiser for 3 years.

Other Fundraising Activities Fund
This designated fund represents a fund designated to underwrite other funding efforts which it is hoped will generate unrestricted funding in future years. These are projects like community cafés and more legacy awareness. If the new projects are not self-sufficient and generating funds for the charity by 2022, they will be stopped.

Centre repairs/renewals Fund
This designated fund represents monies allocated as a contingency for repairs and renewals at the Afan Nedd Centre.

I & A Resilience Fund
This designated fund represents monies allocated to cover 12 months of salaries costs should specific funding not be obtained going forward.

16. MOVEMENT IN FUNDS - continued

Opportunity/Service Development Fund
This designated fund represents monies allocated to be used to help secure additional funding streams for the Charity and diversify income going forward.

COVID Risk/Recovery Management Fund
This designated fund represents monies allocated to put further safeguards and equipment in place to ensure the Charity mitigates the risk of Covid-19 going forward.

Adversity / Income Risk Fund
This designated fund represents monies allocated to cover any disruption in services in the future.

Cessation Contingency Fund
This designated fund represents monies allocated to cover any potential future redundancies and closure costs for the Charity should future funding not be obtained.

Restricted funds:

Information and Advice - Home Benefit checks
Funding to provide information and advice on income maximisation by securing benefits.

Information and Advice - CAB Advicelink
Funding for the provision of general information and advice services.

Information and Advice - General
Funding for the provision of general information and advice services.

Moondance
Funding to support I & A, providing information and advice.

NPTCBC Funding/Enabling project
I & A Enabling project - to support clients to re-engage into the community post Covid.

National Lottery Community Fund
Funding to support a Home Meal Delivery Service, providing hot meals to clients in need

Track 2000
I & A Officer funding to support clients to manage the challenges arising from COVID pandemic, such as bereavement, accessing basic supplies, securing benefits

WCVA Voluntary Services Recovery
Funding to initiate a new project to support clients by providing practical assistance at home

Dementia Pathfinder Service
Funding to help with memory assessment service.

17. RELATED PARTY DISCLOSURES

One of the trustees, N Fulford, is the managing director of Rethink PR & Marketing Ltd, the company that is used to manage the advertising and social media content of the charity.

18. ULTIMATE CONTROLLING PARTY

The ultimate controlling party of Age Cymru West Glamorgan Limited is the Board of Trustees collectively.

Acknowledgements

Age Cymru West Glamorgan would like to recognise the organisations below for their contribution to the work that we do. Without their generosity, we would not be able to achieve what we have over the past year or provide such a wide range of far-reaching services.

Contact us
Age Cymru West Glamorgan,
Unit 10, Cwmdu Industrial Estate,
Carmarthen Road,
Swansea, SA5 8JF

Phone: 01792 648 866
Email: enquiries@agecymruwestglamorgan.org.uk
www.agecymruwestglamorgan.org.uk

Age Cymru West Glamorgan Limited

England & Wales - Charity number 1140989

Accounts

Age Cymru West Glamorgan Limited Annual Report and Unaudited Financial Statements for the Year Ended 31 March 2021

2020-21



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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 2021. 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).

Introduction from the Chair

In our second year as Age Cymru West Glamorgan, following the merger of Age Cymru Afan Nedd and Age Cymru Swansea Bay, it's my privilege to report on our impact in an unprecedented year.

The Coronavirus pandemic caused huge disruption, loss and difficulty for us all. Vulnerable people, including older people, were especially hard-hit by the virus. Many of our clients were told to "shield" themselves, spending many months confined to their homes without any kind of in-person contact or support. To make things more difficult, everyday tasks like booking GP appointments, securing food, and even contacting loved ones moved to digital platforms, excluding those who struggle to use technology and/or don't have access to it.

As the digital divide became more prominent, many of our clients faced desperate situations without the ability to secure food, healthcare or having anyone to talk to. Last year, many of us experienced acute loneliness and isolation for the first time; for some of our clients, this was unfortunately not much different from their lives pre-COVID. I sincerely hope that in the future, we all remember to be kind to one another, reach out to our neighbours and look after those in the community that need it most.

Age Cymru West Glamorgan transformed our services overnight, creating a COVID-19 advice line to answer important questions about changes to local services, accessing medication, staying safe and dealing with the national lockdown. We developed a check-in service for clients living alone, or with caring responsibilities, to make sure that they were coping and to see whether they needed any help. We also launched a meal delivery service, delivering hot, nutritious meals at a crucial point in time where people were struggling to access food.

Our team of dedicated staff and volunteers were, quite frankly, incredible. Everyone pulled together to help keep our full range of services operating, whilst adapting to a rapidly changing situation and keeping our clients at the heart of everything that they did. I want to sincerely thank them for all their hard work, dedication and commitment to bettering the lives and wellbeing of our clients.

The year ahead is still uncertain and is sure to bring new difficulties. I am, however, pleased to report that during this year we have grown our Board of Trustees to eleven, bringing together a wealth of experience from a broad range of sectors. Together with our employees and volunteers, we will continue to work towards promoting well-being and helping clients to age well and live independently for as long as possible.

Mel Rayner
Chair





Summary from the Chief Officer- Looking forward 2021-22

This year we have been fortunate to benefit from generous legacies, donations and grants which have allowed us to deliver our COVID-19 response despite challenging conditions, ensuring that we could continue to support our clients when they needed us most. However, the year ahead still remains uncertain as coronavirus response funding ends and replacement funding opportunities appear scarce.

The long-term effects of the pandemic are significant and far-reaching, and we're facing increasing demand for our services. The situations that clients are contacting us about are becoming more severe, as many people have been unable to access support for significant periods of time due to the withdrawal or limitation of statutory health services, clinics, clubs, and other preventative schemes. Deteriorating conditions are an unfortunate result of this; for example, many clients have told us how their mobility has been greatly reduced following shielding for such an extended amount of time. Without the ability to leave their homes and be active in a meaningful way, many older people are now experiencing greater difficulty reconnecting with their community as well as managing day-to-day tasks in the household.

This past year has demonstrated how being kind, working together and supporting each other is essential. We have so many people to thank for our continued success, especially our funders without whom we would not be here to provide the services our communities so desperately need. The support from our clients, the community, local businesses and individuals who have donated their time, resources, goods and money to us, has been truly heart-warming. I hope that this report fully expresses the incredible impact that your support and donations have made, and that you will continue to support us as we move forward.

I am also immensely grateful to our fellow third-sector partners who we have worked so closely with this year, collectively doing our best to mitigate the impact of this dreadful virus. I would particularly like to thank Swansea Neath Port Talbot Citizens Advice, Care and Repair Western Bay and the Swansea Carers Centre for their continued partnership and support. In addition, this year has once again proven the substantial benefits of the Age Cymru Brand Partnership who met every two weeks through the pandemic to support each other, coordinate our response and feedback nationally on the challenges faced by older people.

Our staff and volunteers have once again proven their commitment to the work we do. While most people stayed at home, they came to work every single day to support our clients through the pandemic. We saw more of each other this year than most of us did our own families. I will forever be proud of the astonishing response from our staff to meet the needs of our clients and I will never forget the community spirit that shone during this time. I was humbled by the sheer amount of people willing to volunteer to help us, and their hard work ensured that we could reach as many clients as possible.

In the year ahead, we will focus on continuing our fundraising efforts to ensure we can meet the significant demand for our services. We are also seeing a significant rise in the need for dementia-focused support, with few dedicated local services available currently; we're seeking further funding to enhance our support to clients who are living with or supporting someone with Dementia. We will also continue to expand our Home Support Service provision, providing practical support that enables our clients to live independently in their own homes for as long as possible.

I'm confident that our Covid-19 response, and the substantial impact our services have had on the wellbeing of our clients, fully represents our commitment to Age Cymru West Glamorgan's vision, mission and core values. The year ahead will not be easy, so please continue to support us whichever way you can. In doing so, you can help us meet new challenges, and improve the lives and wellbeing of the older people in our community.

Connor James
Chief Officer

Our Vision

Age Cymru West Glamorgan wishes to be the first thought for older people and their carers living in Swansea, Neath Port Talbot and Bridgend when they look for trusted, quality assured and person-centred support.

Our Mission

Age Cymru West Glamorgan is a local charity promoting well-being, helping people to age well and live independently.

Our Culture

Age Cymru West Glamorgan is building a culture of freedom and responsibility that allows staff and volunteers to maximise their individual strengths in a collective effort to achieve our vision. We work together to deliver the highest quality services, tailored to the individual needs of our clients. Staff and volunteers feel empowered to make decisions based on a clear understanding of their boundaries and with our values at their core.

Our Values

Age Cymru West Glamorgan's values are to ensure that we **C.A.R.E**



Centred

We put older people at the heart of everything we do, ensuring our services are relevant and appropriate.



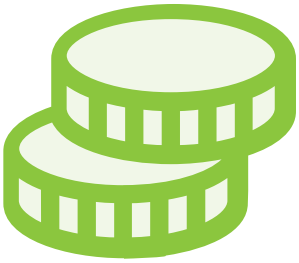
Adaptive

We see the individual, delivering person centred, quality assured and outcome focused services.



Responsive

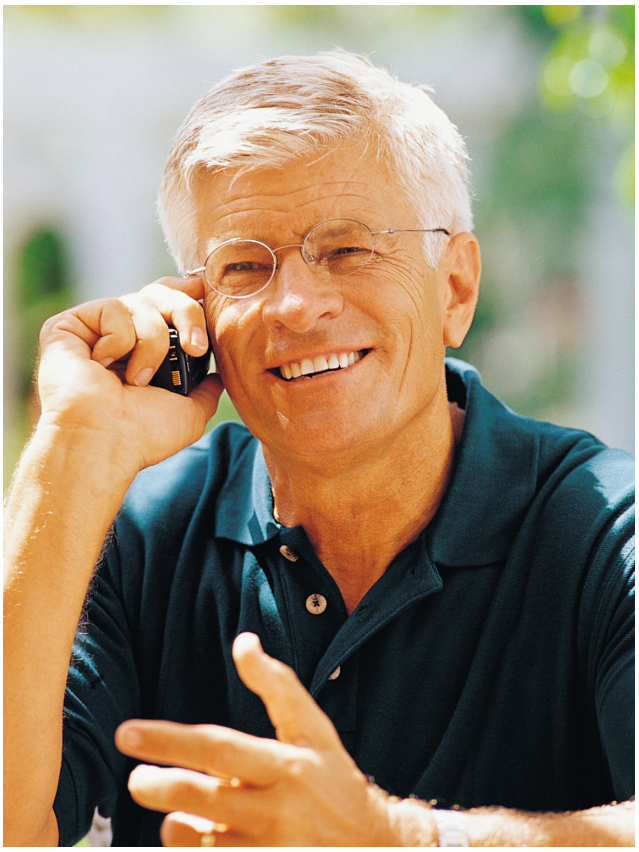
We listen, learn and take action based on feedback.



Efficient

Donations are a gift; we constantly strive for efficiency and effectiveness to make sure nothing is wasted.

Activities





Information and Advice Service

This service provides access to independent, quality assured information and advice to older people and their carers.

This service provides professional advice, including practical form filling on topics ranging from benefits; issues related to personal care, planning for later life, housing issues and accessing local services.

We take a holistic approach and provide comprehensive advice with the client at the heart of the service.

Warm Homes Project

This project focused on helping people over the age of 65 keep warm whilst saving money on their energy bills, thus leading to a reduction in fuel poverty. Clients received expert advice on staying warm during the winter.



Meal Delivery Service

In wake of the Coronavirus pandemic, food security, social isolation and inability to access their usual support services were huge concerns for people in the local community. Age Cymru West Glamorgan adapted by redeploying the Afan Nedd Centre to provide a Meal Delivery Service within just five working days, ensuring that the needs of clients would continue to be met.

The Meal Delivery Service enabled people to continue to feel connected and cared for as well as helping people maintain their independence, reducing the likelihood of individuals needing further support from public sector services by being there to identify needs at an earlier stage.





Homecare Plus

This project provided services across Swansea, Neath, Port Talbot and Bridgend, to support people to live independently in their own homes.

Ensuring access to safe, reliable and quality services, carried out by vetted tradespeople, in order to protect vulnerable people from rogue traders.

Essential services such as cleaning, plumbing, electrical work, general maintenance, gardening and many more are easily accessible to all our clients.

Practical Assistance Project

In January 2021, the Practical Assistance Project was also launched, providing up to four weeks of free in-home support to clients and their carers. Fully-trained Home Support Workers were able to assist clients who met the project criteria with tasks like cleaning, helping with administrative tasks, preparing and cooking meals, and providing sitting services.

To date, 59 clients have accessed this free service, helping them to remain independent at home. This project is funded by WCVA.

Activities

Our COVID-19 response

When the Coronavirus pandemic hit, we listened to what people needed and adapted our services very quickly to help meet the needs of the people who needed us most. We launched a COVID-19 advice line to answer questions about changes to local services, accessing medication, staying safe and dealing with the unique national lockdown. Along with our meal delivery service, we provided a check-in service to over 150 clients living alone, or with caring responsibilities, to make sure that they were coping with lockdown. During this time, we engaged and brought in over 300 new clients to our services.

People from the local community also stepped up, contributing over 2,500 individual volunteer hours. We're very proud of the incredible sense of community spirit and commitment our volunteers demonstrated throughout the last year, and it's been an honour to work together in providing our much-needed services in such unprecedented times.

We are now adapting our services to help people get their lives back on track as restrictions have eased; members of our team are now available to clients to offer advice and assistance to help people transition out of lockdown and reintegrate into their community in a post- pandemic society.







Impact

Information and Advice

- The charity provided Information and Advice to a total of **1,605 clients**, helping with **1,828 different enquiries**.
- We secured over one million, two hundred thousand pounds (**£1,208,618.17**) in benefits for people throughout Swansea, Neath, Port Talbot and Bridgend.
- Information and advice on Community Care and Residential Care, and COVID-19 were the second and third highest enquiries, with **248** and **146 referrals**, respectively.

Out of these, benefits enquiries alone totalled **1000.**

Warm Homes Project

As part of this project we undertook **56 Home Energy Checks**

Benefit sessions were carried out for 90 clients, securing **£392,266**

Impact

Homecare Plus

- We supported a total of **804 clients** through Homecare Plus
- **58 clients** accessed our **gardening service**
- **116 clients** used our **handyman service**
- **59 clients** accessed our free **Practical Assistance Project**, helping them to remain independent at home
- Our **Lasting Power of Attorney Service helped 56 people** to plan and appoint someone to make decisions on their behalf
- **59 clients** used our **mobile hairdressing service**

We helped **279** people to access regular appointments with a **HCPC registered footcare service**



Meal Delivery Service



- The **Meal Delivery Service** supported over **500** local people
- **92 local people volunteered** to support the project, contributing over **2,500 individual volunteer hours**
- **Over 86% of our clients** reported that the **Meal Delivery Service eased their stresses around getting meals for themselves**, their relatives or family member during the coronavirus pandemic.

Client feedback

Information and Advice

"These have been trying times for myself and husband with COVID-19 and trying to keep safe, but I feel there is light at the end of the tunnel. Thank God there are organisations like yours."

"I don't know what I would have done without you. I can't fill in forms. What you've done for us has made such a difference!"

"You and your colleagues are providing an exemplary service and I couldn't be more grateful."

"I'm overwhelmed with everything you've done for me. Thank you so much."

Meal Delivery Service

"I can rest assured that during this crisis I can guarantee one hot meal a day as I have no family to help me."

"The service has been tremendous during this uncertain time and has taken the worry off myself as I have been unable to leave my home for many months and my family haven't been able to visit."

"I am so thankful for the amazing service that you have provided as I am in my 90's and not very steady on my feet. I find it difficult to stand and cook so this service has been a great help to me."

"If I didn't have five hot meals a week, I wouldn't be around. They have been excellent."

Acknowledgements

Age Cymru West Glamorgan would like to recognise the organisations below for their contribution to the work that we do. Without their generosity, we would not be able to achieve what we have over the past year or provide such a wide range of far-reaching services.

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.

Recruitment and appointment of new trustees

Open recruitment through social media, interview with Chief Officer and Chair, informal meeting with Board, formal application process including taking up references.

Formal appointment by full Board, registration with the Charity Commission and Companies House as a Director. Full induction with Senior Management and ongoing training.

Induction and training of new trustees

All trustees attend induction with Senior Management to discuss 5-year business plans, annual business plans, and operational plans.

All new trustees complete a skills audit, and their training needs are identified and added to the global training plan to be met.

Change of Name & Merger

On 1st April 2019 Age Cyrmu Swansea Bay Limited merged with Age Cymru Afan Nedd, as a result of this merger Age Cymru Swansea Bay Limited was renamed Age Cyrmu West Glamorgan Limited.

Trustees
M C Rayner
C Lawton
E Tweed (resigned 19.9.20)
M M Davies (appointed 10.12.20)
N M Fulford (appointed 20.7.20)
K M Harris (appointed 23.11.20)
C Jerrett (appointed 10.12.20)
E H Murray-Downie (appointed 10.12.20)
L Shenxane (appointed 10.12.20)
M S Vasquez (appointed 10.12.20)
A E Venables (appointed 10.12.20)
M Wiseman (appointed 23.11.20)

Independent Examiner
Bevan Buckland LLP
Langdon House
Langdon Road
SA1 Swansea Waterfront
Swansea
SA1 8QY

Approved by order of the board of trustees on 25/10/2021 (AGM date) and signed on its behalf by:



M C Rayner

Independent examiner's report to the trustees of Age Cymru West Glamorgan Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

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.

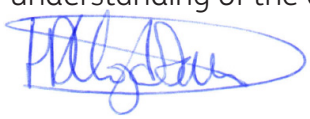
Independent examiner's statement

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 registered member of ACA 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.



Henry Lloyd-Davies
ACA
Bevan Buckland LLP
Langdon House
Langdon Road
SA1 Swansea Waterfront
Swansea
SA1 8QY

Statement of Financial Activities

(incorporating an income and expenditure account) for the year ended 31 March 2021)

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Income and endowments from					
Donations and legacies	2	248,958	-	248,958	79,946
Charitable activities	4				
Older persons support and advice		272,389	288,098	560,487	361,125
Investment income	3	664	-	664	1,423
Other income	5	6,882	2,363	9,245	15,159
Total		528,893	290,461	819,354	457,653
Expenditure on					
Charitable activities	6				
Older persons support and advice		301,941	188,763	490,704	512,423
Net income/ (Expenditure)		226,952	101,698	328,650	(54,770)
Transfers between funds	16	(6,209)	6,209	-	-
Net movement in funds		220,743	107,907	328,650	(54,770)
Reconciliation of funds					
Total funds brought forward		345,675	-	345,675	400,445
Total funds carried forward		566,418	107,907	674,325	345,675

The notes form part of these financial statements

Balance sheet 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Fixed assets					
Tangible assets	12	6,628	-	6,628	9,274
Current assets					
Debtors	13	19,975	-	19,975	34,383
Cash at bank and in hand		575,201	107,907	683,108	324,292
		595,176	107,907	703,083	358,675
Creditors					
Amounts falling due within one year	14	(35,386)	-	(35,386)	(22,274)
Net current assets		559,790	107,907	667,697	336,401
Total assets less current Liabilities		566,418	107,907	674,325	345,675
Net Assets		566,418	107,907	674,325	345,675
Funds	16				
Unrestricted funds				566,418	345,675
Restricted funds				107,907	-
Total funds				674,325	345,675

The notes form part of these financial statements

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 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 25/10/2021 (AGM date) and were signed on its behalf by:



M C Rayner - Trustee

Cash flow statement for the year ended 31 March 2021

	Notes	2021	2020
		£	£
Cash flows from operating activities			
Cash generated from operations	1	358,816	(121,033)
Net cash provided by/(used in) operating activities		358,816	(121,033)
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(5,345)
Sale of tangible fixed assets		-	9,407
Net cash provided by investing activities		-	4,062
Change in cash and cash equivalents in the reporting period		358,816	(116,971)
Cash and cash equivalents at the beginning of the reporting period		324,292	441,263
Cash and cash equivalents at the end of the reporting period		683,108	324,292

The notes form part of these financial statements

1. Reconciliation of net income (expenditure) to net cash flow from operating activities

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	328,650	(54,770)
Adjustments for:		
Depreciation charges	2,646	1,310
Profit on disposal of fixed assets	-	(9,407)
Decrease/(increase) in debtors	14,408	(22,195)
Increase/(decrease) in creditors	13,112	(35,971)
Net cash provided by/(used in) operations	358,816	(121,033)

2. Analysis of changes in net funds

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	324,292	358,816	683,108
	324,292	358,816	683,108
Total	324,292	358,816	683,108

Notes to the financial statements for the year ended 31 March 2021

1. 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.

Age Cymru West Glamorgan Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Preparation of accounts on a going concern basis

The trustees of the Charity are required to consider whether the Charity meets the going concern basis at the end of each financial year. From reviewing the available resources, cash balances and funding already obtained for FY21/22, the trustees are confident that the Charity remains a going concern and this basis of preparation is appropriate.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, any 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.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when 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 and is not deferred.

Income from trading activities is recognised when the Charity is deemed to be entitled to the income, when it can be reliably measured and when it is sufficiently probable to be received. This mainly relates to the Homecare plus service and income is shown net of VAT.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from donated goods is recognised upon receipt of the goods as required by the SORP 2018.

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.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities, both costs directly attributable and indirect support costs.

Tangible fixed assets

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

Furniture & Fittings and Office Equipment - 25% Reducing Balance

Leasehold Property - 2% Straight Line

Assets greater than £2,500 will be capitalised.

Allocation and apportionment of costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activites. Support costs include finance, professional and governance costs which support the Charity's activities.

Taxation

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

Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objective of the Charity and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes falling in future time periods.

Restricted funds are funds subject to specific restrictions imposed by the donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Deferred Income

Deferred income represents income received by not earned as of the year end. Deferred income primarily consists of grant income designated for a specific period but received in advance of this period.

Legal Status of the Charity

The charity was incorporated on 2 March 2012 and is a company limited by guarantee. The members of the company are trustees named on page 17. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office of the charity is listed on page 38.

Pension costs and other post-retirement benefits

The Charity operates a defined contribution pension scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

Debtors

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

Cash at bank and in hand

Cash at bank and 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.

Operating Leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Details of operating lease commitments are shown in the notes to the accounts.

Legacies and Donations

Legacies are accounted for as incoming resources once the receipt of the legacy becomes reasonably certain. This will be once confirmation has been received from the representatives of the estates that payment of the legacy will be made or property transferred and once all conditions attached to the legacy have been fulfilled.

Significant Estimates and Judgements

The preparation of the financial statements in conformity with generally accepted accounting principles requires the management to make estimated and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results in the future could differ from these estimates. The management are satisfied that there are no significant judgements or estimates in addition to those that management has made in the process of applying the Group's accounting policies.

2. Donation and legacies

	2021 £	2020 £
Donations	17,065	79,317
Legacies	231,893	629
	248,958	79,946

Included in donations for 2020 is £44,678 as a result of the merger with Age Cymru Afan Nedd.
Legacies in 2021 include the following amounts from individual legacy donors:

	£
Mr Stanley Bevan	174,869
Mr Alan Hammond	36,025
Mr Edward Ellis Thomas	21,000

3. Investment income

	2021 £	2020 £
Bank deposit interest	664	1,423

4. Income from charitable activities

	Activity	2021 £	2020 £
LPA - Advocacy service	Older persons support and advice	6,718	9,496
Homecare Plus	Older persons support and advice	56,068	107,145
Fundraising events	Older persons support and advice	363	2,823
Afan Nedd Income	Older persons support and advice	94,467	25,539
Grants	Older persons support and advice	402,871	216,122
		560,487	361,125

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

	2021 £	2020 £
Welsh Government	25,903	6,373
Age UK - Brand Retainer	15,000	30,000
Garfield Weston	-	30,000
DWP - Access to work	-	1,019
Winter Wellbeing	-	6,250
Track 2000	15,000	29,000
National Lottery	66,880	10,000
Moondance Fountain	31,064	25,000
Age Cymru/Age UK	73,125	56,045
Neath Port Talbot Council	40,185	22,435
WCVA	120,914	-
Screwfix foundation	4,800	-
Martin Lewis Covid Fund	10,000	-
	402,871	216,122

5. Other income

	2021	2020
	£	£
Gain on sale of tangible fixed assets	-	9,407
Miscellaneous income	2,020	5,752
CJRS income	7,225	-
	9,245	15,159

Other income includes room hire and £7,225 of Coronavirus Job Support Scheme funding.

3. Charitable activities costs

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Older persons support and advice	477,296	13,408	490,704

7. Support Costs

	Finance	Support costs	Totals
	£	£	£
Older persons support and advice	4,837	8,571	13,408

8. Net income/(expenditure)

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

	2021	2020
	£	£
Depreciation - owned assets	2,646	1,310
Hire of plant and machinery	108	26
Other operating leases	96,268	121,332
Surplus/(deficit) on disposal of fixed assets	-	(9,407)
Independent examiners fee	2,395	2,330

9. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

10. Staff costs

Key Management Personnel

	2021 £	2020 £
Emoluments (inc. pension contributions and benefits in kind)	39,670	37,121

Staff costs

	2021 £	2020 £
Wages and salaries	230,293	213,983
Redundancy costs	6,802	-
Social security costs	15,425	14,953
Independent examiners fee	5,703	5,263
	258,221	234,199

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

	2021	2020
Management	2	2
Administration	2	2
Direct services	11	9
	15	13

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

11. Comparatives for the statement of financial activities

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Income and endowments from			
Donations and legacies	78,940	1,006	79,946
Charitable activities			
Older persons support and advice	198,457	162,668	361,125
Investment income	1,423	-	1,423
Other income	15,159	-	15,159
Total	293,979	163,674	457,653
Expenditure on			
Charitable activities			
Older persons support and advice	342,549	169,874	512,423
Net income/ (Expenditure)	(48,570)	(6,200)	(54,770)
Transfers between funds	(74)	74	-
Net movements in funds	(48,644)	(6,126)	(54,770)
Reconciliation of funds			
Total funds brought forward	394,319	6,126	400,445
Total funds carried forward	345,675	-	345,675

12. Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2020 and 31 March 2021	10,584
Depreciation	
At 1 April 2020	1,310
Charge for year	2,646
At 31 March 2021	3,956
Net Book Value	
At 31 March 2021	6,628
At 31 March 2020	9,274

13. Debtors: Amounts falling due within one year

	2021 £	2020 £
Trade debtors	16,696	31,183
Prepayments and accrued income	3,279	3,200
	19,975	34,383

14. Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade debtors	14,356	7,270
Social security and other taxes	4,439	3,844
VAT	1,651	2,929
Other creditors	12,303	5,906
Accrued expenses	2,637	2,325
	35,386	22,274

15. Leasing Agreements

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

	2021	2020
	£	£
Within one year	5,765	5,765
Between one and five years	11,570	16,334
	17,335	22,099

16. Movements in funds

	At 1.4.20	Net movements in funds	Transfers between funds	At 31.3.21
	£	£	£	£
Unrestricted funds				
Core	148,065	187,495	(165,366)	170,194
Homecare Plus - Designated	-	(7,546)	7,546	-
IT Designated Fund	-	-	15,000	15,000
Centre Kitchen Designated Fund	12,000	-	(12,000)	-
Centre Boiler Designated Fund	5,000	-	(5,000)	-
Restructure Costs Designated Fund	25,000	-	(25,000)	-
Grant Fundraising Officer Designated Fund	71,596	(9,068)	(62,528)	-
Other Fundraising Designated Fund	84,014	(19,790)	-	64,224
Afan Nedd	-	75,861	(75,861)	-
Centre repairs/renewals Designated Fund	-	-	17,000	17,000
I & A Resiliance Designated Fund	-	-	80,000	80,000
Opportunity/Service Development Designated Fund	-	-	85,000	85,000
COVID Risk/Recovery Management Designated Fund	-	-	20,000	20,000
Adversity/income risk Designated Fund	-	-	30,000	30,000
Cessation contingency Designated Fund	-	-	85,000	85,000
	345,675	226,952	(6,209)	566,418

Restricted funds				
I & A General	-	(6,209)	6,209	-
I & A Moondance	-	30,864	-	30,864
National Lottery - Community Foundation	-	26,490	-	26,490
I &A Track 2000	-	14,326	-	14,326
WCVA - Homecare+	-	36,227	-	36,227
		101,698	6,209	107,907
Total funds	345,675	328,650	-	674,325

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

	Incoming resources £	Resources expended £	Movement in Funds £
Unrestricted funds			
Core	321,247	(133,752)	187,495
Homecare Plus - Designated	62,786	(70,332)	(7,546)
Grant Fundraising Officer Designated Fund	-	(9,068)	(9,068)
Other Fundraising Designated Fund	-	(19,790)	(19,790)
Afan Nedd	144,860	(68,999)	75,861
	528,893	(301,941)	226,952
Restricted funds			
I & A Warm Homes Benefit checks	12,981	(12,981)	-
I & A CAB Advicelink	25,903	(25,903)	-
I & A General	17,719	(23,928)	(6,209)
I & A Moondance	31,064	(200)	30,864
WCVA	68,742	(68,742)	-
National Lottery - Community Foundation	66,880	(40,390)	26,490
I &A Track 2000	15,000	(674)	14,326
WCVA - Homecare+	52,172	(15,945)	36,227
	290,461	(188,763)	101,698
Total funds	819,354	(490,704)	328,650

Comparatives for movement in funds

	At 1.4.19	Net movements in funds	Transfers between funds	31.3.20
	£	£	£	£
Unrestricted funds				
Core	135,319	40,654	(27,908)	148,065
Homecare Plus - Designated	-	(928)	928	-
IT fund - Designated	12,000	(12,000)	-	-
Centre Kitchen Designated Fund	12,000	-	-	12,000
Centre Boiler Designated Fund	5,000	-	-	5,000
Merger Costs Designated Fund	15,000	(10,256)	(4,744)	-
Restructure Costs Designated Fund	25,000	-	-	25,000
Grant Fundraising Officer Designated Fund	90,000	(18,404)	-	71,596
Other Fundraising Designated Fund	100,000	(15,986)	-	84,014
Afan Nedd	-	(31,650)	31,650	-
	394,319	(48,570)	(74)	345,675
Restricted funds				
I & A AC Warm & Well	6,126	(6,126)	-	-
I & A CAB Advicelink	-	(74)	74	-
	6,126	(6,200)	74	-
Total funds	400,445	(54,770)	-	345,675

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

	Incoming resources	Resources expended	Movement in Funds
	£	£	£
Unrestricted funds			
Core	94,034	(53,380)	40,654
Homecare Plus - Designated	116,641	(117,569)	(928)
IT Designated Fund	-	(12,000)	(12,000)
Merger Costs Designated Fund	-	(10,256)	(10,256)
Grant Fundraising Officer Designated Fund	-	(18,404)	(18,404)
Other Fundraising Designated Fund	-	(15,986)	(15,986)
Afan Nedd	83,304	(114,954)	(31,650)
	293,979	(342,549)	(48,570)
Restricted funds			
I & A AC Warm & Well	10,647	(16,773)	(6,126)
I & A AC Flasg	22,998	(22,998)	-
I & A Warm Homes Benefit checks	9,982	(9,982)	-
Warm Homes Energy checks	12,420	(12,420)	-
I & A CAB Advicelink	6,373	(6,447)	(74)
I & A General	11,003	(11,003)	-
I & A Winter Wellbeing	6,251	(6,251)	-
Moondance	25,000	(25,000)	-
Garfield Weston	30,000	(30,000)	-
Track 2000	29,000	(29,000)	-
	163,674	(169,874)	(6,200)
Total funds	457,653	(512,423)	(54,770)

Description of funds

Unrestricted funds:

Core
This fund consists of general reserves held for the furtherance of the Charities aims and objectives.

IT Fund
This designated fund represents the monies spent to upgrade the Charity's IT system.

Centre Kitchen equipment service and upgrade fund
This designated fund represents the monies required to upgrade the kitchen equipment at the Afan Nedd centre.

Centre Boiler upgrade fund
This designated fund represents the monies required to upgrade the boiler and associated equipment at the Afan Nedd centre.

Merger fund
This designated fund represented the monies required to handle the legal fees associated with the merger with Age Cymru Afan Nedd which took place on 01/04/2019.

Restructure fund
This designated fund represents the monies put aside for any potential restructure of the Charity's operations in the future.

Homecare Plus Fund
This designated fund represents fund designated specifically for the purposes of getting the Homecare Plus project into operation.

Grant Fundraising Officer Fund
This designated fund represents funds designated to fund the costs of a grant fundraiser for 3 years.

Other Fundraising Activities Fund
This designated fund represents fund designated to underwrite other funding efforts which it is hoped will generate unrestricted funding in future years. These are projects like community café's and more legacy awareness. If the new projects are not self sufficient and generating funds for the charity by 2022 they will be stopped.

Centre repairs/renewals Fund
This designated fund represents monies allocated as a contingency for repairs and renewals at the Afan Nedd Centre.

I & A Resilience Fund
This designated fund represents monies allocated to cover 12 months of salaries costs should specific funding not be obtained going forward.

Opportunity/Service Development Fund
This designated fund represents monies allocated to be used to help secure additional funding streams for the Charity and diversify income going forward.

COVID Risk/Recovery Management Fund
This designated fund represents monies allocated to put further safeguards and equipment in place to ensure the Charity mitigates the risk of Covid-19 going forward.

Adversity / Income Risk Fund
This designated fund represents monies allocated to cover any disruption in services in the future.

Cessation Contingency Fund
This designated fund represents monies allocated to cover any potential future redundancies and closure costs for the Charity should future funding not be obtained.

Restricted funds:

Information and Advice - Home Benefit checks
Funding to provide information and advice on income maximisation by securing benefits.

Information and Advice - CAB Advicelink
Funding for the provision of general information and advice services.

Information and Advice - General
Funding for the provision of general information and advice services.

Moondance
Funding to support the Afan Nedd Lunch Club and Centre for clients benefit.

Garfield Weston
Funding to cover core costs associated with running the Afan Nedd Centre and Lunch Club.

Track 2000
Funding for employment costs covering a Centre Coordinator, in order to increase activities for clients and wider community engagement.

Moondance Covid Relief Fund
I & A Enabling project - to support clients to re-engage into the community post Covid.

National Lottery Community Fund
Funding to support a Home Meal Delivery Service, providing hot meals to clients in need

Track 2000 Covid frontline services
I & A Officer funding to support clients to manage the challenges arising from COVID pandemic, such as bereavement, accessing basic supplies, securing benefits

WCVA Voluntary Services Recovery
Funding to initiate a new project to support clients by providing practical assistance at home

Transfers between funds
The transfers out of designated funds represent the Charity's spend of those funds within the main Core fund during the year.

The transfers into designated funds represent the Charity's future plans for allocation of its unrestricted resources.

The transfer of £6,209 into the I & A General Restricted funds represent the Charities contribution towards the costs of this fund that are not funded by restricted funding

17. Related party disclosures

There were no related party transactions for the year ended 31 March 2021.

18. ULTIMATE CONTROLLING PARTY

The ultimate controlling party of Age Cymru West Glamorgan Limited is the Board of Trustees collectively.

Contact us

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