

Age Cymru West Glamorgan Limited Annual Report

2024-25



Content

What we do and why we do it	3
Introduction from the Chair	4
Letter from the Chief Officer	
Looking Ahead to 2025-26	5
Statistics	6
Our Vision	7
Our Mission	7
Our Values	7
Information and Advice Service	8
Dementia Services	10
Dementia Pathfinder Project	10
Dementia Support Service	10
At Home Respite	11
Digital Support Services	13
Digital Champion Project	13
VR Wellbeing Project	16
Volunteering	17
Independence and Wellbeing Services	19
Home Energy Checks	19
Lasting Power of Attorney	19
Footcare Service	19
Financial Report	20

What we do and why we do it

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“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.



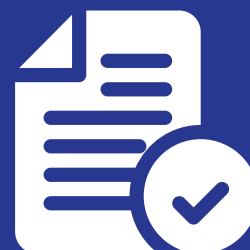
Dementia Support Service

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.”

“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.

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.



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

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SA7 9LA

AGE CYMRU WEST GLAMORGAN LIMITED

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

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Cash Flow Statement	9
Notes to the Cash Flow Statement	10
Notes to the Financial Statements	11 to 20
Detailed Statement of Financial Activities	21 to 22

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).

AGE CYMRU WEST GLAMORGAN LIMITED

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

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.

AGE CYMRU WEST GLAMORGAN LIMITED

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

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.

AGE CYMRU WEST GLAMORGAN LIMITED

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

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

AGE CYMRU WEST GLAMORGAN LIMITED

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

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

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		<u>265,661</u>	<u>24,107</u>	<u>289,768</u>	<u>152,758</u>
		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		<u>261,732</u>	<u>47,316</u>	<u>309,048</u>	<u>187,954</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		266,282	47,316	313,598	196,030
NET ASSETS		<u>266,282</u>	<u>47,316</u>	<u>313,598</u>	<u>196,030</u>
FUNDS	16				
Unrestricted funds				266,282	190,553
Restricted funds				<u>47,316</u>	<u>5,477</u>
TOTAL FUNDS				<u>313,598</u>	<u>196,030</u>

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

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

The trustees acknowledge their responsibilities for

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

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

The financial statements were approved by the Board of Trustees and authorised for issue on 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	<u>137,010</u>	<u>(141,238)</u>
Net cash provided by/(used in) operating activities		<u>137,010</u>	<u>(141,238)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>-</u>	<u>(7,800)</u>
Net cash provided by/(used in) investing activities		<u>-</u>	<u>(7,800)</u>
		<u>-</u>	<u>-</u>
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		<u>152,758</u>	<u>301,796</u>
Cash and cash equivalents at the end of the reporting period		<u>289,768</u>	<u>152,758</u>

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 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	<u>(1,805)</u>	<u>(12,963)</u>
Net cash provided by/(used in) operations	<u>137,010</u>	<u>(141,238)</u>

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	<u>152,758</u>	<u>137,010</u>	<u>289,768</u>
	<u>152,758</u>	<u>137,010</u>	<u>289,768</u>
Total	<u>152,758</u>	<u>137,010</u>	<u>289,768</u>

The notes form part of these financial statements

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

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.

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.

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

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
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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

AGE CYMRU WEST GLAMORGAN LIMITED

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

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	<u>43,214</u>	<u>-</u>
	<u>61,357</u>	<u>15,656</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Bank deposit interest	<u>2,112</u>	<u>2,325</u>

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	<u>635,487</u>	<u>434,869</u>
		<u>667,218</u>	<u>491,455</u>

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	<u>25,000</u>	<u>25,000</u>
Carried forward	316,304	315,371

AGE CYMRU WEST GLAMORGAN LIMITED

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

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	<u>30,240</u>	<u>-</u>
	<u>635,487</u>	<u>434,869</u>

5. OTHER INCOME

	2025	2024
	£	£
Miscellaneous income	<u>27,495</u>	<u>13,424</u>

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	<u>454,544</u>	<u>169,580</u>	<u>16,490</u>	<u>640,614</u>

7. GRANTS PAYABLE

	2025	2024
	£	£
Older persons support and advice	<u>169,580</u>	<u>169,580</u>

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	<u>169,580</u>	<u>-</u>
	<u>169,580</u>	<u>169,580</u>

AGE CYMRU WEST GLAMORGAN LIMITED

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

8. SUPPORT COSTS

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

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	<u>4,080</u>	<u>3,146</u>

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	<u>10,718</u>	<u>11,698</u>
	<u>310,360</u>	<u>298,271</u>

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

	2025	2024
Management	2	2
Administration	3	3
Direct services	<u>8</u>	<u>8</u>
	<u>13</u>	<u>13</u>

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

AGE CYMRU WEST GLAMORGAN LIMITED

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

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	<u>13,424</u>	<u>-</u>	<u>13,424</u>
Total	<u>141,661</u>	<u>381,199</u>	<u>522,860</u>
EXPENDITURE ON			
Raising funds	-	-	-
Charitable activities			
Older persons support and advice	<u>231,960</u>	<u>402,388</u>	<u>634,348</u>
Total	<u>231,960</u>	<u>402,388</u>	<u>634,348</u>
NET INCOME/(EXPENDITURE)	(90,299)	(21,189)	(111,488)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>280,852</u>	<u>26,666</u>	<u>307,518</u>
TOTAL FUNDS CARRIED FORWARD	<u>190,553</u>	<u>5,477</u>	<u>196,030</u>

13. TANGIBLE FIXED ASSETS

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

AGE CYMRU WEST GLAMORGAN LIMITED

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

14. DEBTORS

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

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	<u>3,746</u>	<u>3,317</u>
	<u>23,891</u>	<u>25,697</u>

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	<u>85,000</u>	<u>-</u>	<u>85,000</u>
	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	<u>-</u>	<u>1,386</u>	<u>1,386</u>
	5,477	41,839	47,316
TOTAL FUNDS	<u>196,030</u>	<u>117,568</u>	<u>313,598</u>

AGE CYMRU WEST GLAMORGAN LIMITED

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

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	<u>25,089</u>	<u>(25,089)</u>	<u>-</u>
	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	<u>2,250</u>	<u>(864)</u>	<u>1,386</u>
	<u>538,246</u>	<u>(496,407)</u>	<u>41,839</u>
TOTAL FUNDS	<u><u>758,182</u></u>	<u><u>(640,614)</u></u>	<u><u>117,568</u></u>

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	<u>85,000</u>	<u>-</u>	<u>-</u>	<u>85,000</u>
	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	<u>-</u>	<u>5,477</u>	<u>-</u>	<u>5,477</u>
	<u>26,666</u>	<u>(21,189)</u>	<u>-</u>	<u>5,477</u>
TOTAL FUNDS	<u><u>307,518</u></u>	<u><u>(111,488)</u></u>	<u><u>-</u></u>	<u><u>196,030</u></u>

AGE CYMRU WEST GLAMORGAN LIMITED

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

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	<u>522,860</u>	<u>(634,348)</u>	<u>(111,488)</u>

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.

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

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.



Funded by
UK Government
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