AGE CONCERN TORFAEN

England & Wales · Charity number 1172466

Details

Other names	AGE CONCERN TORFAEN OPERATING AS AGE CONNECTS TORFAEN
Status	Registered
Legal form	CIO
Registered	2017-04-06
Register	View on the Charity Commission register

Contact

Address	Age Connects Torfaen Widdershins Centre East Avenue Griffithstown Pontypool Gwent NP4 5AB
Phone	01495769264
Website	www.ageconnectstorfaen.org

Activities

Objects: THE OBJECT OF THE ORGANISATION SHALL BE TO PROMOTE THE RELIEF OF ELDERLY PEOPLE IN ANY MANNER WHICH NOW IS OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE IN TORFAEN AND SURROUNDING AREAS.

Activities: Age Connects Torfaen,provides various activities such as Home Services,Befriending ,Day Activities ,Friendship Hubs,on site Bistro , Young Onset Dementia Groupssituated at Widdershins Centre Sebastopol Pontypool Torfaen NP45AB

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Recreation
- **Who:** Elderly/old People, People With Disabilities

Downloaded from opencharities.uk/ew/1172466

Geography

- Torfaen

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-01	£774,854	£672,049	£567,509	34
2024-04-01	£455,640	£497,619	-	-
2023-04-01	£588,635	£541,769	£508,298	24
2022-04-01	£414,447	£493,568	-	-
2021-04-01	£530,257	£418,497	£540,552	29

Trustees

Name	Role	Appointed
RORY STRATTON	Chair	
Chris Hughes		2026-04-22
Craig Franklin		2025-10-23
David Arnold Mr		2025-10-23
Jane Heard		2017-06-29
Steve Watkins		2023-08-09
keith wheeler		2023-08-09

Downloaded from opencharities.uk/ew/1172466

AGE CONCERN TORFAEN

England & Wales - Charity number 1172466

Accounts

Charity Number 1172466

AGE CONCERN TORFAEN

REPORT OF THE TRUSTEES &
CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025



Azets Audit Services
Chartered Accountants & Statutory Auditors
Ty Derw
Lime Tree Court
Cardiff Gate Business Park
Cardiff
CF23 8AB

AGE CONCERN TORFAEN
CONTENTS

Contents	**Page**
Report of the Trustees	1 - 26
Independent Examiners Report	27
Statement of Financial Activities	28 - 29
Balance Sheet	30 - 31
Statement of Cash Flows	32
Notes to the Financial Statements	33 - 49

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

Message from the Chair

Welcome to our annual report 2024/25.Firstly I would like to thank all of our dedicated staff, volunteers and supporters who have once again worked so hard towards all of our achievements set out in this report.

Las year we said we would reflect and improve our service for Carers. We have indeed moved forward with our plans by creating a closer relationship with Aneurin Bevan Health & Gwent Regional Partnership Board, enabling us to offer extra services, such as the Carers Hub, at various hospitals, Hospital to Home from the Grange, along with the Care Navigator Pilot, which was delivered across Gwent. I am happy to report this certainly has made the difference that we felt was needed. I believe there is still a way to go, to identify all the Carers in Torfaen, although this must become a goal of ours for the future, to ensure Carers know where to go for support.

The Government certainly made changes this year in eligibility for the Winter Fuel allowance, which has seen many Older People struggling with the cost of living. Our team has seen a significant increase in applications for benefits, along with over 4,000 views on our information/advice webpages. This shows the continuing need for specialised welfare benefits advice, however, we simply could not have made a difference to people's lives without the skills, knowledge, dedication and commitment of our brilliant staff which is demonstrated in the figures shown in the report.

I have as Chair experienced that every day, third sector organisations are faced with challenges to raise income to sustain their future. Age Connects is one of these, although we are very grateful to the many Trusts/Grants Making organisations that continue to help fund the work we undertake, such as the Good Things Foundation, Masonic Trust and Carers Trust to name just a few. Without these wonderful organisations it would be difficult to survive. I would also like to thank all those individuals who donate to our services, as a local organisation your money is guaranteed to be spent in Torfaen.

As aways we are committed to making a big difference to the Older People of Torfaen. To many people "Widdershins Centre" is the place to feel safe, find support and encouragement, with kindness and understanding, "if only you could bottle this".

As always, I would like to thank my fellow trustees for their commitment to our organisation, ensuring it is well oiled and ticking over.

Sadly this will be the last report without the leadership of our Chief Exec., Angela Reed, who is retiring after 36 years of service, and who has given dedication, determination and resilience to this extraordinary organisation, which I have the pleasure of being Chairman of.

Mr R Stratton - Chairperson **Angela Reed - Chief Executive Officer**

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their report and accounts for the year ended 31 March 2025.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's Memorandum and Articles of Association and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The charity became a charitable incorporated organisation on 6 April 2017. The assets and liabilities from Age Concern Torfaen, charity number 1037278 were transferred to the charitable incorporated organisation on 6 April 2017.

OBJECTIVES AND ACTIVITIES

The objectives of the charity are set out in the governing document and exist to enhance the quality of life of older people in Torfaen.

These include activities and services dedicated to maintaining a healthy lifestyle, providing support to those affected by dementia, befriending schemes which aim to reduce loneliness, as well as advocacy, information and advice services.

Our Aim: To enhance the quality of life for older people in our community.
Our Mission: To continually strive to provide quality services, whilst encouraging involvement and well-being for older people in Torfaen, by adding "Life to years".
Objective: To promote the relief of elderly people in any manner which now is or hereafter may be deemed by law to be charitable in Torfaen and surrounding areas.

To achieve this, the Charity is committed to developing and promoting itself via the following methods:

- Services & Support
- Awareness & Advocacy
- Partnership & Co-operation
- Development & Innovation

Objectives & Activities: Main activities undertaken to further the Charity purpose.

Charitable Activity	**Objective**
Information & Advice, inclusive of Welfare Benefits Service	Providing up to date information on issues affecting older people, their family and carers. Maximisation of income by accessing welfare benefits.
Awareness & Advocacy	Organising awareness days, supporting national and local issues. Providing opportunities to meet the needs of people over the age of 50. Service promotion awareness ensures we meet our objectives.
Partnership & Co-operation	Participate in local networks with the view of working with like-minded organisations to develop generic services. To communicate effectively both internally and externally with all stakeholders, and to ensure a user led participatory approach to organisation development.

Development & Innovation	Ensure sufficient income is maintained to support the services and activities we believe make a difference to older people's lives. Raise restricted income to further the objectives of the charity. To consult with our service users to understand their needs. Retain the skills and talents of older workers, which will create a better understanding of our customers. Utilising our internal Contact Management System to encourage department collaboration

Public benefit
We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The trustees consider how planned activities will contribute to the aims and objectives they have set.

Annual Report April 2024 - March 2025
We are proud to present the Age Connects Torfaen Annual Report, highlighting the impact of our work over the past year. As a local charity dedicated to supporting older people and carers, our mission remains rooted in promoting independence, wellbeing, and social connection across our communities. In the face of ongoing challenges – from the cost of living crisis to growing demand for services – our staff, volunteers, and partners have continued to deliver compassionate, person-centred support. This report showcases the breadth of our programmes, the strength of our partnerships, and the powerful stories behind the statistics. Together, we continue to make a meaningful difference in the lives of those we serve.

2024-2025 was yet another challenging year for older people in our communities across Torfaen. The challenges of the 'cost of living' crisis remain for many older people and we have also felt the impact within the charity, especially on our running costs. Despite the challenges, our services have performed well, helping vulnerable older people and continuing to make a positive difference

We have continued to support people to claim their rightful entitlements to help them to meet their basic needs such as food, light and warmth in their homes. More people are falling between the cracks in statutory provision and Age Connects Torfaen is responding, even in the face of declining income from this source.

We continue to have a deep understanding of the issues facing older people and we work hard to meet the ever-increasing demand for our services. Making later life a better life for older people in our local area is at the core of everything we do.

Over the year, Age Connects Torfaen has benefited from support from several new partners, in addition to help from long-term supporters. We rely on funding from a variety of sources, including our clients, who pay for our high-quality services. In addition, we have developed closer relationships with the Gwent Regional Partnership Board and Aneurin Bevan Health Board. We are privileged to enjoy such strong partnerships with local partners, who share our passion for the health and wellbeing of Torfaen's older adults.

The charity remains grateful to the many organisations that continue to help fund the work we undertake.

Thanks go to:

The Shaw Trust, Regional Integration Fund, Good Things Foundation, Welsh Government, Torfaen County Borough Council, Aneurin Bevan Health Board and many others.

This report serves as a synopsis of the fantastic work delivered over the past year and demonstrates the positive impact we have had support older people across Torfaen.

ACHIEVEMENTS AND PERFORMANCE

From staff achievements and fantastic feedback on our services we are proud to share some of our developments and success during 2024-2025

- Funding was secured through the Good Things Foundation to deliver a service to help vulnerable people access HMRC services online.
- New contracts were secured through the Gwent Regional Partnership Board to deliver specialised services for Carers following discharge from hospital.
- Age Connects Torfaen was a finalist at the Dementia Involvement Awards 2024.
- The MemoryConnects app, our new digital tool designed to support people living with dementia and their carers was showcased in partnership with Cardiff Metropolitan University to key stakeholders.

Source of referrals

- Self-Referrals
- Family Members
- Internal Referral
- Statutory Sector

Age Connects Torfaen Services
Home Services
This service has experienced some challenges with resource capacity, mainly due to recruitment. This has had a knock-on effect on referral waiting times. This service has had on average 3,000 clients, with a total number of 2,879 visits delivered by approximately 6 support workers, who have worked exceptionally hard, going above and beyond.

During Apr 2024 - Mar 2025 we provided:

- 2,376 cleans
- 26 supermarket shops
- 819 community support visits

With the assistance of various funding projects including Bridging the Gap, Carers Short Breaks and Carer Hospital Discharge, our clients have been able to access both paid and unpaid services, helping them to be able to continue receiving services when finances have been an issue for them as many have been affected by the changes to benefits, including the loss to many of the Warm Home payment. This has enabled many clients to be able to remain independent and living in their own homes.

We have spent time engaging with our Home Services workers, who can at times feel more removed from our Widdershins Centre due to the remote nature of their work. We have supported them by conducting comprehensive one to one catch ups, engaging with our team to get first-hand feedback from visits carried out.

Recruitment remains a priority as we continue to grow our services and ensure we have the skilled, compassionate staff and volunteers needed to meet increasing demand and deliver high-quality support to those who need it most.

Carers Hospital Post Discharge Project
In 2024/25, the Carers Post Discharge Pilot was supported through the Regional Integration Fund, aiming to provide targeted short-term support to carers during the critical period following a hospital discharge. The pilot offered a free 6-week support package, designed to ease the transition back home and reduce stress for both carers and the individuals they care for.

The service focused on providing both practical and emotional support, helping carers and care recipients regain confidence, improve wellbeing, and reduce the likelihood of hospital readmission. Support was delivered for up to 5 hours per week, with a tapered approach in the final weeks to encourage a return to independence.

By week three, a Carer Co-ordinator conducted a review visit to explore ongoing needs and identify additional services that may benefit the carer, such as the Carers Short Break Project or Home Support Services.

A wide range of support activities were delivered, including:

- Shopping and prescription collection
- Cleaning and light meal preparation
- Attending follow-up appointments
- Home-sitting services
- Meal delivery
- Benefits advice and Blue Badge applications
- Referrals to other appropriate services

The pilot has provided essential relief and reassurance to carers at a challenging time, highlighting the need for timely, compassionate interventions that prioritise continuity of care and carer wellbeing.

The service was available Pan Gwent, accepting referrals from:

- Royal Gwent Hospital
- Neville Hall
- The Grange University Hospital
- Ysbyty Ystrad Fawr
- Ysbyty Aneurin Bevan

The service model was based on 5 days a week delivery, with the last call taking place at 7pm.

During the pilot we received 304 referrals.

Care Navigator

In 2024/25, the Care Navigator Pilot was funded through the Regional Integration Fund and delivered across the Gwent region. The aim of the service was to provide person-centred support to unpaid carers at all stages of their caring journey – whether during a crisis in emergency departments, during hospital discharge, or as part of ongoing community-based support.

Care Navigators played a vital role in helping carers access the right services at the right time, supporting a wide range of both practical and emotional needs. The service was designed to be flexible, responsive and tailored to the individual circumstances of each carer.

Support offered through the pilot included:

- Booking appointments on behalf of carers
- Providing low-level advocacy
- Developing personalised life plans
- Assisting with phone calls and managing correspondence
- Advocating for carers in welfare benefit appeals
- Liaising with health and care professionals and coordinating information
- Offering emotional support—listening, reassurance, and a trusted presence
- Responding to urgent needs, including sourcing resources for immediate physical support

The pilot demonstrated the value of having a dedicated point of contact to help carers navigate complex systems, reduce stress, and feel heard. Feedback from carers highlighted how crucial this personalised, hands-on support was in helping them manage their responsibilities while looking after their own wellbeing.

Case Study: Home Services

Introduction	Mrs X initially accessed our community support service via a family member who made the referral. The criteria were to introduce community support to the client slowly as the client only went out to access medical appointments. She was hesitant to have someone in her home for company.
Reasons for the project	Encourage client to build confidence to get out and about in the local community.
What is the baseline data?	Mrs X had family around her who were not always able to visit her due to their own commitments. Community support was suggested to Mrs X with the aim of providing a befriending service. Mrs X was reluctant at first but agreed on the basis that the worker attending would only stay for a short period of time. It was also requested that a hot meal be provided from ACT during the visit as another way to engage with the client.

Impact/ Difference made to client/ service/ organisation	An experienced worker was allocated to Mrs X and began to visit on a weekly basis, on the same day and time each week. Repetition was important to build up a relationship with the client. When the visits began Mrs X would come out into the front garden and collect her meal from the worker with limited communication and would then return inside her property. As the weeks continued Mrs X would spend longer with the worker and invited the worker into her home. This was a positive progression for Mrs X who was regaining confidence and enjoying time spent with the worker. Age Connects Torfaen's service involvement meant that Mrs X was now receiving community support for the full allocated time, giving peace of mind to her family who initiated the support.
Activities carried out (what did you do)	Following the initial family referral a worker was allocated to complete the weekly community support. This service provision included a meal delivery on the same day and time each week.
What went well?	Mrs X and her family were able to rely upon the service being provided and were able to see the positive impact it was having on Mrs X. The support of Age Connects Torfaen Home Services team contributed towards positive wellbeing for Mrs X.
Lessons learnt and challenges faced (*what were the main challenges and how were these overcome?)*	The building up of a professional trusting relationship with Mrs X meant that the services provided were tailored to Mrs X needs and could be amended due to change where needed with minimum impact for the client. Communication and consistency were key in supporting Mrs X.

Money Matters

The ongoing cost-of-living crisis, combined with the introduction of Welfare Reform in 2025, has made it more important than ever to support older people and those living with disabilities in accessing the financial assistance they are entitled to. Our Information and Advice service has played a vital role in helping individuals navigate complex benefit systems, including grants and entitlements linked to health conditions and Pension Credit.

The sudden change in eligibility for the Winter Fuel Allowance has had a significant impact, with many older people no longer qualifying for this essential support toward heating costs. In response, we have seen a marked increase in applications for Attendance Allowance, which can help open up access to other benefits such as Pension Credit and Council Tax reductions.

With Torfaen continuing to have one of the highest rates of pensioner poverty in Wales, our service remains a lifeline for many. In 2024/25, we supported clients in increasing their income by an average of £10,055 per year, making a meaningful difference to their financial wellbeing and quality of life.

The Age Connects Torfaen team provides independent, impartial and expert information and advice throughout Torfaen. We reach people on the phone, online and face to face through a local service contract with Torfaen County Borough Council. We provide expert, impartial and easy-to-understand support that helps people in very practical ways – from managing money troubles to finding a care home.

This year, we gained **£1,669,164** in maximising the income of older people and their Carers. We also assisted in individuals **reducing their debt by £27,205.** 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.

Online and printed information and advice
Our website and printed leaflets are a trusted source of information and advice for hundreds of older people and those who support them. We write our information in plain English to make sure that all topics – from benefits to caring responsibilities – are accessible and helpful to all. In 2024/25, there were over 4,000 thousand views of our information and advice webpages.

Good Things Foundation: HMRC Advice & Guidance Fund
With funding from The Good Things Foundation, the HMRC Advice & Guidance Fund helps older people who need extra help in understanding and complying with their tax affairs and claiming their entitlements, including those who are digitally excluded. Between 2024 and 2025, we supported over 125 people in Torfaen with 350 issues. Additionally, we assisted our clients in securing more than £97,000 in benefits.

The Information & Advice team provides free, confidential assistance and guidance on a range of welfare services for older people in Torfaen. The team signpost and refer clients to services both within Age Connects and to those of our voluntary sector partners and affiliates.

The service helps older people lead a more independent, better quality, enjoyable, and fulfilling life.

We aim to provide “drop-in surgeries” and appointments at community locations across the borough, outreach into the community, home visits for those who are housebound and an enquiry line for information and signposting.

The service offers general and specialist advice on a wide range of issues affecting older people including:

- Maximising income and claiming welfare benefits.
- Socialisation and Isolation.
- Aids and adaptations to help remain in your own home.
- Schemes to keep your home warm and energy efficiency.
- Managing national affairs and taxation.
- Housing and tenancy.
- Care homes and charging procedures.
- Planning for the future - Wills. Funeral Plans and Equity Release.

We think we offer a holistic approach to our services, offering more than just benefit assessments. We encourage individuals in later life to have better and varied choices and review financial income to help maximise their income.

Millions of pounds worth of benefits goes unclaimed by older people every year, including means and non-means tested benefits such as, Personal Independence Payments, Pension Credit, Attendance Allowance, Universal Credit, Council Tax and Housing Benefits.

Information & Advice
Our service offers older people and their carers reliable access to independent, quality assured information and advice.

We provide friendly, confidential, professional advice, which includes:

- a free, confidential, friendly and holistic approach to the individual's needs.
- help with guidance and choice options supporting informed decisions to be made.
- signposting and referrals to a wide range of services both within Age Connects Torfaen and to those of our voluntary sector partners and affiliates who continue to be valued by those who we have been in contact with.

The service offers general and specialist advice on a wide range of issues affecting older people including:

- Maximising income and claiming welfare benefits.
- HMRC support and new skills.
- Socialisation and Isolation.
- Opportunities for carers and grants.
- Aids and adaptations to help remain in your own home.
- Schemes to keep your home warm and energy efficiency.
- Managing national affairs and taxation.
- Housing and tenancy.
- Care homes and charging procedures.
- Planning for the future – Wills, Funeral Plans and Equity Release.

Our aim is to be the first person to call – the first place that people turn to when they have an age-related need.

Our Information & Advice service has maintained a regular presence at the monthly multi-agency Dementia Hubs, providing dedicated support to individuals living with dementia and their unpaid carers. These sessions offer an accessible opportunity for attendees to receive tailored guidance on available benefits and services, helping them better understand and access the support they are entitled to. Through this proactive outreach, we aim to promote financial security, independence, and greater awareness of community resources.

During April 2024 - March 2025 Information and Advice had **10,121** contacts with older people, their families, carers, and professionals.

Case Study: Information & Advice

Introduction	Self-referral, Mrs X 77, Owner Occupier in a Civil Partnership living Southwest Torfaen requested a blue badge and benefit assessment.
Reasons for the project	Information and advice
What is the baseline?	Mrs X had high blood pressure and Osteoarthritis, so discussed medical benefit. Mrs X was finding getting in and out of bed difficult, washing, dressing but didn't want a carer. Mrs X still wanted to be independent and struggled to do daily tasks but needed to be supervised.
Impact/Difference made to client/service/organisation	Financial assessment completed showing Mrs X has all the maximisation of income in place. Mrs X was successful with Attendance Allowance award high rate and back dated monies. Awareness of Age Connects Torfaen services. Successful Blue Badge Application Attending Computer club in April Awaiting Accord appointment **"You're a star, thank you for your kindness and patience "** **This will help with domestic help and taking the car out**
Activities carried out	Financial Benefit assessment Mrs X had State pension, Private Pension exceeding the applicable amount for Pension Credit. Assistance to complete Attendance Allowance application with Mrs X Awareness of care assessment – not required at present. Awareness of Age Connects Torfaen services including nail cutting service. Awareness of Occupational Therapy assessment – already had rails installed. Awareness of Leap – to help with energy efficiency in the home. Leaflets issued for future resource. Completion of Blue Badge application online. Awareness of clubs/classes – Mrs X was interested in Computer Club. Accord Solicitors for Power of Attorney – Appt made but unable to attend therefore awaiting new appointment. Discussion regarding volunteering as Mr X gets bored at home.

Befriending Services
Our three weekly Lunch Clubs continue to provide a welcoming space for individuals from across the local community, offering regular opportunities for social connection and support. For many attendees, the clubs help to combat loneliness – an issue that remains a key priority for Age Connects Torfaen. A partnership with Torfaen Community Connectors enabled a new lunch club to commence in the Southwest of Torfaen during the year, welcoming new individuals into the lunch club family! All lunch clubs are registered with and continue to be audited by Torfaen County Borough Council Environmental Health Team at their community venues. We have been able to maintain an *affordable* two course lunch this year, despite the increasing costs of food and utilities; members have appreciated this.

The Lunch Clubs not only provide a warm, friendly atmosphere but also a chance to enjoy a nutritious, affordable hot meal. For some, a simple taster session has led to long-term weekly attendance, building a sense of belonging and routine. Participants benefit not only from meaningful conversations and companionship but also from access to information about local services that support their independence and wellbeing.

The laughter, chatter, and shared moments of joy that fill the room each week are a clear reminder to staff and volunteers of the positive difference these gatherings make in people's lives.

During 2024-2025, 2,237 meals have been served and enjoyed at all lunch clubs.

Health Suite
Our low-level nail cutting service, Simply Nails, continues to provide essential support for individuals who are unable to manage their own foot care due to limited mobility, poor eyesight, or difficulty safely reaching their feet. This valued preventative service promotes health, independence and wellbeing by helping to reduce the risk of falls, support good foot hygiene and encourage continued mobility.

Referrals have come through a variety of pathways, including self-referrals, family members, unpaid carers and health professionals. We also continue to work in partnership with Aneurin Bevan University Health Board, who regularly signpost individuals to the service.

In response to growing demand, we introduced an additional weekly clinic at the Widdershins Centre during the year.

During April 2024-March 2025, 445 individuals accessed our Simply Nails service.

Healthy Eating

The Bistro & Catering
Our Catering Team has worked creatively throughout the year to offer affordable, high-quality meals, light bites, and baked goods that meet the diverse needs and preferences of our customers.

Despite ongoing financial pressures and rising food costs, we have remained committed to accessible catering. With the support of successful funding applications, we have been able to enhance our food provision and extend its reach within the community.

Key highlights include:

- "A Warm Hub" at the Widdershins Centre, where we offered free Sausage & Mash meals during the colder months, warmly received by residents across Torfaen.
- Monthly "Male Carers" lunches, where attendees enjoyed a two-course meal in a welcoming, social setting.
- "Carers' Afternoon Tea Boxes", thoughtfully prepared and delivered to show appreciation, and offer respite.

Our food services have also included a full range of buffet catering, our popular Bistro @ Widdershins menu (featuring breakfasts, hot meals, light bites, and coffee & cake), themed meals throughout the year, afternoon and cream teas, and nutritious two-course lunches as part of our Dementia Services programme.

We are proud to share that our commitment to quality and safety was recognised in 2024 with a 5-star Food Hygiene Rating from the local authority Environmental Health audit.

We catered for 6,751 individuals from March 2024 – April 2025.

Carers Shortbreaks: Your Time Your Choice
From April 2024 to March 2025, our Amser Short Breaks programme supported 395 carers across Torfaen and Blaenau Gwent, offering a wide-ranging "pick and mix" menu of respite services. These included home and community sits, pamper sessions, Tai Chi, music and art therapy, dinner clubs and group outings.

By providing flexible support tailored to the individual needs of carers and the people they care for, we enabled them to manage their wellbeing, access essential rest and remain resilient in their roles. On average, activities such as home visits, activity group sessions and therapeutic workshops were delivered consistently each month, with up to 48 activity sessions and over 100 home visits recorded in peak months.

Feedback from carers highlighted the life-changing value of the service. Many reported improvements in mental wellbeing, sleep quality and confidence in managing their caring responsibilities. Carers accessing activities like art therapy and music therapy described them as a "release", offering both emotional expression and connection. Notably, we were awarded additional funding to support Carers from ethnic minorities. Our outreach included tailored, culturally sensitive support for carers from ethnic minority communities in Newport, including female-only sessions and cultural celebrations. This inclusive, wrap-around approach helped reduce isolation, prevent carer burnout and demonstrated a powerful, community-led model of dementia and carer support.

Bridging The Gap
Age Connects Torfaen became a registered provider of the Bridging the Gap NEWCIS respite scheme that provides Carers with a short period of rest from their caring role.

Services provided include home sits, cleaning, transport and meal delivery.

During 2024/25 we have received 73 referrals and generated £21,700 in additional income for the organisation.

Dementia Services

Overview

Age Connects Torfaen has continued to expand its specialist dementia services over the past year. We have introduced new services for those in the early stages of Dementia through our work with the local Memory Clinic the Social Circle, along with the continued improvement of new sporting activities with our Sports Connects Progamme and introduction of our new Music and Movement sessions.

Our approach is a unique, person-centred model that views dementia through the eyes of those living with it. This ethos underpins all aspects of our service delivery, ensuring a more meaningful and supportive experience for individuals and their families.

Our services differ significantly from traditional day provisions. From the moment someone joins us, we observe an immediate and sustained improvement in their wellbeing – something we believe exemplifies what high-quality social care should be.

Merry Moments

Merry Moments is designed for individuals aged 65 and over who are living with dementia or cognitive impairment. The service provides a safe, welcoming and stimulating environment that promotes physical strength, brain health, emotional wellbeing and mental health. We are committed to offering engaging, enriching activities that support those living with dementia. Our thoughtfully designed sessions aim to foster meaningful interaction, boost well-being and create moments of joy and connection.

Our trained and experienced staff lead six sessions weekly, Monday through Friday, ensuring every client is engaged in a way that respects their individual capabilities.

For families, knowing their loved one is in the hands of compassionate and attentive professionals provides significant reassurance and peace of mind.

Zest for Life

Zest for Life runs weekly on Wednesdays and supports individuals living with Young Onset Dementia or cognitive impairment. The group offers a more age-relevant environment, fostering connection and mutual support among peers.

Sessions include a wide variety of activities all designed to support physical and brain health, as well as emotional wellbeing. Clients also benefit from one-to-one support, music therapy, peer support and community engagement.

Over the past year we have seen the Zest for life members engaging more in the Sports Connects sessions we have implemented, this has enabled them to reconnect with past hobbies and sports, noting a real sense of achievement and fulfilment in the members.

Social Circle

Following our work with Torfaen Memory Clinic over the past year Age Connects Torfaen established ***The Social Circle*** to provide a welcoming space for individuals navigating the often-challenging journey following a dementia diagnosis. We understand that such a diagnosis can feel like entering unfamiliar territory, and no one should face that journey alone.

The Social Circle is built on friendship, mutual support and finding joy in everyday moments – especially when memory begins to fade. Our weekly sessions offer more than just social interaction; they create a sense of belonging. Group members come together to laugh, engage in light cognitive activities and have honest conversations about the highs and lows of living with dementia.

As one member put it, *"It's like coming home to a group of people who get it. We might not remember everything, but we remember each other – and that means the world."*

In addition to informal peer support, the group also benefits from guided sessions led by trained staff. These are designed to boost confidence, stimulate cognitive function, and, most importantly, maintain the vital social connections that contribute so much to wellbeing.

Home Visits
For clients unable or unwilling to attend group sessions, or those who prefer to have a one-to-one session, our Dementia Services team continues to offer home visits. These provide tailored, one-to-one support and engagement activities in the comfort of the client's home or the local community, ensuring they remain connected and stimulated.

SportsConnect - Dementia Friendly Sports Programme.
This year we received funding from the Shaw Trust to pilot a year-long dementia friendly sports programme. Designed specifically for people living with dementia and their carers, the sessions offer gentle, accessible sports and movement-based activities in a supportive and relaxed environment. From bootcamp and golf to seated exercises and nature walks, participants benefit not only physically but also socially – building confidence, reducing isolation, and improving overall mood. Feedback has been overwhelmingly positive, with many attendees expressing how the programme has helped them rediscover enjoyment in movement and routine. As demand grows, we remain committed to expanding the reach of Sports Connect and making physical wellbeing an achievable goal for all.

Over the past year, Age Connects Torfaen has made significant strides in enhancing the Sports Connects Programme with the appointment of a dedicated Sports Development Officer. This role has been instrumental in expanding the scope and impact of our physical activity initiatives across the community.

We now deliver a wide variety of weekly sessions designed to promote physical health, social connection and emotional wellbeing for people living with Dementia and their carers. These include:

- Community-based exercise classes in local housing complexes
- A weekly walking group to encourage gentle outdoor activity
- One-to-one exercise sessions, tailored to individual needs and goals
- Golf sessions, including our Dementia Friendly Golf initiative
- Interactive games sessions for fun and movement
- Group exercise and gym sessions, adapted for all fitness levels

Intergenerational Projects
Our intergenerational work has gone from strength to strength. Visits from a local primary school continue to bring joy to our clients. The continuation of our *Little Visitors* sessions, held bi-weekly in partnership with Sing-along with Liz. These sessions bring together parents and their babies or toddlers to sing and interact with our clients. The joy and connection experienced by all participants has been truly heartwarming.

Music and Movement

The **Music and Movement Sessions** at Age Connects Torfaen have become a vital part of our holistic approach to supporting older adults, particularly those living with dementia or cognitive impairments. This programme combines the therapeutic benefits of music with gentle physical activity to promote emotional wellbeing, cognitive stimulation, and physical health.

Sessions are held weekly across our dementia services. The sessions are led by trained staff and professional musicians; activities include group sing-alongs, rhythm-based exercises, dance, and chair-based movement – all designed to be inclusive, fun, and accessible.

Over the past year, we have strengthened the programme through a continued partnership with *Music in Hospitals and care*, bringing live music performances into our sessions. The introduction of musicians significantly enriches the experience for participants, evoking memories, sparking conversation, and lifting spirits.

The benefits reported by participants and carers include:

- Improved mood and reduced anxiety
- Increased social engagement and interaction
- Enhanced physical mobility and coordination
- Strengthened sense of identity and connection

Our Music and Movement sessions continue to be a popular session on the weekly schedule, and we remain committed to growing this programme as a key component of our person-centred support model.

Love to Sing Choir

Our *Love to Sing* choir sessions have grown significantly and remain open to both clients and their carers. We continue to champion the powerful health benefits of music, especially for those living with dementia or cognitive impairments. The Love To Sing performed at the Gwent Dementia Conference to an array of praise and heartfelt appreciation, leaving the audience moved, uplifted and inspired by their joyful performance.

Dementia Services in Numbers:

- **Merry Moments**: Average of **233 group attendances per month**
- **Zest for Life**: Average of **30 group attendances per month**
- **Home Visits**: Average of **33 home visits per month**
- **Social Circle**: Average of **12 participants attending** (October 24 – March 25)
- **Sports Connects**: Average of **38 participants attending per month** (July 24 – March 25)
- **Music and Movement**: Average of **25 participants attending per month** (July 24 – March 25)

Service demand continues to rise, and services continue to evolve and improve.

Conclusion

Over the past year, Age Connects Torfaen has continued to lead the way in delivering innovative, person-centred dementia services that genuinely make a difference to the lives of individuals and their families. From the expansion of our group-based activities to the introduction of new programmes such as ***The Social Circle***, ***Music and Movement***, and the growing ***Sports Connects*** initiative, our services are tailored to meet the diverse and evolving needs of our community.

Our model places the person at the heart of everything we do – seeing dementia not as a barrier to living well, but as a condition that, with the right support, can be met with dignity, purpose, and connection. Whether through one-to-one home visits, lively intergenerational projects, or supportive group settings, we continue to provide meaningful engagement that improves wellbeing and reduces isolation.

As demand continues to grow, so does our commitment to adapting and expanding our services. We remain focused on ensuring that every individual living with dementia in Torfaen has access to compassionate, high-quality support that enables them to live well, maintain their independence for as long as possible, and feel truly understood.

Our success over the past year would not be possible without the dedication of our skilled staff, volunteers, and community partners. Together, we look forward to building on this momentum – innovating, supporting and advocating for those living with dementia across the borough.

Case Study: Social Circle

Introduction	Mrs H was introduced to Age Connects Torfaen following the CST programme at Torfaen Memory Clinic. Mrs H was newly diagnosed with Alzheimer's in her late 50s. Since diagnosis she has become increasingly isolated, with friends no longer visiting and family working away in the week.
Reasons for the project	Mrs. H has been experiencing increasing isolation, along with feelings of depression and anxiety. With her husband working away and her adult children occupied with their own work commitments, she has limited daily interaction and support. As a result, Mrs. H greatly benefits from structured activities and meaningful engagement that provide stimulation, time outside the home, and vital peer support to help improve her emotional wellbeing and overall quality of life.
What is the baseline data?	Mrs H has never accessed any services with ACT previously. This has been their first interaction with us. Mrs H joined the Social Circle group, the group is led by a qualified dementia worker who specialises in cognitive training.
Impact/ Difference made to client/ service/ organisation	Mrs. H has developed a strong rapport with both staff and her peers within the group. The Social Circle fosters a deeply supportive environment where members openly share their emotions - laughing, crying and encouraging one another through the ongoing changes and challenges of living with dementia. This safe, compassionate space is guided by dedicated staff, ensuring everyone feels understood and supported. In addition to the emotional and social benefits, we've also been able to support Mrs. H with practical matters, including benefit assessments, Bridging the Gap funding, access to transport, and connecting her with wider services offered across the organisation. Mrs. H now attends weekly and has extended her involvement to include our Sports Connects sessions. Since joining, she has experienced a noticeable increase in confidence and overall wellbeing, and she looks forward to each session with enthusiasm.

Activities carried out	Mrs H gets involved with all sports in the sports connects sessions or activities in the social circle. It has been great to see her self-confidence grow and the improvement in her anxiety and mood lift as her well being has improved, along with her participation in the brain activity training.
What went well	Mrs. H has adapted well since joining the Social Circle, showing noticeable growth in both confidence and overall wellbeing. The peer support within the group has proven invaluable, providing a safe and understanding space where members can navigate daily challenges together, supported by others who truly relate to their experiences.
Lessons learnt and challenges faced	It is essential to provide separate support groups for individuals in the early stages of dementia, as their needs, experiences, and challenges differ significantly from those in more advanced stages. Early-stage individuals benefit greatly from peer support and the opportunity to build friendships with others who truly understand their current reality – without being confronted by the more progressive aspects of the condition. Community-based activities play a vital role in supporting younger or early-stage individuals, offering a sense of normality, purpose and inclusion. These groups should focus on maintaining brain health, promoting independence, and supporting the activities of daily living – key components in preserving confidence and functional ability for as long as possible. One of the most important takeaways is the value of stage-specific groupings. Mixing early-stage individuals with those in more advanced stages can be emotionally distressing and may hinder the acceptance and coping process. By providing safe, relatable environments tailored to each stage, we foster dignity, empowerment, and meaningful support throughout the dementia journey.

Transport Service
Accessible transport remains a major challenge for many individuals, particularly when it comes to reaching healthcare services. Our focus has been to provide a safe, reliable and affordable solution. However, we continue to face increasing pressures due to rising fuel prices, vehicle maintenance costs and higher insurance premiums.

Looking ahead, we will be undertaking a full service review to explore sustainable solutions and ensure we can maintain this much-needed support for our community.

Between April 2024 and March 2025, we provided an average of 81 regular journeys each week - a 5% increase on the previous year.

Clubs & Classes
We continue to deliver a diverse programme of weekly clubs and classes designed to engage older people – offering opportunities to learn new skills while building friendships and social connections. With a different activity now available each day at our Widdershins Centre, we've seen increased engagement, particularly from younger older adults who are keen to stay active and involved in their community.

During 2024-2025, we have provided 264 classes with 2,046 attendees.

LEAP (Local Energy Advice Partnership)
We continue to deliver on our partnership with LEAP. Providing in-home energy advice and practical support. Through our home energy checks, we've helped residents across the Torfaen and Caerphilly improve energy efficiency and reduce household bills. Over the past year, this vital service has supported 390 individuals, ensuring they stay warm, informed, and better equipped to manage rising costs.

Digital Inclusion
Many older people are now wanting to stay connected with their family members digitally. Our weekly digital support sessions allowed clients to borrow one of our tablets and with guidance from one of our Digital Champion volunteers, they have gained confidence and improved their independence. The tablet loan is free, and we have seen many clients interested in purchasing their own equipment following these sessions.

During April 2024 - March 2025, we provided 39 digital inclusions sessions and supported 195 people.

Age Connects Torfaen Staff Wellbeing
During 2025/26 we will be looking at our approach to staff and volunteer wellbeing and plan for this time. We continue to recognize the importance of staff wellbeing and ensuring that staff and volunteers feel supported in their role. We provide an open-door approach where individuals have access to their line managers, mentors and volunteer coordinator.

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

Volunteering
Age Connects Torfaen is grateful to all its volunteers, without whom many of our services for older people across the Borough would not exist.

They play a key role in ensuring the quality and reach of our services. We offer volunteering opportunities to people of all ages from student placements to volunteering at our centre in the community. Our oldest volunteer is 79.

Our volunteers are supported and overseen by our experienced staff and area managed in accordance with our Volunteering policy. Volunteers, in their diversity of age, experience, cultural background and their involvement with communities, bring to our work a value that adds to our understanding of and response to older people's needs. Our range of volunteers have a variety of interests and reasons for wanting to support the organisation, from gaining experience at the start of their career to using their wealth of experience and knowledge to meeting the needs of our communities.

Over the year, our volunteers have provided remarkable supporting in every aspect of our activities from working one-to-one with our clients to providing administrative support for our staff.

Between April 2024 and March 2025, we have been fortunate to see the number of volunteer placements increase across the organisation. We have provided 33 volunteers with opportunities, both at our Widdershins Centre and in the local community.

Volunteers contributed an estimated **4,068 hours** to Age Connects Torfaen this year, representing an economic value of approximately **£40,623** – a remarkable contribution to our work and community impact.

National Volunteers Week gave us the opportunity to meet a number of our volunteers to thank them in person for the work they do and the impact they have on individual clients and the local community.

It is important that we continue to recognise the huge contribution of all our volunteers and the part that they play in supporting our local communities and our charity.

Your Voice
50 plus Torfaen Older Peoples Forums

The three independent 50+ Forums in Torfaen, based in Blaenavon, Pontypool, and Cwmbran, continued to thrive with the valued support of the local authority. Each forum operates under a voluntary committee and welcomes residents aged 50 and over to participate in monthly meetings, which are structured around informative agendas and engaging guest speakers.

Over the past year, guest presentations have included a wide range of topics from community services and health initiatives to energy advice and volunteer opportunities. Notable speakers and organisations have included Age Connects Torfaen's LEAP Energy Efficiency project, Blood Bikes Charity, Torfaen Voluntary Alliance, the Torfaen Falls Service, Welsh Ambulance Service, HOPE Advocacy, Aneurin Bevan University Health Board, Community Connectors, and Resilient Communities.

The forums also continue to play a vital role in public engagement and consultation, providing a voice for older people in shaping local and national policy. Participants have contributed to a number of consultations led by Torfaen County Borough Council, including the 2025-2026 Budget, Thrive Live Long & Prosper Sports Development for Older People, Food Strategy, Bereavement Services, Dog Control Orders, Age-Friendly planning, and resident surveys.

In addition, forums have engaged with wider consultations on key national matters, including:

- Policing in Gwent (via the Police & Crime Commissioner)
- Welsh Government's Supporting Culture Strategy 2024-2030
- Electoral reform and council tax proposals
- Public Health Wales screening programmes
- NHS Wales feedback mechanisms and long-term care strategies

These platforms continue to empower older people to influence decisions that directly affect their lives.

A significant concern raised by all three forums this year has been the changes to Winter Fuel Allowance eligibility. Members expressed deep concern that many older people will no longer receive this crucial support, potentially forcing difficult choices between heating and other essential living costs.

During 2024-2025, 656 members have attended Forum meetings.

Workforce and Training
Training for our staff and volunteers is a critical aspect of our development. Age Connects Torfaen implements a full suite of accessible mandatory training to facilitate both individual and team development.

The charity offers core training for all new starters, in addition to role specific training based on individual's development needs is offered through the year and following appraisal.

We are dedicated to promoting local employment and upholding social value, ensuring our work reflects and supports the diverse communities we serve.

Our staff and volunteers are at the heart of what we do, and we place great importance on fostering a positive, inclusive working environment that prioritises wellbeing.

Over the past year, we've also supported the development of future professionals by offering placements for student social workers and college students, as well as providing opportunities for young people through work experience and the Duke of Edinburgh programme.

This year staff and volunteers have undertaken the following training:

Awareness of AI, Introduction to Charity Log, Dementia Champions, Safeguarding Adults Level 2, Allergen Awareness, Age Connects Torfaen Induction, Health & Safety Awareness, Emergency First Aid at Work,

What do our services mean to people?

These are things people told us during this year:
"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."

"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 Connects Torfaen 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 support I've had since my dementia diagnosis has been amazing. I feel less alone and more confident."

"The short break scheme gave me the chance to rest and recharge – it's the first time in years I've felt like myself again."

"Age Connects understands the challenges carers face. Their advice and support helped me when I didn't know where to turn."

"Volunteering with Age Connects has given me purpose and helped me connect with people in my community."

"Being a Dementia Buddy has taught me so much. It's incredibly rewarding to make a difference in someone's day."

Fundraising and Events
Fundraising continued to be challenging in 2024-2025 with the cost of living increase impacting people's ability to donate, and events on an international scale, such as the Russian/Ukrainian war being at the forefront of minds when considering where their money is donated.

Despite the changing external environment there was still an extremely successful Christmas Raffle which generated over £1,000. We will continue to work with the local community to attract new fundraisers and looks at ways to generate additional income.

New Projects
Age Connects Torfaen continues to develop its dementia services, reacting to the needs of people living with dementia and their Carers.

We have identified our commitments for 2025 - 2026 as:

- We will ensure that the voices, experiences, and ideas of older people are at the heart of our planning, and we will continue to develop meaningful ways to measure and demonstrate our impact.
- We are committed to securing long-term funding to sustain and expand our innovative dementia services, ensuring continuity of support for those who need it most.
- We will diversify and develop our volunteer team, offering a broader range of opportunities that reflect the diversity of the Torfaen community and enhance our service delivery.
- We will continue to invest in and utilise technology and digital solutions to improve service efficiency and accessibility.
- We will represent Age Connects Torfaen at key strategic and delivery boards, ensuring the needs of older people are included in decision-making.
- We will build and strengthen collaborative relationships across Torfaen and the wider Gwent area, positioning ourselves as a key partner in the evolving health and care system.

FINANCIAL REVIEW

The group recorded an overall surplus for the year of £102,805 (2024: deficit £43,594) split between an unrestricted surplus of £133,521 (2024: deficit £77,641) and a restricted deficit of £30,716 (2024: surplus of £34,047).

At the year end the reserves totalled £567,509 (2024: £464,704) which consists of unrestricted reserves of £556,715 (2024: £427,536) and restricted reserves of £10,794 (2024: £37,168). The free reserves (not including designated funds) of the charity totalled £365,705 (2024: £246,821).

There are no concerns on the organisation’s financial position over the next 12 months.

Risk Management
Systems and internal controls established by the trustees are designed to provide reasonable assurance to confirm that major risks to which the charity could be exposed has been reviewed and systems established to mitigate these risks.

The trustees have identified the following priority risk areas and monitors these risks with mitigating controls on a regular basis.

Identified Risk	Consequences	1-5 Likelihood	1-5 Impact	Risk Score Likelihood/ Impact	Management
Loss of core funding	• Loss of staff • Reduction in clients	2	5	10	• Continue to exceed targets • Maintain good relationships with funders • Maintain quality standards and accreditations • Active budgeting and continuous monitoring of financial performance
Funding bids fail to support core activities and new initiatives	• Staff demotivated • Lack of structured project activity • Funding contributions reduced	3	5	15	• Strengthen funding applications • Ensure data is captured • Strengthen partnership working • Promote volunteer campaign • Ensuring organisation resilience • Develop supporter engagement strategy • Maintain staff training
Challenges of recruitment	• Effect on service provision • Not enough staff in place to allow the organisation to grow. • Potential to effect the quality of our services and client outcomes.	4	4	8	• Look at flexible working • Identify other avenues for recruitment • Develop proactive candidate attraction strategies. • Implement an effective recruitment process. • Improve workforce diversity.

Membership
The Chief Executive Officer: ELLA Committee, Aneurin Bevan Dementia Board, Golden Thread Advocacy Programme and Age Connects Wales.

The Development Manager: Torfaen Volunteer Network, Regional Providers Forum, Dementia Friendly Community Torfaen, Older Adults Mental Health Carers Group, Age Connects Wales Communications & Planning Group.

Other staff: Aneurin Bevan Greater Gwent Memory Clinics, Gwent Regional Advice Network, Torfaen Welfare Reform Action Group.

The organisation supports three Older Persons 50 plus strategy forums, alongside working in partnership with the Commissioner for Older People.

The organisation also partners with the following:

Alzheimer's Society, Torfaen & Blaenau Gwent Mind, Age Cymru Gwent, Melin Homes, Bron Afon, Wiltshire Farm Foods, Department of Work & Pensions, Torfaen County Borough Council (Various departments), Eastern Valley Food Bank, South Wales Ambulance Service, Coleg Gwent, Torfaen Training, Rathbones, Aneurin Bevan Health Board, Torfaen Voluntary Alliance, Torfaen Carers Centre, Dewis Cymru, Ageing Well In Wales

Source of referrals:

- Self-referrals
- Family Members
- Internal Department Referrals
- Statutory Sector
- Other Third Sector Organisations
- External promotions of Age Connects Torfaen projects & attendance at special events

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age Concern Torfaen is a Charitable Incorporated Organisation registered with the Charity Commission. Its governing document is CIO-Foundation and its charity number is 1172466.

Organisation

The trustees who have served during the year and since the year ended are set out on under the reference and administrative details section.

Members are elected at an AGM and in accordance with the constitution.

The Board of Trustees is responsible for governance of the charity. The Board of Trustees has responsibility for the general control and management of the charity. It meets four times per year, where reports are received from all departments. The Chief Executive Officer is responsible for the day-to-day management and meets monthly with the treasurer to go through the accounts, and monthly with the Chair to report on the situation of projects. New project proposals are brought to committee meetings for approval.

New Trustees are interviewed by a member of the Trustees. Newly appointed trustees attend induction to the organisation carried out by a training officer and are then trained in Board Builder, which has been created by Age Cymru.

Methods adopted for recruitment, appointment and training of trustees In line with procedures outlined in the constitution, nominations for membership are requested each year prior to the AGM. Appointments are made from within the membership following the AGM.

Each trustee is given an induction pack containing:

- Copy of the constitution
- Staff manual
- Index of policies and procedures
- Copy of latest annual report
- Roles and responsibilities of trustees

New trustees are introduced to all staff members. Training needs are discussed with the CEO.

Organisational structure of the charity in decision making
The organisation has a well-defined staffing structure with Team Leaders who are responsible for areas of activities.

Day-to-day management of the organisation lies with the Senior Management team. The Senior Management team includes: the CEO, with overall responsibility, and the Development Manager who acts as deputy in absence of the CEO.

All staff carry out duties in line with Trusted Charity quality standards. Monthly supervision sessions and annual performance reviews are carried out in line with organisational policies. Monthly team meetings and weekly operational meetings are carried giving all staff opportunities to feed constructive views into the decision-making processes.

The multi-skilled Board of Trustees meet quarterly. Governance and major decisions regarding policy are made at Board level.

Employment of disabled people
Age Connects Torfaen is an equal opportunities employer. A totally inclusive recruitment procedure is in place. The organisation is also a recognised 'Dementia Friendly Centre'.

The organisation has this year signed up to the Age Friendly Employer pledge, recognising actions that need to be carried out to improve the way we recruit, support and retain older workers.

Memberships/Relationships Age Connects Torfaen is a member of Age Connects Wales, which consists of the following branches:

Cardiff & the Vale, Morgannwg, Neath/Port Talbot, North East Wales and North Wales Central

The Board considers pay and renumeration of staff each year at scheduled Autumn meeting. At this time, the Board will consider any inflation uplifts or bonus payments.

During the year we employed 34 staff (2024: 26 staff).

Our commitment to our staff is to ensure they are given opportunities to reach their full potential.

All staff are given an induction and mentoring programme during the first three months, with ongoing support of supervision and training to ensure they are equipped with the correct information to work with older people and become valued members of staff.

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

REFERENCE AND ADMINISTRATIVE INFORMATION

Name	Age Concern Torfaen
Any other name	Age Connects Torfaen
Registered charity number	1172466
Principal office	Widdershins East Avenue Griffithstown Pontypool NP4 5AB
Trustees	Jane Heard Councillor Norma Parish Rory Stratton (Chair) Keith Wheeler Steve Watkins
Key Management Personnel	Angela Reed - Chief Executive Officer Janet Robinson - Finance Officer Emma Wootten - Deputy Chief Executive Officer
Bankers	Lloyds Bank 1 Gwent Square Cwmbran Torfaen NP44 1XN
Independent Examiner	Katherine Parkin Azets Audit Services Chartered Accountants & Statutory Auditors Ty Derw Lime Tree Court Cardiff Gate Business Park Cardiff CF23 8AB
Solicitors	Rubin Lewis O'Brien Gwent House Gwent Square Cwmbran NP44 1PL

The Trustees Report was approved by the Board of Trustees

Trustee …….. Date ……..
Rory Stratton

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF AGE CONCERN TORFAEN
FOR THE YEAR ENDED 31 MARCH 2025

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2025, which are set out on pages 28 to 49.

Responsibilities and basis of report
As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's report
Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I 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.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulation but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with generally Accepted Accounting Practice effective for reporting period beginning on or after 1 January 2015.

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 that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the financial statements do not accord with those accounting records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Katherine Parkin FCA
Azets Audit Services
Ty Derw, Lime Tree Court
Cardiff Gate Business Park
Cardiff
CF23 8AB

Date:

AGE CONCERN TORFAEN
CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:					
Donations and legacies	3	**17,491**	**-**	**17,491**	49,553
Charitable activities	4	**579,144**	**176,524**	**755,668**	448,173
Investment income	5	**1,695**	**-**	**1,695**	-
Total income and endowments		**598,330**	**176,524**	**774,854**	497,726
Expenditure on:					
Charitable activities	6	**464,809**	**207,240**	**672,049**	541,320
Total expenditure		**464,809**	**207,240**	**672,049**	541,320
Net movement in funds		**133,521**	**(30,716)**	**102,805**	(43,594)
Transfers between funds	15,16	**(4,342)**	**4,342**	**-**	-
Reconciliation of Funds					
Total funds brought forward	15,16	**427,536**	**37,168**	**464,704**	508,298
Total funds carried forward	15,16	**556,715**	**10,794**	**567,509**	464,704

The Statement of Financial Activities includes all gains and losses in the period.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 33 to 49 form part of the financial statements

AGE CONCERN TORFAEN
CHARITY – STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:					
Donations and legacies	3	**17,491**	**-**	**17,491**	49,553
Charitable activities	4	**577,747**	**176,524**	**754,271**	406,087
Investment income	5	**1,695**	**-**	**1,695**	-
Total income and endowments		**596,933**	**176,524**	**773,457**	455,640
Expenditure on:					
Charitable activities	6	**462,689**	**207,240**	**669,929**	497,619
Total expenditure		**462,689**	**207,240**	**669,929**	497,619
Net movement in funds		**134,244**	**(30,716)**	**103,528**	(41,979)
Transfers between funds	15,16	**(4,342)**	**4,342**	**-**	-
Reconciliation of Funds					
Total funds brought forward	15,16	**421,500**	**37,168**	**458,668**	500,647
Total funds carried forward	15,16	**551,402**	**10,794**	**562,196**	458,668

The Statement of Financial Activities includes all gains and losses in the period.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 33 to 49 form part of the financial statements

AGE CONCERN TORFAEN
CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed assets:					
Tangible assets	10		**37,396**		30,715
Current assets:					
Debtors	12	**20,233**		37,586	
Cash at bank and in hand	20	**527,967**		418,367	
		548,200		455,953	
Liabilities:					
Creditors: Amounts falling due within one year	13	**(18,087)**		(21,964)	
Net current assets			**530,113**		433,989
Net assets			**567,509**		464,704
The funds of the charity:					
Restricted income funds	15		**10,794**		37,168
Unrestricted income funds					
General funds	16		**365,706**		246,821
Designated funds	16		**191,009**		180,715
Total charity funds	17		**567,509**		464,704

These financial statements were approved by the Board of Trustees on…….

Signed on behalf of the Board:

…….
Trustee – Rory Stratton

The notes on pages 33 to 49 form part of the financial statements

AGE CONCERN TORFAEN
CHARITY – BALANCE SHEET
AS AT 31 MARCH 2025

	Note	**2025** £	**£**	2024 £	£
Fixed assets:					
Tangible assets	10		**37,298**		30,338
Investments	11		**1**		1
			37,299		30,339
Current assets:					
Debtors	12	**20,233**		37,491	
Cash at bank and in hand		**527,851**		409,162	
		548,084		446,653	
Liabilities:					
Creditors: Amounts falling due within one year	13	**(23,187)**		(18,324)	
Net current assets			**524,897**		428,329
Net assets			**562,196**		458,668
The funds of the charity:					
Restricted income funds	15		**10,794**		37,168
Unrestricted income funds					
General funds	16		**360,491**		241,162
Designated funds	16		**190,911**		180,338
Total charity funds	17		**562,196**		458,668

These financial statements were approved by the Board of Trustees on …….....

Signed on behalf of the Board:

…….
Trustee

The notes on pages 33 to 49 form part of the financial statements

AGE CONCERN TORFAEN
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	Note	2025	2024
		£	£
Net cash provided by operating activities	20	**124,891**	(56,205)
Cash flows from investing activities:			
Purchase of property plant and equipment		**(15,291)**	-
Purchase of property improvements	9	**-**	(12,802)
Net cash used in investing activities		**(15,291)**	(12,802)
Change in cash and cash equivalents in the reporting period		**109,600**	(69,007)
Cash and cash equivalents at the beginning of the reporting period	20	**418,367**	487,374
Cash and cash equivalents at the end of the reporting period	20	**527,967**	418,367

The notes on pages 33 to 49 form part of the financial statements

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

Legal form and address
Age Concern Torfaen known as Age Connects Torfaen is a charitable incorporated organisation whose principal office is Widdershins, East Avenue, Griffithstown, Pontypool, Torfaen, NP4 5AB.

Basis of preparation
The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations, but which has since been withdrawn.

No separate cash flow statement has been presented for the charity itself as the charity has taken advantage of the exemptions in paragraph 1.12 of FRS 102.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

Group financial statements
These financial statements consolidate the results of the charity and its wholly-owned subsidiary Age Concern Torfaen (Trading) Ltd.

Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the group has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Fund accounting
General funds **-** these funds are available for the general purposes of the charity, to be used in accordance with the charitable objects at the discretion of the trustees.
Designated funds **-** these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.
Restricted funds **-** these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular purposes.

1. ACCOUNTING POLICIES (continued)

Income recognition
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Income from 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.

Capital grants are released to the Statement of Financial Activities in the year of receipt. Fixed assets relating to capital grants are capitalised, and depreciation charged is offset against the grant income, in a restricted fund.

The value of services provided by volunteers has not been included.

Income for services and trading income consists of the invoiced value of goods sold/supplied to third parties and customers. Income is recognised in the period to which it relates with any income received in advance being deferred and released in future periods.

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

Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes all costs relating to the furtherance of the charity's objectives as stated in the trustees' report and their associated support costs.

Governance costs include the costs of governance arrangements, which relate to the general running of the charity as opposed to the direct management functions inherent in generating funds, service delivery and programme of project work. These include such items as external audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure incurred by the charity in the year has been split between restricted and unrestricted funds. Expenditure relating directly to a cost category has been charged to that account. Expenditure, which includes more than one cost category, has been apportioned on a reasonable, justifiable and consistent basis to the categories involved.

1. ACCOUNTING POLICIES (continued)

Fixed assets
Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses or in cases where fixed assets have been donated to the charity, at valuation at time of acquisition.

Individual fixed assets costing £100 or more are capitalised at cost.

Depreciation is provided on all tangible assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

Improvements to leasehold property	5% on cost
Plant and equipment	25% on cost
Furniture and fittings	25% on cost
Motor vehicles	25% on cost

Impairment of tangible fixed assets
At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Investments
Investments relate to 100% of the share capital of the charity's wholly owned trading subsidiary and is recognised at cost.

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow-moving items.

Cash and cash equivalents
Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

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

1. ACCOUNTING POLICIES (continued)

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

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

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

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

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

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

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

Derecognition of financial liabilities
Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Employee Benefits
The costs of short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of stock or fixed assets.

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1. ACCOUNTING POLICIES (continued)

Pension
The charity operates a defined contribution pension scheme for certain members of staff. The assets of the scheme are held separately from those of the charity. The annual contributions are charged to the profit and loss account and charged against unrestricted funds

Operating leases
The charity classifies the lease of a photocopier and premises as operating leases. Rental charges are charged on a straight-line basis over the term of the lease.

2. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

In the application of charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. INCOME FROM DONATIONS AND LEGACIES

Group and Charity	**Unrestricted funds £**	**Restricted funds £**	**2025 Total funds £**	2024 Total funds £
Torfaen CBC				
Detached grant	**-**	**-**	**-**	29,626
Donations	**17,491**	**-**	**17,491**	19,927
	17,491	**-**	**17,491**	49,553

4. INCOME FROM CHARITABLE ACTIVITIES

Group	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Grants				
Agility UK	**34,630**	**-**	**34,630**	29,925
AKT Partnership	**-**	**-**	**-**	1,855
Aneurin Bevan University Health Board	**67,411**	**30,418**	**97,829**	5,068
Cardiff Metropolitan University	**(4,304)**	**-**	**(4,304)**	53,853
Carers Trust	**30,000**	**116,480**	**146,480**	80,974
Community Council	**-**	**-**	**-**	3,000
Community Foundation Wales	**6,500**	**-**	**6,500**	6,500
Good Things Foundation	**6,838**	**-**	**6,838**	-
Hospital Hubs Scheme	**13,809**	**-**	**13,809**	-
Masonic Chanels	**29,376**	**-**	**29,376**	-
Moondance Foundation	**36,969**	**-**	**36,969**	-
National Academy Power of Music	**2,000**	**-**	**2,000**	-
National Grid	**-**	**-**	**-**	8,672
NGED SW Community Matters	**4,824**	**-**	**4,824**	-
Pontypool Community Council	**3,000**	**-**	**3,000**	-
Shaw Foundation	**34,120**	**-**	**34,120**	1,500
Tennis Wales	**1,000**	**-**	**1,000**	-
Torfaen County Borough Council	**17,681**	**29,626**	**47,307**	49,298
Torfaen VOL Alliance	**14,955**	**-**	**14,955**	-
Welsh Water	**-**	**-**	**-**	500
	298,809	**176,524**	**475,333**	241,145
Income for Services				
Healthy lifestyle	**106,043**	**-**	**106,043**	83,357
Shopping and cleaning service	**41,324**	**-**	**41,324**	32,600
Learning classes	**5,207**	**-**	**5,207**	5,421
Nailcutting/beauty services	**9,097**	**-**	**9,097**	8,055
Community support	**18,569**	**-**	**18,569**	5,058
Miscellaneous	**1,353**	**-**	**1,353**	838
Transport	**22,389**	**-**	**22,389**	18,499
Hub support	**2,152**	**-**	**2,152**	2,856
Room hire	**260**	**-**	**260**	8,258
Catering and bistro sales	**64,749**	**-**	**64,749**	42,086
Sports Activities	**3,015**	**-**	**3,015**	-
Commission	**6,177**	**-**	**6,177**	-
	280,335	**-**	**280,335**	207,028
Total charitable activities	**579,144**	**176,524**	**755,668**	448,173

4. INCOME FROM CHARITABLE ACTIVITIES (continued)

Charity	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Grants				
Agility UK	**34,630**	**-**	**34,630**	29,925
AKT Partnership	**-**	**-**	**-**	1,855
Aneurin Bevan University Health Board	**67,411**	**30,418**	**97,829**	5,068
Cardiff Metropolitan University	**(4,304)**	**-**	**(4,304)**	53,853
Carers Trust	**30,000**	**116,480**	**146,480**	80,974
Community Council	**-**	**-**	**-**	3,000
Community Foundation Wales	**6,500**	**-**	**6,500**	6,500
Good Things Foundation	**6,838**	**-**	**6,838**	-
Hospital Hubs Scheme	**13,809**	**-**	**13,809**	-
Masonic Chanels	**29,376**	**-**	**29,376**	-
Moondance Foundation	**36,969**	**-**	**36,969**	-
National Academy Power of Music	**2,000**	**-**	**2,000**	-
National Grid	**-**	**-**	**-**	8,672
NGED SW Community Matters	**4,824**	**-**	**4,824**	-
Pontypool Community Council	**3,000**	**-**	**3,000**	-
Shaw Foundation	**34,120**	**-**	**34,120**	1,500
Tennis Wales	**1,000**	**-**	**1,000**	-
Torfaen County Borough Council	**17,681**	**29,626**	**47,307**	49,298
Torfaen VOL Alliance	**14,955**	**-**	**14,955**	-
Welsh Water	**-**	**-**	**-**	500
	298,809	**176,524**	**475,333**	241,145
Income for Services				
Healthy lifestyle	**106,043**	**-**	**106,043**	83,357
Shopping and cleaning service	**41,324**	**-**	**41,324**	32,600
Learning classes	**5,207**	**-**	**5,207**	5,421
Nailcutting/beauty services	**9,097**	**-**	**9,097**	8,055
Community support	**18,569**	**-**	**18,569**	5,058
Miscellaneous	**1,353**	**-**	**1,353**	838
Transport	**22,389**	**-**	**22,389**	18,499
Hub support	**2,152**	**-**	**2,152**	2,856
Room hire	**260**	**-**	**260**	8,258
Catering and bistro sales	**64,749**	**-**	**64,749**	-
Sports Activities	**3,015**	**-**	**3,015**	-
Commission	**4,780**	**-**	**4,780**	-
	278,938	**-**	**278,938**	164,942
Total charitable activities	**577,747**	**176,524**	**754,271**	406,087

5. INVESTMENT INCOME

Group and Charity	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
Bank interest	**1,695**	**-**	**1,695**	-
	1,695	**-**	**1,695**	-

6. EXPENDITURE ON CHARITABLE ACTIVITIES

Group	Direct £	Support £	Governance £	Total 2025 £	Total 2024 £
Independent examiner fees	**-**	**-**	**8,150**	**8,150**	4,589
Consultancy and professional fees	**61,398**	**-**	**-**	**61,398**	50,792
Depreciation	**6,888**	**1,722**	**-**	**8,610**	14,398
Motor and travel expenses	**19,478**	**-**	**-**	**19,478**	14,786
Office costs	**26,399**	**6,600**	**-**	**32,999**	33,196
Other staff costs	**3,585**	**-**	**-**	**3,585**	1,811
Premises costs	**24,464**	**6,116**	**-**	**30,580**	21,367
Project and event expenses	**35,538**	**-**	**-**	**35,538**	7,717
Publicity and marketing	**15,357**	**-**	**-**	**15,357**	6,472
Sundry expenses	**1,029**	**258**	**-**	**1,287**	1,555
Wages and salaries	**409,552**	**45,506**	**-**	**455,058**	360,657
Trading company costs	**9**	**-**	**-**	**9**	23,980
	603,697	**60,202**	**8,150**	**672,049**	541,320

Charity	Direct £	Support £	Governance £	Total 2025 £	Total 2024 £
Independent examiner fees	**-**	**-**	**6,100**	**6,100**	4,589
Consultancy and professional fees	**61,398**	**-**	**-**	**61,398**	50,792
Depreciation	**6,664**	**1,666**	**-**	**8,330**	14,117
Motor and travel expenses	**19,478**	**-**	**-**	**19,478**	14,786
Office costs	**26,399**	**6,600**	**-**	**32,999**	33,196
Other staff costs	**3,585**	**-**	**-**	**3,585**	1,811
Premises costs	**24,464**	**6,116**	**-**	**30,580**	21,367
Project and event expenses	**35,538**	**-**	**-**	**35,538**	7,717
Publicity and marketing	**15,357**	**-**	**-**	**15,357**	6,472
Sundry expenses	**1,030**	**258**	**-**	**1,288**	1,555
Wages and salaries	**455,276**	**-**	**-**	**455,276**	341,217
	649,189	**14,640**	**6,100**	**669,929**	497,619

7. FEES FOR AUDIT OF THE ACCOUNTS

Group and charity

	2025	2024
	£	£
Independent Examiner fees	**8,150**	4,589

8. ANALYSIS OF STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES, AND THE COST OF KEY MANAGEMENT PERSONNEL

	2025	2024
Group	**£**	£
Wages and salaries	**431,421**	340,332
Social security costs	**18,660**	16,940
Pension costs	**4,976**	3,385
	455,057	360,657

Charity

Wages and salaries	**431,640**	321,232
Social security costs	**18,660**	16,770
Pension costs	**4,976**	3,215
	455,276	341,217

No employee earned £60,000 per annum or more during the current or prior year.

Trustees Remuneration
No trustee or any persons connected with them have received any remuneration during the current or previous year. No expenses were reimbursed to the trustees during the current or previous year.

Key Management Personnel – group and charity
The total amount of employee benefits received by key management personnel for their services to the charity during the year totalled £100,183 (2024: £77,806).

9. STAFF NUMBERS

Group and charity

	2025 Group	2024 Group	**2025 Charity**	2024 Charity
	No.	No.	**No.**	No.
The average number of employees, analysed by function, was:				
Direct services	**34**	26	**34**	25

10. TANGIBLE FIXED ASSETS

Group	Plant & equipment £	Furniture & fixtures £	Motor vehicle £	Improvements to leasehold property £	Total £
Cost					
At 1 April 2024	**19,884**	**30,552**	**6,500**	**150,713**	**207,649**
Additions	**-**	**2,796**	**12,495**	**-**	**15,291**
At 31 March 2025	**19,884**	**33,348**	**18,995**	**150,713**	**222,940**
Depreciation					
At 1 April 2024	**19,506**	**25,578**	**6,500**	**125,350**	**176,934**
Charge for year	**280**	**2,784**	**3,124**	**2,422**	**8,610**
At 31 March 2025	**19,786**	**28,362**	**9,624**	**127,772**	**185,544**
Net Book Value					
At 31 March 2025	**98**	**4,986**	**9,371**	**22,941**	**37,396**
At 31 March 2024	378	4,974	-	25,363	30,715

Charity					
Cost					
At 1 April 2024	**17,241**	**30,552**	**6,500**	**150,713**	**205,006**
Additions	**-**	**2,796**	**12,495**	**-**	**15,291**
At 31 March 2025	**17,241**	**33,348**	**18,995**	**150,713**	**220,297**
Depreciation					
At 1 April 2024	**17,241**	**25,577**	**6,500**	**125,350**	**174,668**
Charge for year	**-**	**2,784**	**3,124**	**2,422**	**8,330**
At 31 March 2025	**17,241**	**28,361**	**9,624**	**127,772**	**182,998**
Net Book Value					
At 31 March 2025	**-**	**4,987**	**9,371**	**22,941**	**37,299**
At 31 March 2024	-	4,975	-	25,363	30,338

11. TRADING SUBSIDIARY

Commercial trading operations and investment in trading subsidiary

	2025	2024
	£	£
Cost at 31 March 2025	**1**	1

The charity holds the entire issued share capital of 1 ordinary share of £1 in Age Concern Torfaen (Trading) Ltd, a company incorporated in England and Wales, company number 05823444. The registered office of the company is the same as the charity. Age Concern Torfaen (Trading) Ltd, provides services to older people in the area, which fulfils an objective of the Charity. A summary of the trading results is shown below.

	Year ended 31 March 2025	Year ended 31 March 2024
	£	£
Summary Profit and Loss Account:		
Trading Income	**1,396**	42,085
Grant	**-**	-
Distribution costs	**(8)**	-
Administrative expenses	**(2,111)**	(43,698)
Operating profit/(loss)	**(723)**	(1,613)
Statement of Changes in Equity:		
Balance brought forward	**6,037**	7,650
Profit and total comprehensive income for the year	**(723)**	(1,613)
Distributions to parent charity under Gift Aid	**-**	-
Balance carried forward	**5,314**	6,037
The assets and liabilities of the subsidiary were:		
Total assets	**7,114**	9,678
Creditors: Amounts falling due within one year	**(1,800)**	(3,641)
	5,314	6,037
Aggregate share capital and reserves	**5,314**	6,037

12. DEBTORS

	2025	2024
Group	**£**	£
Trade debtors	**12,418**	2,650
Accrued income	**-**	29,440
Prepayments	**5,172**	5,401
Other debtors	**2,643**	95
	20,233	37,586
Charity		
Trade debtors	**12,418**	2,650
Accrued Income	**-**	29,440
Prepayments	**5,172**	5,401
Other debtors	**2,643**	-
	20,233	37,491

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
Group	**£**	£
Trade creditors	**2,677**	11,887
Other creditors	**1,171**	1,967
Accruals	**8,538**	5,200
Taxation and social security	**5,701**	2,910
	18,087	21,964
Charity		
Trade creditors	**2,677**	9,972
Other creditors	**1,171**	1,531
Amounts owed to group undertakings	**6,900**	-
Accruals	**6,738**	3,950
Taxation and social security	**5,701**	2,871
	23,187	18,324

14. FINANCIAL COMMITMENTS

At 31 March 2025 the group and charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
Group and charity	**£**	£
Expiry date:		
One to two years	**-**	1,769
Two to five years	**-**	100
	-	1,869

15. RESTRICTED FUNDS

Group and charity	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2025 £
Cardiff Metropolitan University – Dementia Care App	35,525	**-**	**(35,525)**	**-**	**-**
Carers Trust – Your Time Your Choice	1,643	**116,480**	**(118,123)**	**-**	**-**
Hospital to Home	-	**30,418**	**(19,624)**	**-**	**10,794**
Information & Advice	-	**29,626**	**(33,968)**	**4,342**	**-**
	37,168	**176,524**	**(207,240)**	**4,342**	**10,794**

Cardiff Metropolitan University funding was provided to develop a Dementia Care App. During the year £35,525 has been spent developing the app.

Carers Trust funding was provided for The Your Care Your Time project to provide a model of short break services, based on the needs of carers of a person with a cognitive impairment to support a break from their caring role. The flexible short break provision will be built around the carer responding to their time commitments, their needs and address what needs to change moving forward.

Hospital to Home funding was secured in order to deliver specialised services for Carers following discharge from hospital.

Information & Advice funding was received to provide free, confidential assistance and guidance on a range of welfare services for older people in Torfaen.

Torfaen County Borough Council – Winter pressures funding was aimed at providing better services across Torfaen.

Previous year

Group and charity	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2024 £
Cardiff Metropolitan University – Dementia Care App	-	53,853	(18,328)	-	35,525
Carers Trust – Your Time Your Choice	-	80,974	(79,331)	-	1,643
Winter Pressures	3,121	-	(3,121)	-	-
	3,121	134,827	(100,780)	-	37,168

16. UNRESTRICTED FUNDS

Group	Balance at 1 April 2024 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2025 £
Unrestricted funds					
General funds	246,821	**579,426**	**(456,199)**	**(4,342)**	**365,706**
Designated funds					
Long service contingency	150,000	**3,613**	**-**	**-**	**153,613**
Fixed asset fund	30,715	**15,291**	**(8,610)**	**-**	**37,396**
	427,536	**598,330**	**(464,809)**	**(4,342)**	**556,715**
Charity					
Unrestricted funds					
General Funds	241,162	**578,029**	**(454,359)**	**(4,342)**	**360,490**
Designated funds					
Long service contingency	150,000	**3,613**	**-**	**-**	**153,613**
Fixed asset fund	30,338	**15,291**	**(8,330)**	**-**	**37,299**
	421,500	**596,933**	**(462,689)**	**(4,342)**	**551,402**

Long service contingency
This amount has been designated as a contingency in relation to future staff commitments, this will be utilised in future periods.

Fixed asset fund
This amount has been designated to earmark the net book value of the group's unrestricted fixed assets.

Previous year

Group	Balance at 1 April 2023 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2024 £
Unrestricted funds					
General funds	322,866	350,097	(426,142)	-	246,821
Designated funds					
Long service contingency	150,000	-	-	-	150,000
Fixed asset fund	32,311	12,802	(14,398)	-	30,715
	505,177	362,899	(440,540)	-	427,536
Charity					
Unrestricted funds					
General Funds	315,873	308,011	(382,722)	-	241,162
Designated funds					
Long service contingency	150,000	-	-	-	150,000
Fixed asset fund	31,653	12,802	(14,117)	-	30,338
	497,526	320,813	(396,839)	-	421,500

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Group				
Fixed assets	**-**	**37,396**	**-**	**37,396**
Net current assets	**365,706**	**153,613**	**10,794**	**530,113**
	365,706	**191,009**	**10,794**	**567,509**
Charity				
Fixed assets	**-**	**37,298**	**-**	**37,298**
Investments	**1**	**-**	**-**	**1**
Net current assets	**360,490**	**153,613**	**10,794**	**524,897**
	360,491	**190,911**	**10,794**	**562,196**
Previous year				
Group				
Fixed assets	-	30,715	-	30,715
Net current assets	246,821	150,000	37,168	433,989
	246,821	180,715	37,168	464,704
Charity				
Fixed assets	-	30,338	-	30,338
Investments	1	-	-	1
Net current assets	241,161	150,000	37,168	428,329
	241,162	180,338	37,168	458,668

18. RELATED PARTY TRANSACTIONS

Trustee Rory Stratton is employed by an insurance company used by the charity. There is no financial gain to the trustee.

There were no related party transactions during the current or previous year with the charity's trading subsidiary Age Concern Torfaen (Trading) Ltd.

A spouse of a member of key management personnel was employed by the charity until December 2023 and earned total employee benefits of £nil (2024: £10,351).

19. PENSIONS

The group provides a defined contribution scheme for staff members. During the period ended 31 March 2025 the total employers' contributions charged for these schemes amounted to £4,976 (2024: £3,385). The amount outstanding at the year end was £1,171 (2024: £1,517).

The charity provides a defined contribution scheme for staff members. During the period ended 31 March 2025 the total employers' contributions charged for these schemes amounted to £4,976 (2024: £3,215). The amount outstanding at the year end was £1,171 (2024: £1,517).

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

	2025	2024
Group	**£**	£
Net income for the reporting period	**102,805**	(43,594)
Adjustments for:		
Depreciation charges	**8,610**	14,398
(Increase)/decrease in debtors	**17,353**	(24,453)
Increase/(decrease) in creditors	**(3,877)**	(2,556)
Net cash provided by operating activities	**124,891**	(56,205)

Analysis of Cash and Cash Equivalents

Cash in hand	**527,967**	418,367
Total Cash and Cash Equivalents	**527,967**	418,367

Analysis of net debt

	As at 1 April 2024	**Cash flows**	**As at 31 March 2025**
	£	**£**	**£**
Cash at bank and in hand	418,367	**109,600**	**527,967**

21. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES - 2024

	Unrestricted funds £	Restricted funds £	Total funds 2024 £
Group			
Income and endowments from:			
Donations and legacies	49,553	-	49,553
Charitable activities	313,346	134,827	448,173
Total income and endowments	362,899	134,827	497,726
Expenditure on:			
Charitable activities	440,540	100,780	541,320
Total expenditure	440,540	100,780	541,320
Net movement in funds	(77,641)	34,047	(43,594)
Reconciliation of Funds			
Total funds brought forward	505,177	3,121	508,298
Total funds carried forward	427,536	37,168	464,704
Charity			
Income and endowments from:			
Donations and legacies	49,553	-	49,553
Charitable activities	271,260	134,827	406,087
Total income and endowments	320,813	134,827	455,640
Expenditure on:			
Charitable activities	396,839	100,780	497,619
Total expenditure	396,839	100,780	497,619
Net movement in funds	(76,026)	34,047	(41,979)
Reconciliation of Funds			
Total funds brought forward	497,526	3,121	500,647
Total funds carried forward	421,500	37,168	458,668

AGE CONCERN TORFAEN

England & Wales - Charity number 1172466

Accounts

Charity Number 1172466

age connects torfaen.

AGE CONCERN TORFAEN

REPORT OF THE TRUSTEES & CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024



Azets Audit Services
Chartered Accountants & Statutory Auditors
Ty Derw
Lime Tree Court
Cardiff Gate Business Park
Cardiff
CF23 8AB

AGE CONCERN TORFAEN
CONTENTS

Contents	Page
Report of the Trustees	1 - 23
Independent Examiners Report	24
Statement of Financial Activities	25 - 26
Balance Sheet	27 - 28
Statement of Cash Flows	29
Notes to the Financial Statements	30 - 47

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

Message from the Chair

My role of Chair as always made me extremely proud to be part of this organisation.

Now in its 35th year, and achieving so much over the years, even withstanding a pandemic. This organisation is resourceful, extremely passionate about everything they do, for older people and carers

This year has been a time of reflection of our services, looking at the impact on what we do, how we operate and could we improve. With these things in mind, we have listened to Carers and their specific requirements. Enabling them to have time to themselves, along with Older People who are struggling with the cost-of-living crisis, unable to pay for necessities. A cause for concern for those of us that live in communities, seeing neighbours that must think twice about putting their heating on, on colder days

Age Connects are always committed to making a big difference to the people of Torfaen. In August last year, we secured funding to enable Carers, of people living with Dementia, to access short breaks. These ranged from Complimentary therapies to Afternoon Tea Clubs, these were well received and will improve the wellbeing and time out for themselves.

With the extra "drop-in surgeries" we provided, £1.5 million was gained in unclaimed benefit, "a tremendous amount of money", ensuring people are maximising their income, which has been welcomed by many.

Our partnership with Cardiff Metropolitan University developing an App for people living with Dementia, has gone from strength to strength. It now has a name 'Memory Connects', the first stage has been completed, with interaction from many of our clients. Its findings are now being presented to the Longitude Panel for consideration of further funding, to finalise the project.

Our thanks go to our loyal volunteers and staff who turn up every day and make a difference to those that need our support, especially their commitment and dedication in making this organisation very special.

Our thanks also go to all the various trusts and funders that continually support us and allows us to make things happen.

Although going forward next year we will have many challenges ahead, I am confident in saying, with the excellent team we have, will be focused and achieve so much more.

Lastly, I would like to thank my fellow trustees for their continued commitment to the organisation

Mr R Stratton - Chairperson

Angela Reed - Chief Executive Officer

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their report and accounts for the year ended 31 March 2024.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's Memorandum and Articles of Association and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The charity became a charitable incorporated organisation on 6th April 2017. The assets and liabilities from Age Concern Torfaen, charity number 1037278 were transferred to the charitable incorporated organisation on 6th April 2017.

OBJECTIVES AND ACTIVITIES

The objectives of the charity are set out in the governing document and exist to enhance the quality of life of older people in Torfaen.

These include activities and services dedicated to maintaining a healthy lifestyle, providing support to those affected by dementia, befriending schemes which aim to reduce loneliness, as well as advocacy, information and advice services.

Our Aim: To enhance the quality of life for older people in our community.

Our Mission: To continually strive to provide quality services, whilst encouraging involvement and wellbeing for older people in Torfaen, by adding "Life to years".

Objective: To promote the relief of elderly people in any manner which now is or hereafter may be deemed by law to be charitable in Torfaen and surrounding areas.

To achieve this, the Charity is committed to developing and promoting itself via the following methods:

- Services & Support
- Awareness & Advocacy
- Partnership & Co-operation
- Development & Innovation

Objectives & Activities: Main activities undertaken to further the Charity purpose.

Charitable Activity	Objective
Information & Advice, inclusive of Welfare Benefits Service	Providing up-to-date information on issues affecting older people, their family and carers. Maximisation of income by accessing welfare benefits
Awareness & Advocacy	Organising awareness days, supporting national and local issues. Providing opportunities to meet the needs of people over the age of 50. Service promotion awareness ensures we meet our objectives.

Partnership & Cooperation	Participate in local networks with the view of working with like-minded organisations to develop generic services. To communicate effectively both internally and externally with all stakeholders, and to ensure a user led participatory approach to organisation development.
Development & Innovation	Ensure sufficient income is maintained to support the services and activities we believe make a difference to older people's lives. Raise restricted income to further the objectives of the charity. To consult with our service users to understand their needs. Retain the skills and talents of older workers, which will create a better understanding of our customers. Utilising our internal Contact Management System to encourage department collaboration

Public benefit: We have referred to the guidance contained in the Charity Commissions' general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The trustees consider how planned activities will contribute to the aims and objectives they have set.

Annual Report April 2023 -March 2024

The organisation consolidated changes to its services in 2023-24 to enable it to better meet the increased and changed needs of older people and their Carers. This includes increased levels of physical and mental ill health, as well as general poor wellbeing. Additionally, cost of living pressures has resulted in increased demand for our free information and advice services.

This year the organisation has focused on improving existing services, systems and processes and has invested more time in developing strong working relationships and collaborating with external organisations.

We saw our programme of activities develop and numbers have consistently improved over the year. It has been so rewarding to see more and more clients visiting the Widdershins Centre, having rebuilt client confidence to re-engage in activities.

Our services have continued to develop and we have added in further activities to address the specific needs of older people.

We continue to be the largest, local, independent charity providing a wide range of services for older people from all communities and backgrounds within the borough of Torfaen.

Trustees are aware that the coming year will continue to be challenging and that Age Connects Torfaen must continue to adapt flexibly to meet public need and to ensure the organisation is working as cost efficiently as possible.

The charity remains grateful to the many organisations that continue to help fund the work we undertake. Thanks go to:

Moondance Foundation, Regional Integration Fund, Good Things Foundation, Welsh Government, Torfaen County Borough Council, Aneurin Bevan Health Board and many others.

This report serves as a synopsis of the fantastic work delivered over the past year and demonstrates the positive impact we have had support older people across Torfaen.

Achievements and Performance

From staff achievements and fantastic feedback on our services we are proud to share some of our developments and success during 2023-2024

- Age Connects Torfaen became a semi- finalists Discovery Award Winners for the prestigious Longitude Prize on Dementia.
- Funding was secured through Welsh Government to initiate a two year Carers Shortbreaks project.
- Age Connects Torfaen was awarded the Dementia Friendly Accreditation.
- Age Connects Torfaen signed up to the Age Friendly Employer Badge.

Source of referrals

- Self-Referrals
- Family Members
- Internal Referral
- Statutory Sector

Age Connects Torfaen Services
Home Services
Our dedicated team have provided 2,036 hours of support in older people's homes this year.

The cost of living crisis is still an ongoing factor for both potential and existing clients when considering our services.

Due to funding, we have been able to provide carers discharge and hospital to home services along with carers short break project that have been at no cost to a client but with a view that the client will then access our chargeable services via home services when the free allocation comes to an end. Home services team members have worked across these projects as well as providing cleaning, community support and shopping calls.

We continually signpost new and existing clients to our department to access a benefits assessment, ensuring that they are maximising their income.

During April 2023-March 2024 we provided:

- 1,760 hours of cleaning
- 50 hours of supermarket shops
- 226 hours of Community Support Services

Hospital to Home pilot

During the last quarter of 2023/24 Regional Integration Funding supporting the rapid mobilization of a hospital to home pilot. The aim of the pilot was to provide practical and emotional support for older people and their Carers on discharge from hospital.

The pilot aimed to improve patient outcomes following discharge by reducing the risk of readmission and improving recovery, independence and health and wellbeing outcomes for individuals.

The pilots intended outcomes are outlined below:

- Provide enhanced support for older patients and their Carers to improve discharge outcomes.
- Deliver six weeks practical support to aid rehabilitation and reduce risk of readmission
- Connect older adults and Carers to other community services to maintain independence.

The pilot had 32 referrals in total, resulting in 384 hours of support.

Case Study: Home Services **Introduction**	Mrs X initially accessed our community support service via a family member who made the referral. The criteria was to introduce community support to the client slowly as the client only went out to access medical appointments. She was hesitant to have someone in her home for company.
Reasons for the project	Encourage client to build confidence to get out and about in the local community.
What is the baseline data?	Mrs X had family around her who were not always able to visit her due to their own commitments. Community support was suggested to Mrs X with the aim of providing a befriending service. Mrs X was reluctant at first but agreed on the basis that the worker attending would only stay for a short period of time. It was also requested that a hot meal be provided from ACT during the visit as another way to engage with the client.
Impact/ Difference made to client/ service/ organisation	An experienced worker was allocated to Mrs X and began to visit on a weekly basis, on the same day and time each week. Repetition was important to build up a relation with the client. When the visits began Mrs X would come out into the front garden and collect her meal from the worker with limited communication and would then return inside her property. As the weeks continued Mrs X would spend longer with the worker and invited the worker into her home. This was a positive progression for Mrs X who was regaining confidence and enjoying time spent with the worker. Age Connects Torfaen's service involvement meant that Mrs X was now receiving community support for the full allocated time, giving peace of mind to her family who initiated the support.

Activities carried out (what did you do)	Following the initial family referral a worker was allocated to complete the weekly community support This service provision included a meal delivery on the same day and time each week.
What went well?	Mrs X and her family were able to rely upon the service being provided and were able to see the positive impact it was having on Mrs X. The support of Age Connects Torfaen Home Services team contributed towards positive wellbeing for Mrs X.
Lessons learnt and challenges faced (what were the main challenges and how were these overcome?)	The building up of a professional trusting relationship with Mrs X meant that the services provided were tailored to Mrs X needs and could be amended due to change where needed with minimum impact for the client. Communication and consistency were key in supporting Mrs X.

Money Matters

In the context of a cost-of-living crisis, it has never been more important to ensure that older people are claiming the money and discounts, reliefs and grants that they are entitled to. Torfaen has the highest rate of pensioner poverty within Wales. We respond to this by delivering advice at our Widdershins Centre, in community venues, and in people's homes. On average, our clients' income increased by £4,358.40 annually. In total, 11,128 people were supported by our Information & Advice service and over 350 of our clients had their income maximised

The Information & Advice team provides free, confidential assistance and guidance on a range of welfare services for older people in Torfaen. The team signpost and refer clients to services both within Age Connects and to those of our voluntary sector partners and affiliates.

The service helps older people lead a more independent, better quality, enjoyable, and fulfilling

We aim to provide "drop in surgeries" and appointments at community locations across the borough; outreach into the community, home visits for those who are housebound and an enquiry line for information and signposting.

The service offers general and specialist advice on a wide range of issues affecting older people including:

- Maximising income and claiming welfare benefits
- Socialisation and Isolation
- Aids and adaptations to help remain in your own home.
- Schemes to keep your home warm and energy efficiency.
- Managing national affairs and taxation
- Housing and tenancy
- Care homes and charging procedures.
- Planning for the future - Wills, Funeral Plans and Equity Release.

We think we offer a holistic approach to our services, offering more than just benefit assessments. We encourage individuals in later life to have better and varied choices and review financial income to help maximise their income.

Millions of pounds worth of benefits goes unclaimed by older people every year, including means and non-means tested benefits such as, Personal Independence Payments, Pension Credit, Attendance Allowance, Universal Credit, Council Tax and Housing Benefits.

This year, we gained £1,526,357 in maximising the income of older people and their Carers. We also assisted in individuals reducing their debt by £11,578.

Information & Advice
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 filing 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.

We encourage and help hundreds of people to know their rights and make the best choices for later life.

We provide information and advice that covers every facet of later life, from helping people find out the benefits they are entitled to claim, to discussing options that help make later life at home more manageable. We give people the knowledge and confidence and help assist with problems that occur.

Our aim is to be the first port of call — the first place that people turn to when they have an age-related need.

Our information and Advice service assists to ensure awareness and support to claim benefits such as:

- Attendance Allowance
- Personal Independence Payment
- Pension Credit
- Employment Support Allowance
- Council Tax and Housing Benefit

The service has supported fuel poverty and energy efficiency. The positive outcome of an increase to an individual's income can help an older person with more choices to access new social opportunities and activities.

Now we are back to providing face-to-face appointments we have seen an steady increase in referrals.

During April 2023- March 2024 Information and Advice had 11,128 contacts with older people, their families, carers and professionals.

Case Study: Information & Advice **Introduction**	Self-referral, Mrs X 77, Owner Occupier in a Civil Partnership living Southwest Torfaen requested a blue badge and benefit assessment
Reasons for the project	Information and advice
What is the baseline?	Mrs X had high blood pressure and Osteoarthritis, so discussed medical benefit. Mrs X was finding getting in and out bed difficult, washing, dressing but didn't want a carer. Mrs X still wanted to be independent and struggled to do daily tasks but needed to be supervised
Impact/ Difference made to client/ service/ organisation	Financial assessment completed showing Mrs X has all the maximisation income in place. Mrs X was successful with Attendance Allowance award high rate and back dated monies. Awareness of Age Connects Torfaen services. Successful Blue Badge Application Attending Computer club in April Awaiting Accord appointment "You're a star, thank you for your kindness and patience This will help with domestic help and taking the car out
Activities carried out	Financial Benefit assessment Mrs X had State pension, Private Pension exceeding the applicable amount for Pension Credit. Assistance to complete Attendance Allowance application with Mrs X Awareness of care assessment — not required at present. Awareness of Age Connects Torfaen services including nail cutting service. Awareness of Occupational Therapy assessment — already had rails installed. Awareness of Leap — to help with energy efficiency in the home. Leaflets issued for future resource. Completion of Blue Badge application online. Awareness of clubs/ classes — Mrs X was interested in Computer club. Accord Solicitors for Power of Attorney — Appt made but unable to attend therefore awaiting new appointment. Discussion regarding volunteering as Mrs X gets bored at home.

Befriending Services

Our three Lunch Clubs continue to meet every week, attracting many individuals from local communities to attend on a regular basis. Loneliness still remains an important factor for Age Connects Torfaen to support many individuals with an opportunity to come along for a taster session and attend each week. Meeting with other members of their community also contributes towards their well-being, along with accessing a hot nutritious, affordable meal at lunch time. Making connections is very important to those who attend, whilst also being updated on services supporting their independence. The sound of people chatting and laughing at their weekly get together makes staff and volunteers smile who support the lunch clubs every week.

During 2023-2024 , 2076 meals have been served at all lunch clubs during the year.

Single Point of Access (SPA)
The Single Point of Access Team (SPA) liaises with a range of organisations, which have included Housing Associations, Third Sector, Health Board, Local Authority, Social Services and Families. The team have been able to provide a single point of contact with a named worker for efficiency and a smooth transition into Age Connects services.

Between April 2023 to March 2024 the Single Point of Access Team have received and actioned 503 referrals.
The SPA team regularly attend community events to promote Age Connects Services.

Health Suite
We continue to operate a low-level nail cutting service which now comes under the Age Connects Wales branding "Simply Nails". Our service welcomes individuals who have a health condition or poor mobility restricting an individual's ability to cut their own nails.

Carers, who often find the aspect of cutting a loved one's nails very difficult, appreciate a trusted and experienced service to access.

Our nail cutting service provides preventative support and improves and maintains good foot care, which lowers the risks associated with falls. A positive partnership with Aneurin Bevan University Health Board enables direct access for referrals to access foot treatments, which reduces the time scale for individuals to access an appointment with their Podiatry Team. This also contributes to reducing pressures on Pharmacy/G.P. and other Health services.

During April 2023-March 2024. 382 people accessed our nail cutting service through appointments at our Widdershins Centre, community nail cutting clinics and home visits.

Healthy Eating
The Bistro & Catering
Following the safe return of services to the Bistro, Dementia Groups and Hubs during the previous year, catering budgets came under pressure from a rise in inflation relating to food products. Age Connects Torfaen menu planning and sourcing of ingredients supported the aspect of not passing on an increase in meal prices to our clients whilst continuing to provide quality meals.

The catering team were trained in all areas of Food Hygiene and Allergens ensuring compliance of Environmental Health standards and a safe service delivery.

During April 2023-March 2024: 5,439 meals were provided.

Carers Shortbreaks: Your Time Your Choice
Our Carers Short Break project went live in August 2023. The project is funded by the Welsh Government, facilitated by Carers Trust and delivered by Age Connects Torfaen in partnership with Hospice of The Valleys.

The aim of the project is to provide carers of individuals living with Dementia or any cognitive impairment, easy access to flexible short breaks sessions. To support and improve the health and wellbeing of carers and in turn the cared for in both Torfaen and Blaenau Gwent.

Carers Short Breaks Project provides carers with 16 free sessions to be used as and when required across the length of the project. The sessions available over Torfaen and Blaenau Gwent include:

- Activity Groups
- Home visits
- Tai Chi
- Clubs and Classes
- Carers groups / Dinner club
- Love to sing choir
- Complimentary therapy
- Art Therapy
- Mindfulness sessions

Carers Short Breaks Project is continuing to run until March 2025.

From the commencement of this project - March 2024 we have

- Provided 230 carers with flexible respite sessions.
- Across both Torfaen and Blaenau Gwent these sessions have included:
  - 298 Activity group sessions,
  - 267 Home visits,
  - 20 Tai Chi sessions,
  - 32 Clubs and Classes,
  - 38 Carer group/Dinner club sessions,
  - 40 Choir sessions,
  - 59 Complimentary Therapy pamper sessions.

Dementia Services

Age Connects Torfaen provides an array of specialist dementia services, and this has only continued to grow over the past year. We operate a unique dementia management method based on an innovative way of understanding dementia from the point of view of the person with the condition. This unique, person-centred approach underpins all our dementia services.

Our services are very different from traditional day service provisions, and we have witnessed immediate and sustained improved wellbeing from the moment the person arrives at the service. We believe that this is what social care should look like.

Merry Moments

The Merry Moments Dementia service is for people aged 65+ living with Dementia or a Cognitive impairment. We pride ourselves on the safe, welcoming, stimulating environment we can provide our clients to help improve their strength, wellbeing and mental health. We have trained staff that have a full understanding and experience of working with Dementia. They run 6 Merry Moments sessions across Monday to Friday. We work in a person-centred manner ensuring all clients are involved to their abilities. We promote physical and mental strength through all of the activities provided.

For a Carer, knowing that the staff and volunteers focus on the individual wellbeing of their loved ones makes a big difference to family carers.

Zest for Life

The Zest for Life group run weekly on Wednesdays. It's for people living with Young Onset Dementia or a Cognitive impairment. It allows them to access a supportive more relatable group for younger individuals. The sessions include a range of Arts and Crafts, themed days, workshops, trips out, gardening, exercise designed to promote health and wellbeing alongside brain health, and physical and emotional support for clients. The Zest group offers a safe and confidential environment for members to access peer support, one to one support, music therapy, gentle exercise, and community-based activities.

Over the past year we have worked hard in increasing the range of services we offer to the clients; as a team we are very passionate about the benefits of music and physical exercise, ensuring that there is always an element of this in every session. The team focus on brain health, physical health as well as emotional and social support for clients to ensure we follow a person-centred approach to our work with each client.

Our Dementia services team continue to provide Home Visits for clients who are unable to attend the centre due to a decline in their health or for those who do not wish to attend group settings and would prefer to access 1-1 activities.

Over the past year we have worked hard in increasing the range of services we offer to the clients; as a team we are very passionate about the benefits of music and physical exercise, ensuring that there is always an element of this in every session. This year we have been able to develop a partnership with 'Music in Hospital' where a range of musicians and singers come in regularly to perform and deliver music therapy across all of our groups. This has proven itself to be very beneficial to our clients, especially the Harpist. The team focus on brain health, physical health as well as emotional and social support for clients to ensure we follow a person-centred approach to our work with each client.

We have also worked on and developed our social media. We have private pages on Facebook dedicated to both our Merry Moments and Zest groups so that we can share weekly food menus, clients can keep in touch with each other, and families and carers are able to see what their loved ones have been up to each day. This has been extremely well received by families and carers.

Our intergenerational work has continued over the past year with the local primary school coming in weekly and have now expanded the intergenerational work by running Little Visitors sessions biweekly, these sessions are run together with the Dementia Services team and Singalong with Liz. We invite local parents with their babies and toddlers for a singing and interaction session with our clients, these sessions have proved to be highly successful providing all attending with an overwhelming sense of joy and happiness.

Our Love to Sing Choir sessions have continued to grow, and the weekly sessions remain accessible for both clients and carers. The Dementia services team are very passionate about the health benefits of music for people living with Dementia or Cognitive Impairments.

During April 2023 — March 2024, Merry Moments has had an average of 360 group attendances a month and Zest for Life has an average of 32 group attendances per month. We have also delivered on average 46 home visits per month.

Dementia services as a whole has continued to see a further rise over the past year, groups are filling up at a steady continuous pace, meaning that the majority of our groups have now picked up to pre pandemic numbers.

Dementia Friendly Golf

Funding was secured through the Regional Integration Fund to set up a pilot Dementia Friendly Golf project. A partnership was developed with Torfaen Sports Development Team and two local golf clubs to provide a weekly opportunity for people living with dementia to participate in a golf session facilitated by a Golf pro. It has provided a great opportunity for people living with dementia to return to or play golf for the first time, to become fitter and make new friends. It has also enabled us to educate community provisions so they have a better understanding of dementia and how it affects people.

77% of participants reported improvements in their physical health.

81% of participants felt more socially connected and 100% committed to future attendance.

Families continue to be impressed by the dementia services that are on offer and the dedication and skills of its staff and volunteers. As a result, they describe how they felt a reduction in their own stress and anxiety levels due to their loved ones attending the service.

Case Study: Merry Moments **Introduction**	Mr K originally joined our group sessions via our Carers Short Breaks Project, however, has since moved over to paying privately and picked up a second weekly group session. Mr K and his wife were referred into us due to carer breakdown. Mr K has had a diagnosis of Dementia for 2 years and Mrs K was really struggling to cope with the decline in his health and changes to his personality.
Reasons for the project	Mr K was becoming agitated at home. Mrs K has her own health issues meaning she is virtually house bound. They required an activity to keep Mr K stimulated and get time out of the house to also provide respite for his wife. Mr K attending groups meets the needs of both parties.
What is the baseline data?	Mr K has never accessed any services with ACT previously. This has been their first interaction with us. At the home assessment Mr K appeared withdrawn, there was little interaction, in a daydream state. Mrs K was eager for Mr K to leave the house and interact with others as she is unable to do that with him.
Impact/ Difference made to client/ service/ organisation	Mr K has built up a strong rapport with staff as well as his peers within the groups he attends. He loves music although this can sometimes make him emotional. Mr K engages to the best of his ability with all activities. As previously stated, Mr K now attends 2 sessions a week. Mrs K describes the sessions as a lifeline, whilst his family stated 'it's like a light has been switched on between them'.

Activities carried out	Mr K gets involved with all activities whether it's craft, gardening, music, reminiscence, exercise, etc. He is always smiling, his self-confidence has grown and he has really come out of his shell.
What went well	Mr K started just attending one group back in September 2023 but it was so beneficial for the couple that he now attends 2 groups a week including a men's group and also a mixed group he greatly benefits from and is equally comfortable and entertaining in both.
Lessons learnt and challenges faced	There weren't many challenges with Mr K as this service was exactly what they needed. The only slight issue was making Mrs K aware of what Mr K had been up to as he wasn't always able to remember. With the help of family members Mrs K is now able to see our daily private social media updates to see what he's been doing and giving them something to talk about.

Case Study: Zest for Life Project **Introduction** (a brief summary of the service/ client/ or organisation)	Mrs W is a lady in her 60s. She has been attending Zest for a couple of years since her Young-Onset Dementia diagnosis. She also accessed our jewellery making class and still attends our ceramics class.
Reasons for the project	Mrs W was informed about us by her home care team who supported someone who already attended. Mrs W self-referred after her diagnosis, hoping to find support and advice from her peers.
What is the baseline data? (what was the situation at the start of our project)	Mrs W has a long history of varied health problems. She wanted to attend Zest before her diagnosis progressed to be able to feel the benefit and build herself a support network of relatable peers.
Impact/ Difference made to client service/ organisation (Who /what did your work have impact on?)	Mrs W has developed a lovely group of friends, participates in all activities. Zest has boosted her confidence allowing her to access other classes improving her independence rather than relying on her husband or family.
Activities carried out (what did you do)	Mrs W has participated in trips out, ceramics, jewellery making, crafts, themed days, quizzes, music sessions, exercise etc. Zest is a very social chatty group that Mrs W really thrives around. Due to her ongoing health issues Mrs C can miss sessions due to appointments/hospital stays. However always returns like she's never been away. It is lovely to watch them develop a strong support network between themselves.
What went well?	Attending Zest has shown Mrs W that life continues after diagnosis. That she can still maintain and utilise her independence. Mrs W has also been able to share information gained with her husband who originally didn't have any idea of Dementia.

Lessons learnt and challenges faced (what were the main challenges and how were these overcome?)	Due to previous health issues Mrs W has always struggled to access the local community due to transport issues. Being able to use our transport to come here has been a lifeline to Mrs W. Using our private group social media pages has enabled Mrs W to remain in contact with friends and staff from Widdershins when in hospital or at home helping to stop any isolation occurring.

Transport Service
Funding was again secured from Transport to Health to enable us to provide our transport service for vulnerable clients to access a medical appointment. We continued to receive funding from Transport to Health to expand our transport services and offer people who need to access a medical appointment affordable transport.

Adaptive transport continues to be a barrier for people accessing services and our priority is to provide a safe and affordable transport service. However, we have come up against the costs associated with running a transport service including the increased fuel costs, upkeep of vehicles and increased insurance costs. Over the next year, we will carry out a service review to look at ways that we can sustain this much needed service.

During April 2023- March 2024 we provided on average 76 regular journeys a week, this is an increase of 8%.

Clubs & Classes
We continue to offer a varied programme of weekly clubs and classes that appeal to older people both in terms of learning a new hobby and also making new friendships.

We now provide a different club or class every day of the week. Introducing a varied weekly programme has attracted a younger older person to access our Widdershins Centre. During 2023-2024, we have provided 228 classes with 1,140 attendees.

LEAP (Local Energy Advice Partnership)
In response to the cost of living crisis, this year we began offering energy advice and practical support in people's homes in partnership with LEAP. Our home energy checks help people across the local boroughs to make sure that they are as energy efficient as possible and their bills are as low as possible. In the last year we helped 504 people.

Digital Inclusion
Our Digital Inclusion services continue to operate during the past year.

It provided those aged 50+ with no to low level digital skills with the motivation to get online and improve their skills set through accessing our weekly IT class. Utilising the skills of our Digital Champion volunteers, the class provides one to one support and group based sessions to enable people to improve their digital skills.

We operate a tablet loan scheme so that older people can join the class without first investing in equipment and infrastructure.

We continue to partner with Good Things Foundation to provide free mobile SIM cards to help digitally excluded people get connected.

During April 2023-March 2024, we provided 39 digital inclusions sessions and supported 195 people.

Age Connects Torfaen Staff Wellbeing
We have continued to provide staff wellbeing throughout the last year.

All new staff have been offered a wellbeing meeting within their first few weeks, and we have aimed to provide existing staff with six monthly meetings. Alongside this we have an open door approach which is made available twice a week enabling staff to access the wellbeing officer. Confidential one to one support is offered, the wellbeing officer has been able to offer both emotional support, provide literature, alongside signposting to relevant services.

Over the last year we have extended the access to wellbeing to the volunteers throughout the organisation.

We have also highlighted and taken part in a number of key campaigns which have included:

- For some fun and good hearted, staff teams took part in a combined half marathon challenge for Lets Get Britain Standing.
- Mental Health Awareness week – anxiety
- Time to Talk Day – conversations around mental health.
- Melo – Helping you look after your mental wellbeing.

A quarterly wellbeing newsletter has been distributed to staff, with the content being coproduced by staff.

Recruitment
Like many employers, Age Connects Torfaen struggled to attract and recruit into new roles throughout the reporting period. This is due to a highly competitive, employee led jobs market and over 1 million people taking themselves out of the jobs market during the pandemic. Whilst the charity is an accredited Real Living Wage Employer, it appears that people have wanted a more flexible work pattern, which is not achievable in all areas of our service delivery.

Volunteering
Our volunteers play a crucial role in supporting our local community. Without the gift of their time and commitment, we wouldn't be able to have the impact that we do. As many of our volunteers have told us, this is a mutually beneficial relationship, and the lives of our volunteers are greatly enriched by the experiences and connections they have with our clients.

Our volunteers are more than just helping hands, they are the backbone of our organisation. They are pivotal in delivering amazing support to the older people of Torfaen.

In 2024 the Wellbeing Officer was introduced to the volunteers. This has enabled them to access wellbeing to ensure that they are happy in their role, training can be identified to support their role, and any areas of concern can be addressed.

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.

Volunteers take part in supporting lunch clubs or in person befriending within our dementia groups. They also assist in other ways such as helping with office administration or helping with our garden. Between April 2023 to March 2024 we have been fortunate to see the number of volunteer placements increase across the organisation. We have provided 31 volunteers with opportunities, both at our Widdershins Centre and in the local community. It is estimated that they have provided 2,100 hours to the organisation.

Your Voice

50 plus Torfaen Older Peoples Forums

There are three 50+ forums in Torfaen - Cwmbran, Pontypool & Blaenavon. Any local resident over 50 is welcome to join their local group to voice their opinions on important issues, hear directly from local services and influence decisions on health and well-being services in their local area. Last year, the 50+ forums across Torfaen were attended by 652 members. The forums have taken part in crucial co-production with councils and the NHS to improve services for older people.

A programme of guest speakers led to many interesting and topical meetings/discussions by each Forum. Examples of guest speakers included: Torfaen MP — Nick Thomas Symonds Age Connects Torfaen – Energy Efficiency LEAP, Age Connects Torfaen – Carers Respite Project, Aneurin Bevan University Health Board – Engagement Team updates, Blaenavon Medical Centre Update, Ophthalmology Consultation, Torfaen County Borough Council – Assisted Technology, Falls Prevention Team, Waste & Recycling Consultation, Canal Consultation, Torfaen Libraries Update, Older Peoples Champion, Resilience Team Engagement, Monmouthshire & Brecon Canal Charity Update, Blaenavon Town Council WellBeing Update and Blood Bikes Charity.

Workforce and Training

We are committed to supporting local employment and protecting social value so that we reflect the communities we work with.

Our staff and volunteers are our biggest asset and we prioritise making our workplace a positive environment and supporting wellbeing at all times.

Last year we also supported student social workers and college placements and have welcomed young people from the work experience and Duke of Edinburgh programme.

This year staff and volunteers have been able to take part in training both in person and remotely. The following training has been undertaken:

Charity Log training, Introduction to Domestic Energy Efficiency, Safeguarding Adults Level 2, Allergen Awareness, Age Connects Torfaen Induction, Health & Safety Awareness, Emergency First Aid At Work.

This year Age Connects Torfaen signed up to the Age Friendly employer Pledge. By signing the pledge, we are demonstrating our support to tackling ageism in the workplace and committing to taking at least one action a year to improve the way we recruit, manage and support older workers.

What do our services mean to people?

These are things people told us during this year:

'I am so happy with the support provided by Age Connects Toffaen. The advisor was great. He helped me when I was feeling so helpless. '

"I can pop into Widdershins whenever I feel like it. I feel at home here and the staff also understand that sometimes for me I need to take a break. "

"Volunteering has a positive impact on our organisation as it helps to foster a sense of community and social responsibility among our team members"

"Your service is very important to me; Sarah is a very nice person I have been meeting with her for about four years. She keeps in contact with me every week; I couldn't ask for more from Age Connects Torfaen. I give you a 10 for your service"

"Honestly one of the best placements, you guys made me feel so welcome and treated me like one of your own! I have learnt something from everyone, lessons that will be beneficial to me in my future prospects in social work!"

Fundraising and Events
Fundraising continued to be challenging in 2023-2024 with the cost of living increase impacting people's ability to donate, and events on an international scale such as the Russian/Ukrainian war being at the forefront of minds when considering where their money is donated. All this still against the backdrop of the Covid 19 Pandemic.

Despite the changing external environment there were several hugely successful events held which included our annual family fun Santa Run, Christmas Draw and Michael Bublé tribute night. We will continue to work with the local community to attract new fundraisers and look at ways to generate additional income.

New Projects
MemoryConnect, in partnership with Cardiff Metropolitan University Age Connects was successful in becoming a semi-finalist of the prestigious Longitude Prize for Dementia. A project team was set up enabling the journey of MemoryConnects to start. This first stage has allowed us to create a Most Viable Product and our next stage will be presenting our findings to the Longitude Panel to see if our project will be successful as one of the five finalists. MemoryConnect was also a finalist at the Wales Tech Awards.

Staff have recently undertaken training in seated tennis and assisted golf. We are hoping to implement their learning into developing a specialised dementia sports programme.

We have identified our commitments for 2024 - 2025 as:

- Ensure older people's views and ideas are centred in our planning and develop ways of demonstrating our impact.
- Develop our Home Services to meet local needs and generate vital income for the charity
- Secure long term funding to continue and grow our innovative Dementia services
- Diversify our volunteer team and continue to develop our volunteer programme to broaden our offer to the Torfaen community
- Seek to make our charity the first choice for local older people, their families and carers.
- Continue to develop intelligent use of technology solutions.
- Representing Age Connects Torfaen on strategic and delivery boards.
- Develop relationships and collaboration across Torfaen and throughout Gwent as a key partner in the health and care system.
- Secure the Trusted Charity Accreditation Level 1 & 2

FINANCIAL REVIEW

The results of the group can be seen below:

	£
Income	497,726
Expenditure	(541,320)
Actual operational deficit in period	**(43,594)**

The charity's trading subsidiary Age Concern Torfaen (Trading) Limited made a loss of £1,613 (2023: £1,142 deficit) during the period and had reserves at the year-end of £6,037 (2023: £7,650). The trustees intend to close the company in 2024/25 and all trading activities have been transferred to the charity.

Reserves policy

Reserves will be held for contingencies and opportunities and to mitigate against factors identified in the organisations' risk assessment. The level of reserves held will ensure that the charity and its Trustees are protected, commitments can be met and the organisation can operate innovatively in a changing environment.

Reserves at the period end for the group totalled £464,704 (2023: £508,298) consisting of £427,536 (2023: £505,177) of unrestricted funds and £37,168 (2023: £3,121) of restricted funds.

Free reserves of the group (excluding fixed assets and designated funds) totalled £246,821 (2023: £322,866).

There are no concerns on the organisation's financial position over the next 12 months.

Risk Management

Systems and internal controls established by the trustees are designed to provide reasonable assurance to confirm that major risks to which the charity could be exposed has been reviewed and systems established to mitigate these risks.

The trustees have identified the following priority risk areas and monitors these risks with mitigating controls on a regular basis.

Identified Risk	Consequences	1-5 Likelihood	1-5 Impact	Risk Score Likelihood/ Impact	Management
Loss of core funding	• Loss of staff • Reduction in clients	2	5	10	• Continue to exceed targets • Maintain good relationships with funders • Maintain quality standards and accreditations • Active budgeting and continuous monitoring of financial performance

Identified Risk	Consequences	1-5 Likelihood	1-5 Impact	Risk Score Likelihood/ Impact	Management
Funding bids fail to support core activities and new initiatives	• Staff demotivated • Lack of structured project activity • Funding contributions reduced	3	5	15	• Strengthen funding applications • Ensure data is captured • Strengthen partnership working • Promote volunteer campaign • Ensuring organisation resilience • Develop supporter engagement strategy • Maintain staff training
Challenges of recruitment	• Effect on service provision • Not enough staff in place to allow the organisation to grow. • Potential to effect the quality of our services and client outcomes.	4	4	8	• Look at flexible working • Identify other avenues for recruitment • Develop proactive candidate attraction strategies. • Implement an effective recruitment process. • Improve workforce diversity.

Membership
The Chief Executive Officer, ELLA Committee, Aneurin Bevan Dementia Board, Golden Thread Advocacy Programme and Age Connects Wales The Development Manager, Torfaen Volunteer Network, Regional Providers Forum, Dementia Friendly Community Torfaen, Older Adults Mental Health Carers Group, Age Connects Wales Communications & Planning Group.

Other staff: Aneurin Bevan Greater Gwent Memory Clinics, Gwent Regional Advice Network, Torfaen Welfare Reform Action Group

The organisation supports three Older Persons 50 plus strategy forums, alongside working in partnership with the Commissioner for Older People.

The organisation also partners with the following: -

Alzheimer's Society Torfaen & Blaenau Gwent Mind Age Cymru Gwent Melin Homes Bron Afon Wiltshire Farm Foods Department of Work & Pensions Torfaen County Borough Council

(Various departments) Eastern Valley Food Bank South Wales Ambulance Service Coleg Gwent Torfaen Training Rathbones Aneurin Bevan Health Board Torfaen Voluntary Alliance Torfaen Cares Centre Dewis Cymru Ageing Well In Wales

Source of referrals:

- Self-referrals
- Family Members
- Internal Department Referrals
- Statutory Sector
- Other Third Sector Organisations
- External promotions of Age Connects Torfaen projects & attendance at special events

PLANS FOR THE FUTURE

Over the last few years, the scale and focus of Age Connects Torfaen has significantly changed. We provided an extraordinary response to the needs of our community during the pandemic, have taken on several very large-scale contracts (which include extending our reach both to people aged 18+ and outside our borough) and have new trustee board members. It's clear that the organisation's infrastructure needs investment in order for it to keep pace with the growth in service-delivery and staffing. Over the coming period we will think hard about how we continue to build on our many strengths and develop a framework which focuses on how we address future uncertainty whilst retaining a clear focus on the needs of older people in Torfaen. We will develop a strategy which will enable us to realise our vision of Torfaen being a place where older people can live happy, healthy and fulfilled lives.

Financially, we continue to recover from the impact of previous years and continue to work hard to get back to pre-pandemic figures and improve projections for growth by more targeted marketing of our services and opportunities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age Concern Torfaen is a Charitable Incorporated Organisation registered with the Charity Commission. Its governing document is CIO-Foundation and its charity number is 1172466.

Organisation
The trustees who have served during the year and since the year ended are set out on under the reference and administrative details section.

Members are elected at an AGM and in accordance with the constitution.

The Board of Trustees is responsible for governance of the charity. The Board of Trustees has responsibility for the general control and management of the charity. It meets four times per year, where reports are received from all departments. The Chief Officer is responsible for the day to day management and meets monthly with the treasurer to go through the accounts, and monthly with the Chair to report on the situation of projects. New project proposals are brought to committee meetings for approval.

New Trustees are interviewed by a member of the Trustees. Newly appointed trustees attend induction to the organisation carried out by a training officer and are then trained in Board Builder which has been created by Age Cymru.

Methods adopted for recruitment, appointment and training of trustees
In line with procedures outlined in the constitution, nominations for membership are requested each year prior to the ACM. Appointments are made from within the membership following the AGM.

Each trustee is given an induction pack containing:

- Copy of the constitution
- Staff manual
- Index of policies and procedures
- Copy of latest annual report
- Roles and responsibilities of trustees

New members are introduced to all staff members. Training needs are discussed with the CEO.

Organisational structure of the charity in decision making
The organisation has a well- defined staffing structure with Team Leaders who are responsible for areas of activities.

Day to day management of the organisation lies with the Senior Management team. The Senior Management team includes: the CEO, with overall responsibility, the Compliance Manager who acts as deputy in absence of the CEO, as well as the Development Manager.

All staff carry out duties in line with Trusted Charity quality standards. Monthly supervision sessions and annual performance reviews are carried out in line with organisational policies. Monthly team meetings and weekly operational meetings are carried giving all staff opportunities to feed constructive views into the decision-making processes.

The multi-skilled Board of Trustees meet quarterly. Governance and major decisions regarding policy are made at Board level.

Employment of disabled people Age Connects Torfaen is an equal opportunities employer. A totally inclusive recruitment procedure is in place. The organisation is also a recognised 'Dementia Friendly Centre'.

The organisation has this year signed up to the Age Friendly Employer pledge, recognising actions that need to be carried out to improve the way we recruit, support and retain older workers.

Memberships/Relationships
Age Connects Torfaen is a member of Age Connects Wales, which consists of the following branches:

Cardiff & the Vale, Morgannwg, Neath/Port Talbot, North East Wales North Wales Central

The Board considers pay and renumeration of staff each year at scheduled Autumn meeting. At this time, the Board will consider any inflation uplifts or bonus payments.

During the year we employed 28 staff.

Our commitment to our staff is to ensure they are given opportunities to reach their full potential.

All staff are given an induction and mentoring programme during the first three months, with ongoing support of supervision and training to ensure they are equipped with the correct information to work with older people and become valued members of staff.

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

REFERENCE AND ADMINISTRATIVE INFORMATION

Name	Age Concern Torfaen
Any other name	Age Connects Torfaen
Registered charity number	1172466
Principal office	Widdershins East Avenue Griffithstown Pontypool NP4 5AB
Trustees	Jane Heard Damian Lines – Resigned 31.03.2023 Councillor Norma Parish Rory Stratton (Chair) Marianne Williams
Key Management Personnel	Angela Reed - Chief Executive Officer Tracey Jones - Compliance Manager
Bankers	Lloyds Bank 1 Gwent Square Cwmbran Torfaen NP44 1XN
Independent Examiner	Azets Audit Services Chartered Accountants & Statutory Auditors Ty Derw Lime Tree Court Cardiff Gate Business Park Cardiff CF23 8AB
Solicitors	Rubin Lewis O'Brien Gwent House Gwent Square Cwmbran NP44 1PL

RESPONSIBILITIES OF THE TRUSTEES

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by Order of the Board of Trustees and signed on their behalf by:

Trustee ..... Date 28/08/2024

RORY STRATTON

INDEPENDENT EXAMINERS REPORT
TO THE TRUSTEES OF AGE CONCERN TORFAEN
FOR THE YEAR ENDED 31 MARCH 2024

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2024, which are set out on pages 25 to 47.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's report

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulation but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with generally Accepted Accounting Practice effective for reporting period beginning on or after 1 January 2015.

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 that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the financial statements do not accord with those accounting records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Joanne Taylor

Joanne Taylor FCCA DChA
Azets Audit Services
Ty Derw
Lime Tree Court
Cardiff
CF23 8AB

Date: 28/8/2024

AGE CONCERN TORFAEN
CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:					
Donations and legacies	3	**49,553**	-	**49,553**	46,982
Charitable activities	4	**313,346**	**134,827**	**448,173**	541,653
Total income and endowments		**362,899**	**134,827**	**497,726**	588,635
Expenditure on:					
Charitable activities	5	**440,540**	**100,780**	**541,320**	541,769
Total expenditure		**440,540**	**100,780**	**541,320**	541,769
Net movement in funds		**(77,641)**	**34,047**	**(43,594)**	46,866
Transfers between funds	14,15	-	-	-	-
Reconciliation of Funds					
Total funds brought forward	14,15	**505,177**	**3,121**	**508,298**	461,432
Total funds carried forward	14,15	**427,536**	**37,168**	**464,704**	508,298

The Statement of Financial Activities includes all gains and losses in the period.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 30 to 47 form part of the financial statements

AGE CONCERN TORFAEN
CHARITY – STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted funds £	Restricted funds £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:					
Donations and legacies	3	**49,553**	**-**	**49,553**	46,982
Charitable activities	4	**271,260**	**134,827**	**406,087**	500,944
Total income and endowments		**320,813**	**134,827**	**455,640**	547,926
Expenditure on:					
Charitable activities	5	**396,839**	**100,780**	**497,619**	499,918
Total expenditure		**396,839**	**100,780**	**497,619**	499,918
Net movement in funds		**(76,026)**	**34,047**	**(41,979)**	48,008
Transfers between funds	14,15	**-**	**-**	**-**	-
Reconciliation of Funds					
Total funds brought forward	14,15	**497,526**	**3,121**	**500,647**	452,639
Total funds carried forward	14,15	**421,500**	**37,168**	**458,668**	500,647

The Statement of Financial Activities includes all gains and losses in the period.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 30 to 47 form part of the financial statements

AGE CONCERN TORFAEN
CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2024

	Note	2024 £	£	2023 £	£
Fixed assets:					
Tangible assets	9		**30,715**		32,311
Current assets:					
Debtors	11	**37,586**		13,133	
Cash at bank and in hand	19	**418,367**		487,374	
		455,953		500,507	
Liabilities:					
Creditors: Amounts falling due within one year	12	**(21,964)**		(24,520)	
Net current assets			**433,989**		475,987
Net assets			**464,704**		508,298
The funds of the charity:					
Restricted income funds	14		**37,168**		3,121
Unrestricted income funds					
General funds	15		**246,821**		322,866
Designated funds	15		**180,715**		182,311
Total charity funds	16		**464,704**		508,298

These financial statements were approved by the Board of Trustees on 28/08/2024

Signed on behalf of the Board:

.....
Trustee

Rory Gratton

The notes on pages 30 to 47 form part of the financial statements

AGE CONCERN TORFAEN
CHARITY – BALANCE SHEET
AS AT 31 MARCH 2024

	Note	2024 £	2024 £	2023 £	2023 £
Fixed assets:					
Tangible assets	9		30,338		31,653
Investments	10		1		1
			30,339		31,654
Current assets:					
Debtors	11	37,491		13,038	
Cash at bank and in hand		409,162		477,002	
		446,653		490,040	
Liabilities:					
Creditors: Amounts falling due within one year	12	(18,324)		(21,047)	
Net current assets			428,329		468,993
Net assets			458,668		500,647
The funds of the charity:					
Restricted income funds	14		37,168		3,121
Unrestricted income funds					
General funds	15		241,162		315,873
Designated funds	15		180,338		181,653
Total charity funds	16		458,668		500,647

These financial statements were approved by the Board of Trustees on 28/08/2024

Signed on behalf of the Board:

.....
Trustee

RORY GRATTON

The notes on pages 30 to 47 form part of the financial statements

AGE CONCERN TORFAEN
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

	Note	2024 £	2023 £
Net cash provided by operating activities	20	**(56,205)**	70,761
Cash flows from investing activities:			
Purchase of property improvements	9	**(12,802)**	(24,701)
Net cash used in investing activities		**(12,802)**	(24,701)
Change in cash and cash equivalents in the reporting period		**(69,007)**	46,060
Cash and cash equivalents at the beginning of the reporting period	20	**487,374**	441,314
Cash and cash equivalents at the end of the reporting period	20	**418,367**	487,374

The notes on pages 30 to 47 form part of the financial statements

1. ACCOUNTING POLICIES

Legal form and address
Age Concern Torfaen known as Age Connects Torfaen is a charitable incorporated organisation whose principal office is Widdershins, East Avenue , Griffithstown, Pontypool, Torfaen, NP4 5AB

Basis of preparation
The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

No separate cash flow statement has been presented for the charity itself as the charity has taken advantage of the exemptions in paragraph 1.12 of FRS 102.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

Group financial statements
These financial statements consolidate the results of the charity and its wholly-owned subsidiary Age Concern Torfaen (Trading) Ltd.

Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the group has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Fund accounting
General funds - these funds are available for the general purposes of the charity, to be used in accordance with the charitable objects at the discretion of the trustees.
Designated funds - these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.
Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular purposes.

1. ACCOUNTING POLICIES (continued)

Income recognition
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Income from 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.

Capital grants are released to the Statement of Financial Activities in the year of receipt. Fixed assets relating to capital grants are capitalised, and depreciation charged is offset against the grant income, in a restricted fund.

The value of services provided by volunteers has not been included.

Income for services and trading income consists of the invoiced value of goods sold/supplied to third parties and customers. Income is recognised in the period to which it relates with any income received in advance being deferred and released in future periods.

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

Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes all costs relating to the furtherance of the charity's objectives as stated in the trustees report and their associated support costs.

Governance costs include the costs of governance arrangements, which relate to the general running of the charity as opposed to the direct management functions inherent in generating funds, service delivery and programme of project work. These include such items as external audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure incurred by the charity in the year has been split between restricted and unrestricted funds. Expenditure relating directly to a cost category has been charged to that account. Expenditure, which includes more than one cost category, has been apportioned on a reasonable, justifiable and consistent basis to the categories involved.

1. ACCOUNTING POLICIES (continued)

Fixed assets
Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses or in cases where fixed assets have been donated to the charity, at valuation at time of acquisition.

Individual fixed assets costing £100 or more are capitalised at cost.

Depreciation is provided on all tangible assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Improvements to leasehold property	5% on cost
Plant and equipment	25% on cost
Furniture and fittings	25% on cost
Motor vehicles	25% on cost

Impairment of tangible fixed assets
At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Investments
Investments relate to 100% of the share capital of the charity's wholly owned trading subsidiary and is recognised at cost.

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Cash and cash equivalents
Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

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

1. ACCOUNTING POLICIES (continued)

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

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

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

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

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

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

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

Derecognition of financial liabilities
Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Employee Benefits
The costs of short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of stock or fixed assets.

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1. ACCOUNTING POLICIES (continued)

Pension
The charity operates a defined contribution pension scheme for certain members of staff. The assets of the scheme are held separately from those of the charity. The annual contributions are charged to the profit and loss account and charged against unrestricted funds

Operating leases
The charity classifies the lease of a photocopier and premises as operating leases. Rental charges are charged on a straight line basis over the term of the lease.

2. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

In the application of charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. INCOME FROM DONATIONS AND LEGACIES

Group and Charity	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Torfaen CBC				
Detached grant	**29,626**	-	**29,626**	37,030
Donations	**19,927**	-	**19,927**	9,952
	49,553	-	**49,553**	46,982

4. INCOME FROM CHARITABLE ACTIVITIES

Group	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Grants				
Agility UK	**29,925**	-	**29,925**	2,500
Aneurin Bevan University Health Board	**5,068**	-	**5,068**	7,488
AKT Partnership	**1,855**	-	**1,855**	-
Cardiff Metropolitan University	-	**53,853**	**53,853**	-
Carers Trust	-	**80,974**	**80,974**	-
Community Council	**3,000**	-	**3,000**	-
Community Foundation Wales	**6,500**	-	**6,500**	-
Good Things Foundation	-	-	-	3,540
Keep Wales Tidy	-	-	-	2,250
Kick Start	-	-	-	6,351
Masonic Chanels	-	-	-	2,000
Moondance Foundation	-	-	-	19,634
National Grid	**8,672**	-	**8,672**	8,739
Pontypool Community Council	-	-	-	3,000
Shaw Foundation	**1,500**	-	**1,500**	-
Torfaen County Borough Council	**49,298**	-	**49,298**	283,387
Wales Co-operative Centre	-	-	-	205
Welsh Water	**500**	-	**500**	-
Age Connects Wales (Welsh Government)	-	-	-	14,981
	106,318	**134,827**	**241,145**	354,075
Income for Services				
Healthy lifestyle	**83,357**	-	**83,357**	81,843
Shopping and cleaning service	**32,600**	-	**32,600**	30,845
Learning classes	**5,421**	-	**5,421**	2,435
Nailcutting/beauty services	**8,055**	-	**8,055**	6,770
Community support	**5,058**	-	**5,058**	5,081
Miscellaneous	**838**	-	**838**	3,384
Transport	**18,499**	-	**18,499**	15,341
Hub support	**2,856**	-	**2,856**	4,328
Room hire	**8,258**	-	**8,258**	1,535
Catering and bistro sales	**42,086**	-	**42,086**	36,016
	207,028	-	**207,028**	187,578
Total charitable activities	**313,346**	**134,827**	**448,173**	541,653

4. INCOME FROM CHARITABLE ACTIVITIES (continued)

Charity	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Grants				
Agility UK	**29,925**	-	**29,925**	2,500
AKT Partnership	**1,855**	-	**1,855**	-
Aneurin Bevan University Health Board	**5,068**	-	**5,068**	7,488
Cardiff Metropolitan University	-	**53,853**	**53,853**	-
Carers Trust	-	**80,974**	**80,974**	-
Community Council	**3,000**	-	**3,000**	-
Community Foundation Wales	**6,500**	-	**6,500**	-
Good Things Foundation	-	-	-	3,540
Keep Wales Tidy	-	-	-	2,250
Kick Start	-	-	-	1,658
Masonic Chanels	-	-	-	2,000
Moondance Foundation	-	-	-	19,634
National Grid	**8,672**	-	**8,672**	8,739
Pontypool Community Council	-	-	-	3,000
Shaw Foundation	**1,500**	-	**1,500**	-
Torfaen County Borough Council	**49,298**	-	**49,298**	283,387
Wales Co-operative Centre	-	-	-	205
Welsh Water	**500**	-	**500**	-
Age Connects Wales (Welsh Government)	-	-	-	14,981
	106,318	**134,827**	**241,145**	349,382
Income for Services				
Healthy lifestyle	**83,357**	-	**83,357**	81,843
Shopping and cleaning service	**32,600**	-	**32,600**	30,845
Learning classes	**5,421**	-	**5,421**	2,435
Nailcutting/beauty services	**8,055**	-	**8,055**	6,770
Community support	**5,058**	-	**5,058**	5,081
Miscellaneous	**838**	-	**838**	3,384
Transport	**18,499**	-	**18,499**	15,341
Hub support	**2,856**	-	**2,856**	4,328
Room hire	**8,258**	-	**8,258**	1,535
	164,942	-	**164,942**	151,562
Total charitable activities	**271,260**	**134,827**	**406,087**	500,944

5. EXPENDITURE ON CHARITABLE ACTIVITIES

Group	Direct £	Support £	Governance £	Total 2024 £	Total 2023 £
Audit fees	-	-	-	-	8,410
Independent examiner fees			4,589	4,589	-
Consultancy and professional fees	50,792	-	-	50,792	40,906
Depreciation	11,518	2,880	-	14,398	29,978
Motor and travel expenses	14,786	-	-	14,786	12,249
Office costs	26,557	6,639	-	33,196	27,289
Other staff costs	1,811	-	-	1,811	11,560
Premises costs	17,094	4,273	-	21,367	17,684
Project and event expenses	7,717	-	-	7,717	25,607
Publicity and marketing	6,472	-	-	6,472	16,386
Sundry expenses	1,244	311	-	1,555	443
Wages and salaries	324,591	36,066	-	360,657	309,653
Trading company costs	23,980	-	-	23,980	41,604
	486,562	50,169	4,589	541,320	541,769

Charity	Direct £	Support £	Governance £	Total 2024 £	Total 2023 £
Audit fees	-	-	-	-	8,410
Independent examiner fees			4,589	4,589	-
Consultancy and professional fees	50,792	-	-	50,792	40,906
Depreciation	11,294	2,823	-	14,117	29,731
Motor and travel expenses	14,786	-	-	14,786	12,249
Office costs	26,557	6,639	-	33,196	27,289
Other staff costs	1,811	-	-	1,811	11,560
Premises costs	17,094	4,273	-	21,367	17,684
Project and event expenses	7,717	-	-	7,717	25,607
Publicity and marketing	6,472	-	-	6,472	16,386
Sundry expenses	1,244	311	-	1,555	443
Wages and salaries	341,217	-	-	341,217	309,653
	478,984	14,046	4,589	497,619	499,918

6. FEES FOR AUDIT OF THE ACCOUNTS

Group and charity

	2024	2023
	£	£
Audit fees		7,210
Independent Examiner fees	**4,589**	-
Accountancy fees paid to auditor	**4,589**	1,200

7. ANALYSIS OF STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES, AND THE COST OF KEY MANAGEMENT PERSONNEL

	2024	2023
Group	£	£
Wages and salaries	**340,332**	311,309
Social security costs	**16,940**	17,513
Pension costs	**3,385**	2,057
	360,657	330,879
Charity		
Wages and salaries	**321,232**	290,330
Social security costs	**16,770**	17,266
Pension costs	**3,215**	2,057
	341,217	309,653

No employee earned £60,000 per annum or more during the current or prior year.

Trustees Remuneration
No trustee or any persons connected with them have received any remuneration during the current or previous year. No expenses were reimbursed to the trustees during the current or previous year.

Key Management Personnel – group and charity
The total amount of employee benefits received by key management personnel for their services to the charity during the year totalled £77,806 (2023: £78,771).

8. STAFF NUMBERS

Group and charity

	2024 Group	2023 Group	2024 Charity	2023 Charity
	No.	No.	No.	No.
The average number of employees, analysed by function, was:				
Direct services	**26**	25	**25**	24

9. TANGIBLE FIXED ASSETS

Group	Plant & equipment £	Furniture & fixtures £	Motor vehicle £	Improvements to leasehold property £	Total £
Cost					
At 1 April 2023	19,884	30,552	6,500	137,911	194,847
Additions	-	-	-	12,802	12,802
At 31 March 2024	19,884	30,552	6,500	150,713	207,649
Depreciation					
At 1 April 2023	15,480	21,468	6,500	119,088	162,536
Charge for year	4,026	4,110	-	6,262	14,398
At 31 March 2024	19,506	25,578	6,500	125,350	176,934
Net Book Value					
At 31 March 2024	378	4,974	-	25,363	30,715
At 31 March 2023	4,404	9,084	-	18,823	32,311

Charity					
Cost					
At 1 April 2023	17,241	30,552	6,500	137,911	192,204
Additions	-	-	-	12,802	12,802
At 31 March 2024	17,241	30,552	6,500	150,713	205,006
Depreciation					
At 1 April 2023	13,496	21,467	6,500	119,088	160,551
Charge for year	3,745	4,110	-	6,262	14,117
At 31 March 2024	17,241	25,577	6,500	125,350	174,668
Net Book Value					
At 31 March 2024	-	4,975	-	25,363	30,338
At 31 March 2023	3,745	9,085	-	18,823	31,653

10. TRADING SUBSIDIARY

Commercial trading operations and investment in trading subsidiary

	2024	2023
	£	£
Cost at 31 March 2024	**1**	1

The charity holds the entire issued share capital of 1 ordinary shares of £1 each in Age Concern Torfaen (Trading) Ltd, a company incorporated in England and Wales, company number 05823444. The registered office of the company is the same as the charity. Age Concern Torfaen (Trading) Ltd, provides services to older people in the area, which fulfils an objective of the Charity. A summary of the trading results is shown below.

	Year ended 31 March 2024	Year ended 31 March 2023
	£	£
Summary Profit and Loss Account:		
Trading Income	**42,085**	36,016
Grant	**-**	4,693
Administrative expenses	**(43,698)**	(41,851)
Operating profit/(loss)	**(1,613)**	(1,142)
Statement of Changes in Equity:		
Balance brought forward	**7,650**	8,792
Profit and total comprehensive income for the year	**(1,613)**	(1,142)
Distributions to parent charity under Gift Aid	**-**	-
Balance carried forward	**6,037**	7,650
The assets and liabilities of the subsidiary were:		
Total assets	**9,678**	11,123
Creditors: Amounts falling due within one year	**(3,641)**	(3,473)
	6,037	7,650
Aggregate share capital and reserves	**6,037**	7,650

11. DEBTORS

Group	2024 £	2023 £
Trade debtors	2,650	8,465
Accrued income	29,440	600
Prepayments	5,401	2,390
Other debtors	95	1,678
	37,586	13,133
Charity		
Trade debtors	2,650	8,465
Accrued Income	29,440	600
Prepayments	5,401	2,390
Other debtors	-	1,583
	37,491	13,038

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

Group	2024 £	2023 £
Trade creditors	11,887	8,190
Other creditors	1,967	1,381
Accruals	5,200	7,095
Taxation and social security	2,910	7,854
	21,964	24,520
Charity		
Trade creditors	9,972	5,083
Other creditors	1,531	1,258
Accruals	3,950	7,095
Taxation and social security	2,871	7,611
	18,324	21,047

13. FINANCIAL COMMITMENTS

At 31 March 2024 the group and charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

Group and charity	2024 £	2023 £
Expiry date:		
One to two years	1,769	3,145
Two to five years	100	1,852
More than five years	-	25
	1,869	5,022

14. RESTRICTED FUNDS

Group and charity	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2024 £
Cardiff Metropolitan University – Dementia Care App	-	**53,853**	**(18,328)**	**-**	**35,525**
Carers Trust – Your Time Your Choice	-	**80,974**	**(79,331)**	**-**	**1,643**
Winter Pressures	3,121	-	(3,121)	-	-
	3,121	**134,827**	**(100,780)**	**-**	**37,168**

Cardiff Metropolitan University funding was provided to develop a Dementia Care App. During the year £18,328 has been spent developing the app.

Carers Trust funding was provided for The Your Care Your Time project to provide a model of short break services, based on the needs of carers of a person with a cognitive impairment to support a break from their caring role. The flexible short break provision will be built around the carer responding to their time commitments, their needs and address what needs to change moving forward.

Torfaen County Borough Council - Winter pressures
The project funding was aimed at providing better services across Torfaen.

Previous year

Group and charity	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2023 £
Stepping Stones	-	274,212	(267,828)	(6,384)	-
Winter Pressures	-	14,981	(11,860)	-	3,121
	-	289,193	(279,688)	(6,384)	3,121

15. UNRESTRICTED FUNDS

Group	Balance at 1 April 2023 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2024 £
Unrestricted funds					
General funds	322,866	**350,097**	**(426,142)**	-	**246,821**
Designated funds					
Long service contingency	150,000	-	-	-	**150,000**
Fixed asset fund	32,311	**12,802**	**(14,398)**	-	**30,715**
	505,177	**362,899**	**(440,540)**	-	**427,536**
Charity					
Unrestricted funds					
General Funds	315,873	**308,011**	**(382,722)**	-	**241,162**
Designated funds					
Long service contingency	150,000	-	-	-	**150,000**
Fixed asset fund	31,653	**12,802**	**(14,117)**	-	**30,338**
	497,526	**320,813**	**(396,839)**	-	**421,500**

Long service contingency
This amount has been designated as a contingency in relation to future staff commitments, this will be utilised in future periods.

Fixed asset fund
This amount has been designated to earmark the net book value of the group's unrestricted fixed assets.

Previous year

Group	Balance at 1 April 2022 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2023 £
Unrestricted funds					
General funds	273,844	274,741	(232,103)	6,384	322,866
Designated funds					
Long service contingency	150,000	-	-	-	150,000
Fixed asset fund	37,588	24,701	(29,978)	-	32,311
	461,432	299,442	(262,081)	6,384	505,177
Charity					
Unrestricted funds					
General Funds	265,926	234,061	(190,498)	6,384	315,873
Designated funds					
Long service contingency	150,000	-	-	-	150,000
Fixed asset fund	36,713	24,671	(29,731)	-	31,653
	452,639	258,732	(220,229)	6,384	497,526

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Group				
Fixed assets	-	30,715	-	30,715
Net current assets	246,821	150,000	37,168	433,989
	246,821	180,715	37,168	464,704
Charity				
Fixed assets	-	30,338	-	30,338
Investments	1	-	-	1
Net current assets	241,161	150,000	37,168	428,329
	241,162	180,338	37,168	458,668

Previous year

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Group				
Fixed assets	-	32,311	-	32,311
Net current assets	322,866	150,000	3,121	475,987
	322,866	182,311	3,121	508,298
Charity				
Fixed assets	-	31,653	-	31,653
Investments	1	-	-	1
Net current assets	315,872	150,000	3,121	468,993
	315,873	181,653	3,121	500,647

17. RELATED PARTY TRANSACTIONS

Trustee Rory Stratton is employed by an insurance company used by the charity. There is no financial gain to the trustee.

There were no related party transactions during the current or previous year with the charity's trading subsidiary Age Concern Torfaen (Trading) Limited.

A spouse of a member of key management personnel is employed by the charity and earned total employee benefits of £10,351 (2023: £10,341).

18. PENSIONS

The group provides a defined contribution scheme for staff members. During the period ended 31 March 2024 the total employers' contributions charged for these schemes amounted to £3,385 (2023: £2,575). The amount outstanding at the year end was £1,517 (2023: £449).

The charity provides a defined contribution scheme for staff members. During the period ended 31 March 2024 the total employers' contributions charged for these schemes amounted to £3,215 (2023: £2,535). The amount outstanding at the year end was £1,517 (2023: £449).

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

Group	2024 £	2023 £
Net income for the reporting period	**(43,594)**	46,866
Adjustments for:		
Depreciation charges	**14,398**	29,978
(Increase)/decrease in debtors	**(24,453)**	(3,628)
Increase/(decrease) in creditors	**(2,556)**	(2,455)
Net cash provided by operating activities	**(56,205)**	70,761

Analysis of Cash and Cash Equivalents

Cash in hand	**418,367**	487,374
Total Cash and Cash Equivalents	**418,367**	487,374

Analysis of net debt

	As at 1 April 2023 £	Cash flows £	As at 31 March 2024 £
Cash at bank and in hand	487,374	**(69,007)**	**418,367**

20. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES - 2023

Group	Note	Unrestricted funds £	Restricted funds £	Total funds 2023 £
Income and endowments from:				
Donations and legacies		46,982	-	46,982
Charitable activities		252,460	289,193	541,653
Other trading activities		-	-	-
Total income and endowments		299,442	289,193	588,635
Expenditure on:				
Charitable activities		262,081	279,688	541,769
Total expenditure		262,081	279,688	541,769
Net movement in funds		37,361	9,505	46,866
Transfers between funds		6,384	(6,384)	-
Reconciliation of Funds				
Total funds brought forward		461,432	-	461,432
Total funds carried forward		505,177	3,121	508,298

Charity				
Income and endowments from:				
Donations and legacies		46,982	-	46,982
Charitable activities		211,751	289,193	500,944
Other trading activities		-	-	-
Total income and endowments		258,733	289,193	547,926
Expenditure on:				
Charitable activities		220,230	279,688	499,918
Total expenditure		220,230	279,688	499,918
Net movement in funds		38,503	9,505	48,008
Transfers between funds		6,384	(6,384)	-
Reconciliation of Funds				
Total funds brought forward		452,639	-	452,639
Total funds carried forward		497,526	3,121	500,647

AGE CONCERN TORFAEN

England & Wales - Charity number 1172466

Accounts

Charity Number 1172466

age connects torfaen.

AGE CONCERN TORFAEN

REPORT OF THE TRUSTEES & CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023



Azets Audit Services
Chartered Accountants & Statutory Auditors
Ty Derw
Lime Tree Court
Cardiff Gate Business Park
Cardiff
CF23 8AB

AGE CONCERN TORFAEN
CONTENTS

Contents	Page
Report of the Trustees	1 – 26
Independent Auditors' Report	27 - 30
Statement of Financial Activities	31 - 32
Balance Sheet	33 - 34
Statement of Cash Flows	35
Notes to the Financial Statements	36 - 53

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

Message from the Chair

As Chair, this year I have seen a massive positive change in the organisation, the buzz around our building (Widdershins) is certainly welcomed after the last three years of dealing with the onslaught of Covid.

Our mission to continually strive to improve the quality of life of Older People, is at the heart of all our services. We are committed to making a big difference to the people of Torfaen. Our staff & volunteers certainly are unique, having the care and compassion to support everyone they engage with, along with the strength to go that extra mile. As Trustees we are very proud to be associated with this organisation.

From the report, you will see, we have helped hundreds of people to live independently, by providing practical and emotional support. The cost-of-living crisis has had a major impact on older people with many struggling, especially with the energy bills. Therefore, it has been one of our priorities to provide extra "drop-in surgeries" to enable people to receive specialist advice on maximising their benefits. During the Winter months, we offered a warm place to any person who needed support, whilst offering soup and a roll and a general chit chat.

Last year, we informed you of a new project which was funded from the Community Renewal Fund, to deliver workshops on various topics, I am pleased to say that it has been a resounding success. Although the funding was time limited, many of the workshops are still carrying on. In December, those attending the workshops will organise a display of their work.

The organisation doesn't stand still in its forward thinking and developments. This year we have embarked on new partnerships with LEAP, in response to the pressure being caused by the cost-of-living increase, this project will offer free energy advice, with home visits. Also, an innovative new project with Cardiff Metropolitan University, to develop a protype for an App, looking at managing "Sundowning" amongst people living with dementia. This is one project to keep your eye on, as it will be a game changer, especially for Carers.

After Covid, we experienced many staff pursuing different career paths. We knew that we needed to consult with staff, which was carried out in August 2022. This resulted in Age Connects appointing a Well-being Officer to engage on a regular basis, to ensure our staff were able to share and offload problems. This has had a very positive reaction. Long may it continue.

As always, we would like to thank all the various trusts, funders, and businesses, who continually support us. A big thank you to all our amazing volunteers, that give their time each week, to support all our clients & staff, whilst helping to make our organisation a very special place.

As Chair I was very proud when Age Connects won the South Wales Argus Health Charity of the Year Award. The Team who attended the Awards Ceremony, were very surprised, although it was well deserved, especially after the last three years, through these unprecedented times.

My sincere thanks go to my fellow Trustees, for their commitment to the organisation over the years.

I would also like to express our gratitude to the staff for all their hard work and dedication to the organisation. They are an inspiration to others. We look forward to working with you for another rewarding year.

Mr R Stratton, Chairperson **Angela Reed, Chief Executive Officer**

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their report and accounts for the year ended 31 March 2023.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's Memorandum and Articles of Association and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The charity became a charitable incorporated organisation on 6 April 2017. The assets and liabilities from Age Concern Torfaen, charity number 1037278 were transferred to the charitable incorporated organisation on 6th April 2017.

OBJECTIVES AND ACTIVITIES
The objectives of the charity are set out in the governing document and exist to enhance the quality of life of older people in Torfaen.

These include activities and services dedicated to maintaining a healthy lifestyle, providing support to those affected by dementia, befriending schemes which aim to reduce loneliness, as well as advocacy, information and advice services.

Our Aim: To enhance the quality of life for older people in our community.

Our Mission: To continually strive to provide quality services, whilst encouraging involvement and wellbeing for older people in Torfaen, by adding "Life to years".

Objective: To promote the relief of elderly people in any manner which now is or hereafter may be deemed by law to be charitable in Torfaen and surrounding areas.

To achieve this, the Charity is committed to developing and promoting itself via the following methods:

- Services & Support
- Awareness & Advocacy
- Partnership & Co-operation
- Development & Innovation

Objectives & Activities: Main activities undertaken to further the Charity's purpose.

Charitable Activity	Objective
Information & Advice, inclusive of Welfare Benefits Service	Providing up to date information on issues affecting older people, their family and carers. Maximisation of income by accessing welfare benefits.
Awareness & Advocacy	Organising awareness days, supporting national and local issues. Providing opportunities to meet the needs of people over the age of 50. Service promotion awareness ensures we meet our objectives.

Partnership & Co-operation	Participate in local networks with the view of working with like-minded organisations to develop generic services. To communicate effectively both internally and externally with all stakeholders, and to ensure a user led participatory approach to organisation development.
Development & Innovation	Ensure sufficient income is maintained to support the services and activities we believe make a difference to older people's lives. Raise restricted income to further the objectives of the charity. To consult with our service users to understand their needs. Retain the skills and talents of older workers, which will create a better understanding of our customers. Utilising our internal Contact Management System to encourage department collaboration

Public benefit: We have referred to the guidance contained in the Charity Commissions' general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The trustees consider how planned activities will contribute to the aims and objectives they have set.

The organisation continued to reshape its services as a result of learning from the impact of the Covid19 pandemic. Older people seen by our services had greater needs for support than before the pandemic, with physical and emotional health and wellbeing having suffered dramatically because of long periods of lockdown. At the same time, public sector financers have been stretched which inevitably impacts on funding into Age Connects Torfaen. Staff are aware that the coming year will continue to be challenging and require Age Connects Torfaen to adapt flexibly to meet people's needs and to ensure the organisation is working as cost efficiently as possible.

The charity remains grateful to the many organisations that continue to help fund the work we undertake. Thanks go to:

Moondance Foundation, Gwent Freemasons, National Grid, Integrated Care Fund, Good Things Foundation, Torfaen County Borough Council and many others.

This annual report highlights the added value and the support thousands of older people across Torfaen received this year.

ACHIEVEMENTS AND PERFORMANCE

From staff achievements and fantastic feedback on our services we are proud to share some of our developments and success during 2022-2023

- Age Connects Torfaen won the South Wales Argus Health Chairty of the Year award.
- Age Connects Torfaen appointed the first Staff & Volunteer Wellbeing Officer, supporting staff and volunteers with all aspects of their life.
- Both our Chief Executive Officer & Chair of Trustees were finalists at the Torfaen Voluntary Alliance Torfaen Community & Volunteer Awards.
- Funding was received from Tiny Rebel Brewery to develop our sensory garden.
- Summer 2022 saw the first "Widdstock" accessible festival.
- The Summer of 2022 we opened Matthews Garden, a quiet, interactive and accessible space that allows clients and their Carers to safely enjoy the outdoors.
- Funding secured through AKT partnerships with Cardiff Metropolitan University to develop a prototype for an app looking at managing "Sundowning" amongst people living with dementia.

Source of referrals

- Self-Referrals
- Family Members
- Internal Referral
- Statutory Sector

Age Connects Torfaen Services

Home Services

Our dedicated team have provided 1,915 hours of support in older people's homes this year.

Due to the cost of living crisis many of our clients have struggled financially this past financial year and as a result we have lost existing clients across all 3 services provided by Home Services. New client take-up during this period also declined due to cost implications.

We were able to offer a referral to clients through our I&A department to access a benefits assessment, ensuring that clients were maximising their income.

A service review was carried out where we engaged with clients and/or their families to discuss the services provided. This concluded with positive feedback across all 3 services in terms of how each is delivered and client expectation. Cost was the only negative factor.

During Apr 2022-Mar 2023 we provided:

- 1,379 hours of cleaning
- 281 supermarket shops equating to 244 hrs
- 292 hours of Community Support Services.

Case Study: Home Services **Introduction**	Mrs X initially accessed our community support service via a family member who made the referral. The criteria was to introduce community support to the client slowly as the client only went out to access medical appointments. She was hesitant to have someone in her home for company.
Reasons for the project	Encourage client to build confidence to get out and about in the local community.
What is the baseline data?	Mrs X had family around her who were not always able to visit her due to their own commitments. Community support was suggested to Mrs X with the aim of providing a befriending service. Mrs X was reluctant at first but agreed on the basis that the worker attending would only stay for a short period of time. It was also requested that a hot meal be provided from ACT during the visit as another way to engage with the client.
Impact/ Difference made to client/ service/ organisation	An experienced worker was allocated to Mrs X and began to visit on a weekly basis, on the same day and time each week. Repetition was important to build up a relation with the client. When the visits began Mrs X would come out into the front garden and collect her meal from the worker with limited communication and would then return inside her property. As the weeks continued Mrs X would spend longer with the worker and invited the worker into her home. This was a positive progression for Mrs X who was regaining confidence and enjoying time spent with the worker. Age Connects Torfaen's service involvement meant that Mrs X was now receiving community support for the full allocated time, giving peace of mind to her family who initiated the support.
Activities carried out (what did you do)	Following the initial family referral a worker was allocated to complete the weekly community support. This service provision included a meal delivery on the same day and time each week.

What went well?	Mrs X and her family were able to rely upon the service being provided and were able to see the positive impact it was having on Mrs X. The support of Age Connects Torfaen Home Services team contributed towards positive wellbeing for Mrs X.
Lessons learnt and challenges faced? (what were the main challenges and how were these overcome)?	The building up of a professional trusting relationship with Mrs X meant that the services provided were tailored to Mrs X needs and could be amended due to change where needed with minimum impact for the client. Communication and consistency were key in supporting Mrs X.

Money Matters

The Information & Advice team provides assistance and guidance on a range of welfare services for older people in Torfaen. The team signpost clients to services both within Age Connects and to those of our voluntary sector partners and affiliates.

This service helps older people lead a more independent, enjoyable and fulfilling life.

We provide "drop in surgeries" and appointments at community locations across the borough; outreach into the community, home visits for those who are housebound and an enquiry line for information and signposting.

The service offers general and specialist advice on a wide range of issues affecting older people including:

- Maximising income and claiming welfare benefits
- Care homes and charging procedures
- Planning for the future – Wills, Funeral Plans and Equity Release
- Aids and adaptations to help remain in your own home
- Schemes to keep your home warm and energy efficiency
- Managing national affairs and taxation
- Housing and tenancy

We help make it easy for older people to claim the money to which they are entitled. We have a benefits advisor available throughout the year to provide expert help and information to older people and their families throughout Torfaen.

Millions of pounds worth of benefits goes unclaimed by older people every year, including means and non-means tested benefits such as, Personal Independence Payments, Pension Credit, Attendance Allowance, Universal Credit, Council Tax and Housing Benefits.

This year, we gained **£1,298,952.77** in maximising the income of older people and their Carers. We also assisted in individuals **reducing their debt by £8,854.56.**

Information & Advice

We help hundreds of people to know their rights and make the best choices for later life.

We provide information and advice that covers every facet of later life, from helping people find out the benefits they are entitled to claim, to discussing options that help make later life at home more manageable.

Our aim is to be the first port of call – the first place that people turn to when they have an age-related need.

Our information and Advice service assists to ensure awareness and support to claim benefits such as:

- Attendance Allowance
- Personal Independence Payment
- Pension Credit
- Employment Support Allowance
- Council Tax and Housing Benefit

The service has supported fuel poverty and energy efficiency. The positive outcome of an increase to an individual's income can help an older person with more choices to access new social opportunities and activities.

During the start of the financial year, we were still complying with Covid regulations and procedures, our way of working changed and the team were forced to work at home, assisting with application forms over the telephone and an option of Zoom meetings. We assisted in wellbeing calls to help with the social isolation that many people felt.

During April 2022- March 2023 Information and Advice had 8,334 contacts with older people, their families, carers, and professionals.

Case Study: Information & Advice **Introduction**	Mrs X, historically known to Age Connects Torfaen, 85 and widowed, living in Pontypool area. Mrs X commenced Steppingstones Ceramic workshops. Mrs X requested a benefit assessment due to change in circumstances of being a widow, as she is now living alone in granny annex. The cost-of-living day to day living was contributing to Mrs X feeling anxious
Reasons for the project	Maximise income.
What is the baseline data?	Mrs X medical conditions were arthritis, thyroid, visual impairment. Mrs X's health had deteriorated, recently experienced a fall of which the outcome was hospital admission to have a new hip, from which she is now trying to recuperate, with slow progress. Mrs X is very independent and does not like asking for help, therefore she was very reluctant although agreed to apply for Attendance Allowance following many discussions and encouragement
Impact/ Difference made to client/ service/ organisation	Financial assessment completed the outcome of which confirmed Mrs X was in receipt of State Pension, and savings. Mrs X received a back payment following the positive decision of Attendance Allowance award relating to the decision-making period – 4 weeks from the time of contact to Age Connects Torfaen Alternative Office status with DWP service. Mrs X was delighted as this will help pay for the cleaning and transport. Referral for Mail and telephone preference was completed contributing towards feeling safe whilst living alone. South Wales Fire Service attended property to fit new smoke and carbon monoxide alarms, contributing towards feeling safe whilst living alone. LEAP – completed assessment at client's property to help save energy, home assessment visit was actioned, gained energy efficient LED lightbulbs and products. Mrs X attends 4 weekly nail cutting service and uses Age Connects Torfaen Transport service. Mrs X attends discounted fish and chip at Widdershins on a Monday afternoon. Mrs X attends grief counselling monthly

	Mrs X feels due to gaining additional income, she is more independent by being able to pay for services to access including transport, health services and social inclusion opportunities. Mrs X feels she is not now totally reliant on her family and can remain in her own home. Mrs X well-being has also increased due to accessing many opportunities of which she feels are very important since her husband passed away. Knowing a local service is available to speak to on a one-to-one basis is very important. Total yearly maximisation Attendance Allowance £4,804.80 Back pay £369.60 Winter fuel £500.00 Council Tax reduction £1,405.69 Energy Supplier grant £400.00 Total income: £7,480.09 **Quote:** **"Thank you so much, it's so much appreciated especially after my fall I am very frightened to come out now as I am unsteady, and your transport service is giving me my independence back slowly".**
Activities carried out	Financial Benefit assessment Mrs X had State pension, savings over the threshold. This took Mrs X income over the applicable amount for Pension Credit. Assistance to complete Attendance Allowance application with Mrs X to be able to afford cleaner and taxis. Awareness of telephone and mail preference service to eliminate junk mail and nuisance calls to promote safety. Awareness of care assessment via Social Services – explained that a financial assessment would be made, and half of Attendance Allowance would be used as income - declined. Awareness of Age Connects Torfaen services including nail cutting service. Awareness of Energy Efficiency grants and LEAP project opportunities Awareness of counselling services – due to the grief of losing husband Referral for Smoke Alarms and Carbon Monoxide alarms through South Wales Fire Service Awareness of Bistro discounts and Free food offers. Awareness of Cost-of-living grants.

Befriending Services

Age Connects Torfaen is committed to tackling the high levels of social isolation amongst Torfaen's older population, as research shows that loneliness has a negative impact on our mental and physical well-being.

At Age Connects Torfaen, we work hard to combat loneliness within the older generation across the county. Our long running lunch hubs are the perfect example of a way we can do this.

We operate 3 befriending hubs within the local borough. The hubs are a focal point for isolated older people, providing much needed social interaction, hot meal and emotional support. It's been proven that regular contact makes a huge difference in helping to uplist the spirits of older people.

Between April 2022 and March 2023 with Covid 19 restrictions gradually lifting we have been able to welcome new members to our hubs, although numbers have fluctuated ranging from 18 – 13 due to illness as to be expected. Taking into consideration bank holidays and being closed over Christmas we have been able to deliver these hubs for 47 weeks of the year. Having 3 hubs a week in 3 different locations means that over the year this service has enabled on average 49 people a week to get out of the house, make new friends and socialise across Torfaen. Which in turn means that we have provided the hubs with 2,300 meals. With a push being given to advertising, we hope to raise memberships and help combat loneliness and isolation within the older community.

Single Point of Access (SPA)

The Single Point of Access Team dealt with one hundred and twenty referrals throughout April 2022 to March 2023.

Referrals have been received from various organisations including the Health Board, Local Authority, Social Services, Third Sector, Housing Associations and Family members. By having a named worker, we eliminate the need for the refer to speak to numerous departments. We can then provide a smooth transition into our services.

The SPA team regularly attends the Open Doors Network to promote Age Connects Services.

Health Suite

The Nail Cutting Service continues to be available to individuals 50+ who lives in Torfaen and surrounding areas. Continued reassurance has been a key factor in encouraging some individuals to access community services following the COVID-19 lockdown. Our service support individuals who have mobility or eyesight difficulties which then effects their ability to bend or hold nail nippers to cut their own nails.

During April 2022-March 2023 296 people accessed our nail cutting service, this was both at our community nail cutting clinics and home visits.

Our Nail Cutting Technicians promote good foot health care to maintain independence and support falls prevention. Additionally, active listening enables referrals to be actioned for support, information and advice, along with the opportunity to access an appointment to maximise income.

We deliver our Nail Cutting service in partnership with Aneurin Bevan University Health Board. Referrals can be made direct to the Health Board regarding treatments of which are identified upon access to our service, the positive referral process eliminates pressures on GP services.

Healthy Eating

The Bistro & Catering

Following the safe return of services to the Bistro, Dementia Groups and Hubs during the previous year, catering budgets became under pressure from a rise in inflation relating to food products. Age Connects Torfaen menu planning and sourcing of ingredients supported the aspect of not passing on an increase in meal prices to our clients whilst continuing to provide quality meals.

Funding was secured to set up Warm Hubs at our Widdershins Centre offering free homemade soup, cream teas and breakfasts at a time when older people were experiencing cost-of-living crisis financial pressures.

The catering team were trained in all areas of Food Hygiene and Allergens ensuring compliance of Environmental Health standards and a safe service delivery.

During April 2022-March 2023 3,584 meals were provided.

Stepping Stones

The Stepping Stones project was delivered during April 2022-December 2022 with funding from the UK Community Renewal Fund.

It aimed to increase local paid and unpaid employment opportunities and support the creation of small business for anyone aged 50+ living within Torfaen.

Stepping Stones delivered programmes of 12 x weekly half-day workshops ('Stage 1') delivered by specialist tutors, to develop one of the following skills within an inclusive and welcoming environment:

- Ceramics
- Jewellery making
- The Repair Shop (upcycling and DIY)
- Growing and managing your own allotment
- Cake decorating

Stepping Stones also provided an opportunity for 16 beneficiaries from each cycle to move onto 'Stage 2', and receive a further 12-week programme delivered in partnership with Communities for Work+ to develop business skills.

At the end of the funded project in December 2022:

- 119 people had participated in the Stepping Stones project with a total of 1,736 attendances across the project.
- 23 participants were supported to become 'hobbyists', selling items informally to friends, family or at local craft fairs.
- 2 new businesses were created with the support of the grant. These individuals were already economically active but were supported by the project to diversify and further develop their offer.

Merry Moments Dementia Services
Age Connects Torfaen offers a variety of different Dementia services throughout the organisation.

Merry Moments
The Merry Moments Dementia service is for people over the age of 65 living with Dementia or a Cognitive impairment. Our focus is to provide a safe, welcoming environment to our clients to help improve their wellbeing and mental health. During our Merry Moments sessions, the clients can engage and enjoy meaningful activities that promote brain health and stimulation through a range of activities. The sessions are carried out by specially trained staff that have a full understanding of the range of activities needed to aid someone living with Dementia.

Zest for Life
The Zest for Life workshops run weekly for our clients with Young Onset Dementia or a Cognitive impairment, providing a supportive group for younger individuals. The sessions include a range of Arts and Crafts, themed days and workshops, designed to promote health and wellbeing alongside brain health and physical and emotional support for clients. The Zest group offers a safe place for members to access peer support, one to one support, music therapy, gentle exercise, and community-based activities.

The Dementia services team continue to provide Home Visits for clients who are unable to attend the centre due to their decline or for those who do not wish to attend group settings and access 1-1 activities.

Over the past year we have worked hard in increasing the range of services we offer to the clients, as a team we are very passionate about the benefits of music and physical exercise, ensuring that there is always an element of this in every session. The team focus on brain health, physical health as well as emotional and social support for clients to ensure we follow a person-centred approach to our work with each client.

During April 2022-March 2023 we introduced a Merry Movements session, this group focuses on physical health by implementing a range of games, exercises, and classes to ensure physical health is maintained. This can then contribute to a reduction of falls and mobility problems in our client group.

We continue to deliver our intergenerational work with the local primary school and have now expanded the intergenerational work by running Little Visitors sessions, these sessions are run together with the Dementia Services team and Sing-along with Liz. We invite local mums with their babies and toddlers for a singing and interaction session with our clients, these sessions have proved to be highly successful providing all attending with an overwhelming sense of joy and happiness.

We have continued to run the weekly Love to Sing Choir sessions. The number of members has increased and it remains accessible for both clients and their carers. The Dementia services team is very passionate about the health benefits of Music for people living with Dementia.

During April 2022 – March 2023 Merry Moments has had an average of 219 group attendances a month and Zest for Life has an average of 31 group attendances per month. We have also delivered on average 60 home visits per month.

Dementia services has continued to see a steady rise in members over the past year following the pandemic, with groups and services all being able to return to pre pandemic times, we are still yet to have quite the numbers of clients per group as before the pandemic though we are confident that this will and can be achieved.

Case Study: Merry Moments **Introduction**	Mrs X attended Merry Moments for a taster in early January 2023. Mrs X has been living with Alzheimer's for the past 3 years. Mrs X has recently relocated to the local area with her husband and receives support from the family.
Reasons for the project	Mrs X is becoming more withdrawn and isolated, her husband is very busy trying to renovate their new property installing adaptations for Mrs X to allow her to live in the new property. The referral was made to find some social interaction for the client and respite for husband.
What is the baseline data?	Mrs X had never accessed any services with ACT before and this was her first engagement with special community services for people with Dementia. On carrying out a home assessment with Mrs X, it was decided to arrange a taster session. Mrs X had limited communication and very confused speech, there was not much interaction on our first meeting. Mr X was also very nervous about her attending a group setting stating that she didn't really enjoy groups although realised the need for him to have some respite.
Impact/ Difference made to client/ service/ organisation	Since the first attendance we have seen the confidence grow in Mrs X, she has made many friends and become a chatty member of the group. She always attends with a big smile and has increased her time in the group adding a wraparound session on enabling Mr X to have a longer period of respite. Mrs X also thoroughly enjoys the Little Visitor sessions, during this session we see a lot of engagement and singing with the toddlers, she loves to get involved in this session.
Activities carried out	Mrs X joins in with some of the activities during the sessions from arts and crafts, reminiscence, she especially enjoys music sessions and visits from the little visitors. Mrs X has really engaged in the sessions and continues to smile and enjoy her time with us.
What went well	Mrs X has a weekly wrap around session allowing her to have an hour 1-1 with the team prior to the session starting, enabling Mrs X to become at ease with the team and get to know them well, this increased her confidence and brought her out of herself. Placing Mrs X with chatty members of the groups, enables Mrs X to listen to the conversation and laugh together with the group.

Lessons learnt and challenges faced	The main challenges faced with Mrs X was to ensure we made the transition into the service as relaxed as possible ensuring she was comfortable with the group setting. This was managed successfully, and she has settled well into the group with no problems or anxiety. This was aided by having that 1-1 time in the morning with the team to settle in and get used to being at the centre. Keeping her husband informed of her progress in group and him seeing how happy she was when he dropped her off also allowed him to relax in knowing she was safe and enjoying her time with us.

Case Study: Zest for Life Project Introduction *(a brief summary of the service/ client/ organisation)*	Mrs L is a lady in her mid 60's, she has recently been diagnosed with Young Onset Dementia. The diagnosis is very new to the client and her family, they are struggling to come to terms with the diagnosis and what this now means. She first attended the centre late January 2023.
Reasons for the project	Mrs L family had been informed about the Zest group by the local Memory Clinic and decided to make contact. Hoping to find some peer support with the diagnosis.
What is the baseline data? *(what was the situation at the start of your project)*	Prior to attending the Young Onset Dementia Group Mrs L was starting to become isolated following diagnosis and unsure how to start to navigate life now, her daughter is a great support although her husband was really struggling to come to terms with the Dementia.
Impact/ Difference made to client/ service/ organisation *(Who /what did your work have impact on?)*	Mrs L has attended the group at the centre since early 2023, during this time we have seen her grow in confidence, make some wonderful friendships. She not only attends the Zest group but also the choir and Little Visitors with her daughter and grandson, enabling her to carry out a range of different groups since gaining her confidence. It has been wonderful to see her join in with the other mums and grandparents at our little visitors sessions and also take part with her daughter in this session.
Activities carried out *(what did you do)*	Mrs L has carried out a wide range of activities with the group including arts and craft, painting, ceramics, clay and other creative projects. Mrs L loves the music element to the sessions getting involved in the live music sessions and choir. She is happy to join in group activities as well as individual ones. There is often much laughter and banter between the members of the group that she enjoys joining in with.
What went well?	Enabling Mrs L to find that she can lead a very full varied life with a diagnosis of dementia, to see her engage with peer support from the others in group going through similar situations and enabling the family to also grow in confidence and gain support since the diagnosis.
Lessons learnt and challenges faced *(what were the main challenges and how were these overcome?)*	Mrs L has a bad time trying to make her husband aware of Dementia and understanding it, we are working together to help educate him on how he can aid Mrs L and access support for himself. "I love coming here, I can be myself and not have to worry, I always feel happy and safe here"

Transport Service

We continued to receive funding from Transport to Health to expand our transport services and offer people who need to access a medical appointment affordable transport.

We worked hard to build our transport services back up post covid, but now solely use our Age Connects transport service to transport people to and from our different services.

During April 2022- March 2023 we provided on average 71 regular journeys a week, this is an increase of 28%.

Clubs & Classes

Following on from the successful Stepping Stones project, we sustained people's interests in attending clubs and classes and in January 2023 unveiled a weekly programme of clubs and classes. We now provide a different club or class every day of the week. Introducing a varied weekly programme has attracted a younger older persons to access our Widdershins Centre.

Since January 2023, we have provided 53 classes with 263 attendees.

Digital Inclusion

We support Torfaen residents aged 50+ and help them to build their confidence and knowledge in using digital devices such as smartphones, tablets/iPads and laptops.

Age Connects Torfaen offers both group sessions and 1:1 support. Some people learn through a combination of both.

Becoming digitally connected can reduce feelings of isolation, loneliness and can improve physical and emotional wellbeing.

Much of the IT equipment is made possible thanks to funding from Good Things Foundation.

During April 2022-March 2023, we provided 39 digital inclusions sessions and supported 193 people.

Age Connects Torfaen Staff Wellbeing

After consulting with staff in August 2022 Age Connects Torfaen assigned a designated Wellbeing Officer. The worker has access to Mental Health Connect 5 training and took the lead on Small Workplace Health Award. All new staff have an introductory meeting with the Wellbeing Officer and a follow-up a couple of weeks into their employment. The Wellbeing Officer has periodic meetings with staff and is also available as and when required. They have confidential one-to-one support when needed, signposting to other support services and provide relevant literature. Examples of this include benefit advice, housing, access to a food bank and GP and Mental Health services. The Wellbeing Officer has also been able to act as mediator within departments to prevent any concerns/issues escalating.

Over the next year, the Wellbeing Officer will highlight key campaigns which will be of benefit to staff and extend the wellbeing service to cover our volunteers.

Recruitment

Like many employers, Age Connects Torfaen struggled to attract and recruit into new roles throughout the reporting period. This is due to a highly competitive, employee led jobs market and over 1 million people taking themselves out of the jobs market during the pandemic. Whilst the charity is an accredited Real Living Wage Employer, it appears that people have wanted a more flexible work pattern which is not achievable in all areas of our service delivery.

Volunteering

Our volunteers make a unique contribution to the life of older people in Torfaen. By providing a wide range of services and support. There is little that cannot be achieved through shared enthusiasm, creativity, a diversity of skills and range of experience.

We welcome those of all ages and backgrounds who like to make time for older people in Torfaen.

Between Aprill 2022 to March 2023 Age Connects Torfaen have provided 19 volunteers with opportunities across the organisation both at Widdershins Centre and in the local community. Throughout this time, we estimate that they have provided 2,010 hours to the organisation.

Their valued time enables our services to be both successful and cost effective. Some volunteers have given their time for many years and as an organisation we value their time, skills, and the attributes that they bring. We continue to welcome new volunteers, providing them with the opportunity to utilise their existing skills or learn new skills.

A special "Thank you" and appreciation is shown during Volunteers Week. We look forward to the year to come and growing our volunteer team.

Your Voice

50 plus Torfaen Older People's Forums

Funding from Torfaen County Borough Council supported the 50+ Forums to continue their monthly meetings. An aim this year was to encourage new members to access 50+ Forums across Torfaen. This was especially important following the COVID-19 restrictions, to ensure the older people of Torfaen (50+), had a voice relating to local and national matters, along with making new friendships. Blaenavon and Pontypool Forums continued to meet at their community venues, whilst Cwmbran moved to a new venue in the Old Cwmbran area which accommodated a proposed increase in numbers and parking/public transport nearby.

A programme of guest speakers led to many interesting and topical meetings/discussions by each Forum. Examples of guest speakers included: Older Peoples Commissioner For Wales Engagement Team, Friends Of Newport Transporter Bridge, Age Cymru HOPE Low Level Advocacy, Gwent Carers, Torfaen Community Connectors, Age Connects Torfaen "Stepping Stones" Learning Opportunities, Information & Advice Service & LEAP Energy Efficiency, South Wales Fire Service.

Consultation and campaign engagement: Pension Credit Take-Up, Torfaen County Borough Council: Annual Residents Survey, Well-Being Plan Consultation, Welsh Government: One Network, One Timetable, One Ticket Consultation, A Fairer Council Tax, Torfaen County Borough Council & Cardiff University "Your Views About Decarbonisation And You/Your Local Community.

Workforce and Training
During April 2022-March 2023 Age Connects Torfaen was able to offer training opportunities for individuals to gain work experience and student placements. In total 3 people completed placements with Age Connects Torfaen.

This year staff and volunteers have been able to take part in training both in person and remotely. The following training has been undertaken:

PIP Awareness, Working with Young Onset Dementia, Introduction to Domestic Energy Efficiency, Safeguarding Adults Level 2, Chairty Log training, Allergen Awareness, Age Connects Torfaen Induction, Health & Safety Awareness, Emergency First Aid At Work,

What do our services mean to people?

These are things people told us during this year:
"The service is fantastic. It helped me regain my balance. I'm now regarding my computer in a more friendly way!. "

" Getting out was such a relief. The last few months have been such a struggle. I have never had anything like this happen to me before. I am so glad to have this support."

" Having support with the shopping has been really great, and has made life for us much easier".

"This has given me a way to connect with my Auntie, I often don't know how to communicate with her since she got dementia".

"Making contact with people who are on their own, chatting with them for a while gives me a sense of community, that we are here for each other, particularly as we get older."

Fundraising and Events
Fundraising continued to be challenging in 2022-2023 with the cost of living increase impacting people's ability to donate and events on an international scale such as the Russian/Ukrainian war being at the forefront of minds when considering where their money Is donated. All this still against the backdrop of the Covid 19 Pandemic.

Despite the changing external environment there were several hugely successful events held which included our annual family fun Santa Run, Christmas Draw and Platinum Jubilee Celebrations. These will be replicated in years to come, and help us to purchase specialised dementia equipment and continue to run our free weekly dementia friendly choir.

New Projects
Age Connects Torfaen entered into a new partnership with **Local Energy Advice Partnership (LEAP)** providing free energy home visits to eligible people living within Torfaen. The visit involves the installation of free energy saving measures, and if applicable the referral for further funded energy efficiency improvements, such as insulation and efficient heating systems.

The project commenced in October 2022 and during this time we have carried out 67 home visits generating a commission of £8,375. During the next year we will increase the number of visits to reaching a target of 20 visits per month.

In partnership with Cardiff Metropolitan University we have created a prototype to help Carers and people living with dementia deal with "Sundowning". During the next year we are looking to secure funding to develop this further and create full-fledged digital app.

Age Connects Torfaen secured funding from the UK Government Community Renewal Fund to deliver a new project connecting talented, hard working people aged 50+ with a selection of business start-up workshops and even the opportunity to start up their own business.

Staff have recently undertaken training in seated tennis and assisted golf. We are hoping to implement their learning into developing a specialised dementia sports programme.

We have identified our key challenges in 2023-2024 as:

- **Impact of cost of living crisis on older people making financial advice and support crucial to an increasing number of people.**

- **Growing difficulties in recruitment of staff and volunteers to the social care sector. Whilst we aspire to be a Real Living Wage employer, this is dependent on receiving service level agreements from Torfaen County Borough Council and Aneurin Bevan Health Board and securing income from funders such as The Big Lottery Community Fund.**

- **Impact of the cost of living increases on our operating costs.**

Plans for the future

In mitigation of those challenges, Age Connects Torfaen looks positively to the future. We are committed to building on our successes and continuing to provide vital support and services to older people in our community.

We will continue to expand our services, strengthening our partnerships, and improving our impact. We aim to expand our services to meet the growing needs of older people in our community. This includes increasing the capacity of our information and advice team in response to the cost-of-living crisis. Also growing our dementia support services to enable people living with dementia to access mainstream activities.

We will continue to strengthen our partnerships with local organisations and stakeholders. This includes working closely with healthcare providers to improve the health and wellbeing of older people, partnering with local businesses to raise funds and awareness, and collaborating with other charities to provide a coordinated response to the needs of older people in our community.

We are also committed to improving our impact and ensuring that our services are making a real difference in the lives of older people. This includes setting clear outcomes and targets for our services, regularly measuring and evaluating our impact utilising tools on our Charity Log system. We will use this information to continuously improve and adapt our services to meet the changing needs of our community.

We are excited about the future and remain committed to our mission of improving the lives of older people in Torfaen. We look forward to working together with our partners and stakeholders to make a positive difference in the lives of older people in our community.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age Concern Torfaen is a Charitable Incorporated Organisation registered with the Charity Commission. Its governing document is CIO-Foundation and its charity number is 1172466.

Organisation The trustees who have served during the year and since the year ended are set out on under the reference and administrative details section.

Members are elected at an AGM and in accordance with the constitution.

The Board of Trustees is responsible for governance of the charity. The Board of Trustees has responsibility for the general control and management of the charity. It meets four times per year, where reports are received from all departments. The Chief Officer is responsible for the day to day management and meets monthly with the treasurer to go through the accounts, and monthly with the Chair to report on the situation of projects. New project proposals are brought to committee meetings for approval.

New Trustees are interviewed by a member of the Trustees. Newly appointed trustees attend induction to the organisation carried out by a training officer and are then trained in Board Builder which has been created by Age Cymru.

Methods adopted for recruitment, appointment and training of trustees In line with procedures outlined in the constitution, nominations for membership are requested each year prior to the AGM. Appointments are made from within the membership following the AGM.

Each trustee is given an induction pack containing:

- Copy of the constitution
- Staff manual
- Index of policies and procedures
- Copy of latest annual report
- Roles and responsibilities of trustees

New members are introduced to all staff members. Training needs are discussed with the CEO.

Organisational structure of the charity in decision making

The organisation has a well- defined staffing structure with Team Leaders who are responsible for areas of activities.

Day to day management of the organisation lies with the Senior Management team. The Senior Management team includes: the CEO, with overall responsibility, the Compliance Manager who acts as deputy in absence of the CEO, as well as the Development Manager.

All staff carry out duties in line with PQASSO quality standards. Monthly supervision sessions and annual performance reviews are carried out in line with organisational policies. Monthly team meetings and weekly operational meetings are carried giving all staff opportunities to feed constructive views into the decision-making processes.

The multi-skilled Board of Trustees meet quarterly. Governance and major decisions regarding policy are made at Board level.

Employment of disabled people

Age Connects Torfaen is an equal opportunities employer. A totally inclusive recruitment procedure is in place. The organisation is also a recognised 'Dementia Friendly Centre'.

Memberships/Relationships

Age Connects Torfaen is a member of Age Connects Wales, which consists of the following branches:

Cardiff & the Vale, Morgannwg, Neath/Port Talbot, North East Wales North Wales Central

The Board considers pay and renumeration of staff each year at scheduled Autumn meeting. At this time, the Board will consider any inflation uplifts or bonus payments.

During the year we employed 28 staff.

Our commitment to our staff is to ensure they are given opportunities to reach their full potential.

All staff are given an induction and mentoring programme during the first three months, with ongoing support of supervision and training to ensure they are equipped with the correct information to work with older people and become valued members of staff.

FINANCIAL REVIEW

The results of the group can be seen below:

	£
Income	588,635
Expenditure	541,769
Actual operational surplus in period	**46,866**

The charity's trading subsidiary Age Concern Torfaen (Trading) Limited made a loss of £1,142 (2022: £25,990 surplus) during the period and had reserves at the year end of £7,650 (2022: £8,792). The directors are hopeful a profit for the year ended 31 March 2024 will be generated.

Reserves policy

Reserves will be held for contingencies and opportunities and to mitigate against factors identified in the organisations' risk assessment. The level of reserves held will ensure that the charity and its Trustees are protected, commitments can be met and the organisation can operate innovatively in a changing environment.

Reserves at the period end for the group totalled £508,298 (2022: £461,432) consisting of £499,214 (2022: £461,432) of unrestricted funds and £9,084 (2022: £nil) of restricted funds.

Free reserves of the group (excluding fixed assets and designated funds) totalled £322,866 (2022: £273,844).

There are no concerns on the organisation's financial position over the next 12 months.

Risk Management

Systems and internal controls established by the trustees are designed to provide reasonable assurance to confirm that major risks to which the charity could be exposed has been reviewed and systems established to mitigate these risks.

The trustees have identified the following priority risk areas and monitors these risks with mitigating controls on a regular basis.

Identified Risk	Consequences	1-5 Likelihood	1-5 Impact	Risk Score Likelihood/ Impact	Management
Loss of core funding	• Loss of staff • Reduction in clients	2	5	10	• Continue to exceed targets • Maintain good relationships with funders • Maintain quality standards and accreditations • Active budgeting and continuous monitoring of financial performance

Identified Risk	Consequences	1-5 Likelihood	1-5 Impact	Risk Score Likelihood/ Impact	Management
Funding bids fail to support core activities and new initiatives	• Staff demotivated • Lack of structured project activity • Funding contributions reduced	3	5	15	• Strengthen funding applications • Ensure data is captured • Strengthen partnership working • Promote volunteer campaign • Ensuring organisation resilience • Develop supporter engagement strategy • Maintain staff training
Challenges of recruitment	• Effect on service provision • Not enough staff in place to allow the organisation to grow. • Potential to effect the quality of our services and client outcomes.	4	4	16	• Look at flexible working • Identify other avenues for recruitment • Develop proactive candidate attraction strategies. • Implement an effective recruitment process. • Improve workforce diversity.

Membership
The Chief Executive Officer, ELLA Committee, Aneurin Bevan Dementia Board, Golden Thread Advocacy Programme and Age Connects Wales.

The Development Manager, Torfaen Volunteer Network, Regional Providers Forum, Dementia Friendly Community Torfaen, Older Adults Mental Health Carers Group, Age Connects Wales Communications & Planning Group.

Other staff: Aneurin Bevan Greater Gwent Memory Clinics, Gwent Regional Advice Network, Torfaen Welfare Reform Action Group

The organisation supports three Older Persons 50 plus strategy forums, alongside working in partnership with the Commissioner for Older People.

The organisation also partners with the following:

Alzheimer's Society, Torfaen & Blaenau Gwent Mind, Age Cymru Gwent, Melin Homes Bron Afon, Wiltshire Farm Foods, Department of Work & Pensions, Torfaen County Borough Council (various departments), Eastern Valley Food Bank, South Wales Ambulance Service, Coleg Gwent Torfaen Training, Rathbones, Aneurin Bevan Health Board, Torfaen Voluntary Alliance, Torfaen Cares Centre Dewis Cymru, Ageing Well In Wales.

Source of referrals:

- Self-referrals
- Family Members
- Internal Department Referrals
- Statutory Sector
- Other Third Sector Organisations

External promotions of Age Connects Torfaen projects & attendance at special events.

REFERENCE AND ADMINISTRATIVE INFORMATION

Name	Age Concern Torfaen
Any other name	Age Connects Torfaen
Registered charity number	1172466
Principal office	Widdershins East Avenue Griffithstown Pontypool NP4 5AB
Trustees	Jane Heard Damian Lines Councillor Norma Parish Rory Stratton (Chair) Marianne Williams
Key Management Personnel	Angela Reed - Chief Executive Officer Tracey Jones - Compliance Manager
Bankers	Lloyds Bank 1 Gwent Square Cwmbran Torfaen NP44 1XN
Auditors	Azets Audit Services Chartered Accountants & Statutory Auditors Ty Derw Lime Tree Court Cardiff Gate Business Park Cardiff CF23 8AB
Solicitors	Rubin Lewis O'Brien Gwent House Gwent Square Cwmbran NP44 1PL

RESPONSIBILITIES OF THE TRUSTEES

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by Order of the Board of Trustees and signed on their behalf by:

Trustee .....

Rory Stratton

Date 24-01-2024

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF AGE CONCERN TORFAEN
FOR THE YEAR ENDED 31 MARCH 2023

Opinion

We have audited the financial statements of Age Concern Torfaen (the 'parent charity') and its subsidiaries ('the group') for the year ended 31 March 2023 which comprise the consolidated and parent Statement of Financial Activities, the consolidated and parent Balance Sheet, the consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the statement of trustees' responsibilities, the trustees responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Other matters

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but
has now been withdrawn.

This has been done in order for the financial statements to provide a true and fair view in accordance with current Generally Accepted Accounting Practice.

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF AGE CONCERN TORFAEN
FOR THE YEAR ENDED 31 MARCH 2023

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

Azets Audit Services
Chartered Accountants & Statutory Auditors
Ty Derw
Lime Tree Court
Cardiff Gate Business Park
Cardiff
CF23 8AB

Date: 31-01-2024

Azets Audit Services is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

AGE CONCERN TORFAEN
CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted funds	Restricted funds	Total funds 2023	Total funds 2022 As restated
		£	£	£	£
Income and endowments from:					
Donations and legacies	3	**46,982**	-	**46,982**	39,970
Charitable activities	4	**252,460**	**289,193**	**541,653**	374,477
Other trading activities	5	-	-	-	-
Total income and endowments		**299,442**	**289,193**	**588,635**	414,447
Expenditure on:					
Charitable activities	6	**262,081**	**279,688**	**541,769**	493,568
Total expenditure		**262,081**	**279,688**	**541,769**	493,568
Net movement in funds		**37,361**	**9,505**	**46,866**	(79,121)
Transfers between funds	15,16	**6,384**	**(6,384)**	-	-
Reconciliation of Funds					
Total funds brought forward	15,16	**461,432**	-	**461,432**	540,553
Total funds carried forward	15,16	**505,177**	**3,121**	**508,298**	461,432

The Statement of Financial Activities includes all gains and losses in the period.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 36 to 53 form part of the financial statements

AGE CONCERN TORFAEN
CHARITY – STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted funds £	Restricted funds £	Total funds 2023 £	Total funds 2022 £
Income and endowments from:					
Donations and legacies	3	**46,982**	-	**46,982**	39,970
Charitable activities	4	**211,751**	**289,193**	**500,944**	341,851
Other trading activities	5	-	-	-	-
Total income and endowments		**258,733**	**289,193**	**547,926**	381,821
Expenditure on:					
Charitable activities	6	**220,230**	**279,688**	**499,918**	486,932
Total expenditure		**220,230**	**279,688**	**499,918**	486,932
Net movement in funds		**38,503**	**9,505**	**48,008**	(105,111)
Transfers between funds	15,16	**6,384**	**(6,384)**	-	-
Reconciliation of Funds					
Total funds brought forward	15,16	**452,639**	-	**452,639**	557,750
Total funds carried forward	15,16	**497,526**	**3,121**	**500,647**	452,639

The Statement of Financial Activities includes all gains and losses in the period.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 36 to 53 form part of the financial statements

AGE CONCERN TORFAEN
CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2023

	Note	2023 £	£	2022 £	£
Fixed assets:					
Tangible assets	10		**32,311**		37,588
Current assets:					
Stock		-		-	
Debtors	12	**13,133**		9,505	
Cash at bank and in hand	20	**487,374**		441,314	
		500,507		450,819	
Liabilities:					
Creditors: Amounts falling due within one year	13	**(24,520)**		(26,975)	
Net current assets			**475,987**		423,844
Net assets			**508,298**		461,432
The funds of the charity:					
Restricted income funds	15		**3,121**		-
Unrestricted income funds					
General funds	16		**322,866**		273,844
Designated funds	16		**182,311**		187,588
Total charity funds	17		**508,298**		461,432

These financial statements were approved by the Board of Trustees on 24.01.2024

Signed on behalf of the Board:

.....
Trustee

Rory Strathie

AGE CONCERN TORFAEN
CHARITY – BALANCE SHEET
AS AT 31 MARCH 2023

	Note	2023 £	2023 £	2022 £	2022 £
Fixed assets:					
Tangible assets	10		**31,653**		36,713
Investments	11		**1**		1
			31,654		36,714
Current assets:					
Debtors	12	**13,038**		9,506	
Cash at bank and in hand		**477,002**		431,695	
		490,040		441,201	
Liabilities:					
Creditors: Amounts falling due within one year	13	**(21,047)**		(25,276)	
Net current assets			**468,993**		415,925
Net assets			**500,647**		452,639
The funds of the charity:					
Restricted income funds	15		**3,121**		-
Unrestricted income funds					
General funds	16		**315,873**		265,926
Designated funds	16		**181,653**		186,713
Total charity funds	17		**500,647**		452,639

These financial statements were approved by the Board of Trustees on ...24:01:2024...

Signed on behalf of the Board:

.....
Trustee

AGE CONCERN TORFAEN
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	Note	2023 £	2022 £
Net cash provided by operating activities	20	**70,761**	(13,581)
Cash flows from investing activities:			
Purchase of property plant and equipment	10	**(24,701)**	(7,478)
Net cash used in investing activities		**(24,701)**	(7,478)
Change in cash and cash equivalents in the reporting period		**46,060**	(21,059)
Cash and cash equivalents at the beginning of the reporting period	20	**441,314**	462,373
Cash and cash equivalents at the end of the reporting period	20	**487,374**	441,314

The notes on pages 36 to 53 form part of the financial statements

1. ACCOUNTING POLICIES

Legal form and address
Age Concern Torfaen known as Age Connects Torfaen is a charitable incorporated organisation whose principal office is Widdershins, Fast Avenue , Griffithstown, Pontypool, Torfaen, NP4 5AB

Basis of preparation
The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

No separate cash flow statement has been presented for the charity itself as the charity has taken advantage of the exemptions in paragraph 1.12 of FRS 102.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

Group financial statements
These financial statements consolidate the results of the charity and its wholly-owned subsidiary Age Concern Torfaen (Trading) Ltd.

Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the group has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Fund accounting
General funds - these funds are available for the general purposes of the charity, to be used in accordance with the charitable objects at the discretion of the trustees.
Designated funds - these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.
Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular purposes.

1. ACCOUNTING POLICIES (continued)

Income recognition
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Income from 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.

Capital grants are released to the Statement of Financial Activities in the year of receipt. Fixed assets relating to capital grants are capitalised, and depreciation charged is offset against the grant income, in a restricted fund.

The value of services provided by volunteers has not been included.

Income for services and trading income consists of the invoiced value of goods sold/supplied to third parties and customers. Income is recognised in the period to which it relates with any income received in advance being deferred and released in future periods.

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

Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes all costs relating to the furtherance of the charity's objectives as stated in the trustees report and their associated support costs.

Governance costs include the costs of governance arrangements, which relate to the general running of the charity as opposed to the direct management functions inherent in generating funds, service delivery and programme of project work. These include such items as external audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure incurred by the charity in the year has been split between restricted and unrestricted funds. Expenditure relating directly to a cost category has been charged to that account. Expenditure, which includes more than one cost category, has been apportioned on a reasonable, justifiable and consistent basis to the categories involved.

1. ACCOUNTING POLICIES (continued)

Fixed assets
Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses or in cases where fixed assets have been donated to the charity, at valuation at time of acquisition.

Individual fixed assets costing £100 or more are capitalised at cost.

Depreciation is provided on all tangible assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Improvements to leasehold property	5% on cost
Plant and equipment	25% on cost
Furniture and fittings	25% on cost
Motor vehicles	25% on cost

Impairment of tangible fixed assets
At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Investments
Investments relate to 100% of the share capital of the charity's wholly owned trading subsidiary and is recognised at cost.

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Cash and cash equivalents
Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

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

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

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

1. ACCOUNTING POLICIES (continued)

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

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

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

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

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

Derecognition of financial liabilities
Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Employee Benefits
The costs of short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of stock or fixed assets.

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1. ACCOUNTING POLICIES (continued)

Pension
The charity operates a defined contribution pension scheme for certain members of staff. The assets of the scheme are held separately from those of the charity. The annual contributions are charged to the profit and loss account and charged against unrestricted funds

Operating leases
The charity classifies the lease of a photocopier and premises as operating leases. Rental charges are charged on a straight line basis over the term of the lease.

2. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

In the application of charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. INCOME FROM DONATIONS AND LEGACIES

Group and Charity	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Torfaen CBC				
Detached grant	**37,030**	**-**	**37,030**	29,624
Donations	**9,952**	**-**	**9,952**	10,346
	46,982	**-**	**46,982**	39,970

4. INCOME FROM CHARITABLE ACTIVITIES

Group	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Grants				
Agility UK	**2,500**	-	**2,500**	-
Aneurin Bevan University Health Board	**7,488**	-	**7,488**	-
Cwmpas (Wales Cooperative Centre)	-	-	-	1,850
Good Things Foundation	**3,540**	-	**3,540**	3,620
HMRC Coronavirus Job Retention Scheme	-	-	-	11,125
Keep Wales Tidy	**2,250**	-	**2,250**	-
Kick Start	**6,351**	-	**6,351**	11,288
Masonic Chanels	**2,000**	-	**2,000**	-
Moondance Foundation	**19,634**	-	**19,634**	-
National Grid	**8,739**	-	**8,739**	-
The Oakdale Trust	-	-	-	-
Pontypool Community Council	**3,000**	-	**3,000**	3,000
The Edward Gostling Foundation	-	-	-	5,000
Torfaen County Borough Council	**9,175**	**274,212**	**283,387**	57,630
Torfaen Voluntary Alliance	-	-	-	19,288
Wales Co-operative Centre	**205**	-	**205**	-
Wales Council for Voluntary Action	-	-	-	39,115
Age Connects Wales (Welsh Government)	-	**14,981**	**14,981**	26,536
	64,882	**289,193**	**354,075**	178,452
Income for Services				
Healthy lifestyle	**81,843**	-	**81,843**	86,114
Shopping and cleaning service	**30,845**	-	**30,845**	47,585
Learning classes	**2,435**	-	**2,435**	797
Nailcutting/beauty services	**6,770**	-	**6,770**	6,466
Community support	**5,081**	-	**5,081**	7,787
Miscellaneous	**3,384**	-	**3,384**	3,085
Training	-	-	-	9
Transport	**15,341**	-	**15,341**	9,315
Hub support	**4,328**	-	**4,328**	2,789
Room hire	**1,535**	-	**1,535**	30
Catering and bistro sales	**36,016**	-	**36,016**	32,048
	187,578	-	**187,578**	196,025
Total charitable activities	**252,460**	**289,193**	**541,653**	374,477

4. INCOME FROM CHARITABLE ACTIVITIES (continued)

Charity	Unrestricted funds	Restricted funds	2023 Total funds	2022 Total funds As restated
	£	£	£	£
Grants				
Agility UK	**2,500**	-	**2,500**	-
Aneurin Bevan University Health Board	**7,488**	-	**7,488**	-
Cwmpas (Wales Cooperative Centre)	-	-	-	1,850
Good Things Foundation	**3,540**	-	**3,540**	3,620
HMRC Coronavirus Job Retention Scheme	-	-	-	11,125
Keep Wales Tidy	**2,250**	-	**2,250**	-
Kick Start	**1,658**	-	**1,658**	11,288
Masonic Chanels	**2,000**	-	**2,000**	-
Moondance Foundation	**19,634**	-	**19,634**	-
National Grid	**8,739**	-	**8,739**	-
Pontypool Community Council	**3,000**	-	**3,000**	3,000
The Edward Gostling Foundation	-	-	-	5,000
Torfaen County Borough Council	**9,175**	**274,212**	**283,387**	57,630
Torfaen Voluntary Alliance	-	-	-	19,288
Wales Co-operative Centre	**205**	-	**205**	-
Wales Council for Voluntary Action	-	-	-	39,115
Age Connects Wales (Welsh Government)	-	**14,981**	**14,981**	26,536
	60,189	**289,193**	**349,382**	178,452
Income for Services				
Healthy lifestyle	**81,843**	-	**81,843**	86,114
Shopping and cleaning service	**30,845**	-	**30,845**	47,585
Learning classes	**2,435**	-	**2,435**	797
Nailcutting/beauty services	**6,770**	-	**6,770**	6,466
Community support	**5,081**	-	**5,081**	7,787
Miscellaneous	**3,384**	-	**3,384**	3,085
Training	-	-	-	9
Transport	**15,341**	-	**15,341**	9,315
Hub support	**4,328**	-	**4,328**	2,789
Room hire	**1,535**	-	**1,535**	30
	151,562	-	**151,562**	163,977
Total charitable activities	**211,751**	**289,193**	**500,944**	342,429

5. INCOME FROM OTHER TRADING ACTIVITIES

Group and charity	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Work experience	-	-	-	-
	-	-	-	-

6. EXPENDITURE ON CHARITABLE ACTIVITIES

Group	Direct £	Support £	Governance £	Total 2023 £	Total 2022 Restated £
Audit fees	-	-	8,410	8,410	7,195
Consultancy and professional fees	40,906	-	-	40,906	15,180
Depreciation	23,982	5,996	-	29,978	30,601
Motor and travel expenses	12,249	-	-	12,249	7,732
Office costs	21,831	5,458	-	27,289	22,723
Other staff costs	11,560	-	-	11,560	739
Premises costs	14,147	3,537	-	17,684	40,911
Project and event expenses	25,607	-	-	25,607	15,537
Publicity and marketing	16,386	-	-	16,386	5,284
Sundry expenses	354	89	-	443	482
Training	-	-	-	-	4,220
Wages and salaries	278,688	30,965	-	309,653	302,480
Trading company costs	41,604	-	-	41,604	40,484
	487,314	46,045	8,410	541,769	493,568

Charity	Direct £	Support £	Governance £	Total 2023 £	Total 2022 Restated £
Audit fees	-	-	8,410	8,410	7,195
Consultancy and professional fees	40,906	-	-	40,906	15,180
Depreciation	23,785	5,946	-	29,731	30,090
Motor and travel expenses	12,249	-	-	12,249	7,732
Office costs	21,831	5,458	-	27,289	57,082
Other staff costs	11,560	-	-	11,560	739
Premises costs	14,147	3,537	-	17,684	40,911
Project and event expenses	25,607	-	-	25,607	15,537
Publicity and marketing	16,386	-	-	16,386	5,284
Sundry expenses	354	89	-	443	482
Training	-	-	-	-	4,220
Wages and salaries	278,688	30,965	-	309,653	302,480
	445,513	45,995	8,410	499,918	486,932

7. FEES FOR AUDIT OF THE ACCOUNTS

Group and charity

	2023	2022
	£	£
Audit fees	**7,210**	5,565
Accountancy fees paid to auditor	**1,200**	950

8. ANALYSIS OF STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES, AND THE COST OF KEY MANAGEMENT PERSONNEL

Group	**2023**	2022
	£	£
Wages and salaries	**311,309**	314,375
Social security costs	**17,513**	13,521
Pension costs	**2,057**	2,575
	330,879	330,471

Charity

Wages and salaries	**290,330**	287,428
Social security costs	**17,266**	12,517
Pension costs	**2,057**	2,535
	309,653	302,480

No employee earned £60,000 per annum or more during the current or prior year.

Trustees Remuneration
No trustee or any persons connected with them have received any remuneration during the current or previous year. No expenses were reimbursed to the trustees during the current or previous year.

Key Management Personnel – group and charity
The total amount of employee benefits received by key management personnel for their services to the charity during the year totalled £78,771 (2022: £80,188).

9. STAFF NUMBERS

Group and charity

	2023 Group No.	2022 Group No.	**2023 Charity No.**	2022 Charity No.
The average number of employees, analysed by function, was:				
Direct services	**25**	26	**24**	24

10. TANGIBLE FIXED ASSETS

Group	Plant & equipment £	Furniture & fixtures £	Motor vehicle £	Improvements to leasehold property £	Total £
Cost					
At 1 April 2022	19,044	25,578	6,500	119,024	170,146
Additions	840	4,974	-	18,887	24,701
At 31 March 2023	19,884	30,552	6,500	137,911	194,847
Depreciation					
At 1 April 2022	11,193	15,717	6,418	99,230	132,558
Charge for year	4,287	5,751	82	19,858	29,978
At 31 March 2023	15,480	21,468	6,500	119,088	162,536
Net Book Value					
At 31 March 2023	4,404	9,084	-	18,823	32,311
At 31 March 2022	7,851	9,861	82	19,794	37,588

Charity					
Cost					
At 1 April 2022	16,431	25,578	6,500	119,024	167,533
Additions	810	4,974	-	18,887	24,671
At 31 March 2023	17,241	30,552	6,500	137,911	192,204
Depreciation					
At 1 April 2022	9,456	15,717	6,417	99,230	130,820
Charge for year	4,040	5,750	83	19,858	29,731
At 31 March 2023	13,496	21,467	6,500	119,088	160,551
Net Book Value					
At 31 March 2023	3,745	9,085	-	18,823	31,653
At 31 March 2022	6,975	9,861	83	19,794	36,713

11. TRADING SUBSIDIARY

Commercial trading operations and investment in trading subsidiary

	2023 £	2022 £
Cost at 31 March 2023	1	1

The charity holds the entire issued share capital of 1 ordinary shares of £1 each in Age Concern Torfaen (Trading) Ltd, a company incorporated in England and Wales, company number 05823444. The registered office of the company is the same as the charity. Age Concern Torfaen (Trading) Ltd, provides services to older people in the area, which fulfils an objective of the Charity. A summary of the trading results is shown below.

	Year ended 31 March 2023 £	Year ended 31 March 2022 £
Summary Profit and Loss Account:		
Trading Income	**36,016**	32,625
Grant	**4,693**	-
Administrative expenses	**(41,851)**	(40,993)
Operating profit/(loss)	**(1,142)**	(8,368)
Statement of Changes in Equity:		
Balance brought forward	**8,792**	(17,198)
Profit and total comprehensive income for the year	**(1,142)**	25,990
Distributions to parent charity under Gift Aid	**-**	-
Balance carried forward	**7,650**	8,792
The assets and liabilities of the subsidiary were:		
Total assets	**11,123**	10,492
Creditors: Amounts falling due within one year	**(3,473)**	(1,700)
	7,650	8,792
Aggregate share capital and reserves	**7,650**	8,792

12. DEBTORS

Group	2023 £	2022 £
Trade debtors	**8,465**	9,054
Accrued income	**600**	-
Prepayments	**2,390**	-
Other debtors	**1,678**	451
	13,133	9,505
Charity		
Trade debtors	**8,465**	9,054
Accrued Income	**600**	-
Prepayments	**2,390**	-
Other debtors	**1,583**	451
	13,038	9,505

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

Group	2023 £	2022 £
Trade creditors	**8,190**	10,319
Other creditors	**1,381**	5,720
Accruals	**7,095**	4,625
Taxation and social security	**7,854**	6,311
	24,520	26,975
Charity		
Trade creditors	**5,083**	9,263
Other creditors	**1,258**	5,813
Accruals	**7,095**	4,625
Taxation and social security	**7,611**	5,575
	21,047	25,276

14. FINANCIAL COMMITMENTS

At 31 March 2023 the group and charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

Group and charity	2023 £	2022 £
Expiry date:		
One to two years	**3,145**	3,145
Two to five years	**1,852**	5,041
More than five years	**25**	50
	5,022	8,236

15. RESTRICTED FUNDS

Group	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2023 £
The National Lottery Community Fund	-	-	-	-	-
Aneurin Bevan University Health Board	-	-	-	-	-
HMRC Coronavirus Job Retention Scheme	-	-	-	-	-
Stepping Stones	-	274,212	(267,828)	(6,384)	-
Winter Pressures	-	14,981	(11,860)	-	3,121
	-	289,193	(279,688)	(6,384)	3,121
Charity					
The National Lottery Community Fund	-	-	-	-	-
Aneurin Bevan University Health Board	-	-	-	-	-
HMRC Coronavirus Job Retention Scheme	-	-	-	-	-
Stepping Stones	-	274,212	(267,828)	(6,384)	-
Winter Pressures	-	14,981	(11,860)	-	3,121
	-	289,193	(279,688)	(6,384)	3,121

The National Lottery Community Fund
This funding was received to support users with Dementia.

Aneurin Bevan University Health Board
This funding was received to operate the Life Coach Project to support carers.

HMRC Coronavirus Job Retention Scheme
This funding was received to support wages costs during the Covid-19 pandemic.

Torfaen County Borough Council - Stepping Stones
The project funding is aimed at the over 50s who want to learn new skills or develop a new interest.

Age Connects Wales (Welsh Government) Winter Pressures
The project funding was aimed at providing better services across Torfaen.

15. RESTRICTED FUNDS (continued)

Previous year

Group and charity	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2022 £
The National Lottery Community Fund	38,973	-	(38,973)	-	-
Aneurin Bevan University Health Board	25,440	-	(25,440)	-	-
HMRC Coronavirus Job Retention Scheme	-	11,125	(11,125)	-	-
Stepping Stones	-	43,093	(43,093)	-	-
Winter Pressures	-	26,536	(26,536)	-	-
	64,413	80,754	(145,167)	-	-

16. UNRESTRICTED FUNDS

Group	Balance at 1 April 2022 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2023 £
Unrestricted funds					
General funds	273,844	**274,741**	**(232,103)**	**6,384**	**322,866**
Designated funds					
Long service contingency	150,000	-	-	-	**150,000**
Fixed asset fund	37,588	**24,701**	**(29,978)**	-	**32,311**
	461,432	**299,442**	**(262,081)**	-	**505,177**
Charity					
Unrestricted funds					
General Funds	265,926	**234,061**	**(190,498)**	**6,384**	**315,873**
Designated funds					
Long service contingency	150,000	-	-	-	**150,000**
Fixed asset fund	36,713	**24,671**	**(29,731)**	-	**31,653**
	452,639	**258,732**	**(220,229)**	-	**497,526**

Long service contingency
This amount has been designated as a contingency in relation to future staff commitments, this will be utilised in future periods.

Fixed asset fund
This amount has been designated to earmark the net book value of the group's unrestricted fixed assets.

Previous year

Group	Balance at 1 April 2021 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2022 £
Unrestricted funds					
General funds	315,429	326,215	(317,800)	(50,000)	273,844
Designated funds					
Long service contingency	100,000	-	-	50,000	150,000
Fixed asset fund	60,711	7,478	(30,601)	-	37,588
	476,140	333,693	(348,401)	-	461,432
Charity					
Unrestricted funds					
General Funds	332,920	295,259	(312,253)	(50,000)	265,926
Designated funds					
Long service contingency	100,000	-	-	50,000	150,000
Fixed asset fund	60,417	6,386	(30,090)	-	36,713
	493,337	301,645	(342,343)	-	452,639

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Group				
Fixed assets	-	32,311	-	32,311
Net current assets	322,866	150,000	3,121	475,987
	322,866	182,311	3,121	508,298
Charity				
Fixed assets	-	31,653	-	31,653
Investments	1	-	-	1
Net current assets	315,872	150,000	3,121	468,993
	315,873	181,653	3,121	500,647

Previous year

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Group				
Fixed assets	-	37,588	-	37,588
Net current assets	273,844	150,000	-	423,844
	273,844	187,588	-	461,432
Charity				
Fixed assets	-	36,713	-	36,713
Investments	1	-	-	1
Net current assets	265,925	150,000	-	415,925
	265,926	186,713	-	452,639

18. RELATED PARTY TRANSACTIONS

Trustee Rory Stratton is employed by an insurance company used by the charity. There is no financial gain to the trustee.

During the period Age Concern Torfaen recharged goods and services of £nil (2022: £nil) to its wholly owned subsidiary Age Concern Torfaen (Trading) Ltd. Age Concern Torfaen purchased goods and services totalling £nil (2022: £ nil) from Age Concern Torfaen (Trading) Ltd. An amount of £nil (2022: £nil) was payable by the trading company to the charity at the period end and is included within debtors.

A spouse of a member of key management personnel is employed by the charity and earned total employee benefits of £10,341 (2022: £9,998).

19. PENSIONS

The group provides a defined contribution scheme for staff members. During the period ended 31 March 2023 the total employers' contributions charged for these schemes amounted to £2,445 (2022: £2,575). The amount outstanding at the year end was £449 (2022: £nil).

The charity provides a defined contribution scheme for staff members. During the period ended 31 March 2023 the total employers' contributions charged for these schemes amounted to £2,445 (2022: £2,535). The amount outstanding at the year end was £449 (2022: £nil).

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

Group	2023 £	2022 £
Net income for the reporting period	**46,866**	(79,121)
Adjustments for:		
Depreciation charges	**29,978**	30,601
(Increase)/decrease in stocks	**-**	-
(Increase)/decrease in debtors	**(3,628)**	30,774
Increase/(decrease) in creditors	**(2,455)**	4,165
Net cash provided by operating activities	**70,761**	(13,581)

Analysis of Cash and Cash Equivalents

Cash in hand	**487,374**	441,314
Total Cash and Cash Equivalents	**487,374**	441,314

Analysis of net debt

	As at 1 April 2022 £	Cash flows £	As at 31 March 2023 £
Cash at bank and in hand	**441,314**	**46,060**	**487,374**

21. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES - 2022

Group	Unrestricted funds £	Restricted funds £	Total funds 2022 £
Income and endowments from:			
Donations and legacies	39,970	-	39,970
Charitable activities	261,675	80,754	342,429
Other trading activities	-	-	-
Trading company income	32,048	-	32,048
Total income and endowments	333,693	80,754	414,447
Expenditure on:			
Charitable activities	348,401	145,167	493,568
Trading company costs	-	-	-
Total expenditure	348,401	145,167	493,568
Net movement in funds	(14,708)	(64,413)	(79,121)
Transfers between funds	-	-	-
Reconciliation of Funds			
Total funds brought forward	476,140	64,413	540,553
Total funds carried forward	461,432	-	461,432

Charity			
Income and endowments from:			
Donations and legacies	39,970	-	39,970
Charitable activities	261,675	80,176	341,851
Other trading activities	-	-	-
Total income and endowments	301,645	80,176	381,821
Expenditure on:			
Charitable activities	342,343	144,589	486,932
Total expenditure	342,343	144,589	486,932
Net movement in funds	(40,698)	(64,413)	(105,111)
Transfers between funds	-	-	-
Reconciliation of Funds			
Total funds brought forward	493,337	64,413	557,750
Total funds carried forward	452,639	-	452,639

22. PRIOR PERIOD ADJUSTMENT

a) In the 2022 consolidated financial statements the income generated within the subsidiary company Age Concern Torfaen (Trading) Ltd. was recognised within the trading income category. The income is deemed to meet the criteria of income from charitable activities and as such has been reclassified and the 2022 accounts restated.

The restatement affects the following:

Consolidated Statement of Financial Activities
Group charitable activities income note

The following corrections were made:
DR trading company income: £32,048
CR charitable activities income catering and bistro sales: £32,048

This adjustment has not impacted the results previously reported for the prior year or the reserves at the prior year end.

b) In the 2022 consolidated financial statements expenditure relating to wages and salaries totalling £49,471 was included within project and event expenses. This has been restated to ensure correct classification within the financial statements.

The restatement affects the following:

Expenditure on charitable activities note

The following corrections were made:
DR wages and salaries: £49,471
CR project and event expenses: £49,471

This adjustment has not impacted the results previously reported for the prior year or the reserves at the prior year end.

AGE CONCERN TORFAEN

England & Wales - Charity number 1172466

Accounts

Charity Number 1172466

age connects torfaen.

AGE CONCERN TORFAEN

REPORT OF THE TRUSTEES & CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022



Azets Audit Services
Chartered Accountants & Statutory Auditors
Ty Derw
Lime Tree Court
Cardiff Gate Business Park
Cardiff
CF23 8AB

AGE CONCERN TORFAEN
CONTENTS

Contents	Page
Report of the Trustees	1 – 21
Independent Auditors' Report	22 - 25
Statement of Financial Activities	26 - 27
Balance Sheet	28 - 29
Statement of Cash Flows	30
Notes to the Financial Statements	31 - 48

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

Message from the Chair

Last year, as Chair, I explained how the team had rallied around each other, whilst also ensuring the organisation was going from strength to strength.

I am so pleased to report, the energy in this organisation, to achieve is incredible.

The changes to our delivery plan during COVID has helped us focus on new services to assist many Carers, with flexible respite, along with clients having their needs met through a person-centred approach. It goes without saying we are indeed unique value to the community

Although living through the Pandemic was especially difficult for our staff and clients. We asked everyone to go above and beyond, to ensure our clients were kept safe and of course our priority to support, through these unprecedented times. Our Team responded exceptionally well, however, it has certainly taken its toll, with some staff leaving Social Care to pursue careers in other fields.

In partnership with our other Age Connects throughout Wales, we embarked on a project to help people leave hospital, whilst offering support for six weeks to prevent them returning, as well as continuing with ongoing support with phone calls to monitor their wellbeing.

As Covid rules relaxed, Widdershins, started to become the busy hub it used to be. People again became reliant on the Bistro, Nail cutting, seeing friends, along with all the important services we provide. Hopefully with the successful vaccination programme, life will become as normal as possible, once again.

We would like to thank all the various trusts and funders, who we were fortunate enough to raise funds from, to help with our financial position. Without their support we would have struggled with continuing our services.

January brought good news in the way of securing funds from the Community Renewal Fund. This enabled the organisation to embark on delivering workshops on various topics. It was such a refreshing revelation to encourage people to come out to group activities after such a long time of not socializing. The workshops have been well received; hopefully we will meet our goals in the forthcoming year.

The organisation has taken great strides to become more energy efficient, which should help with the increasing costs in utilities. This year we were able to replace our heating boilers, along with installing new LED light fittings throughout the building, with the help of funding from the Lottery Climate Change Fund.

Expecting the increases were going to be vast, staff have come up with alternative ideas to save on efficiencies; this have been well received by Trustees, showing the commitment of each and every one in the organisation.

As always, my fellow Trustees and I are very proud of our organisation, its resilience, commitment, dedication to the Older People of Torfaen.

Our heartfelt gratitude goes to the staff and volunteers who make Age Connects Torfaen a very special place indeed.

Mr R Stratton, Chairperson **Angela Reed, Chief Executive Officer**

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their report and accounts for the year ended 31 March 2022.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's Memorandum and Articles of Association and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).
The charity became a charitable incorporated organisation on 6th April 2017. The assets and liabilities from Age Concern Torfaen, charity number 1037278 were transferred to the charitable incorporated organisation on 6th April 2017.

OBJECTIVES AND ACTIVITIES

The objectives of the charity are set out in the governing document and exist to enhance the quality of life of older people in Torfaen.

These include activities and services dedicated to maintaining a healthy lifestyle, providing support to those affected by dementia, befriending schemes which aim to reduce loneliness, as well as advocacy, information and advice services.

Our Aim: To enhance the quality of life for older people in our community.

Our Mission: To continually strive to provide quality services, whilst encouraging involvement and well-being for older people in Torfaen, by adding "Life to years".

Objective: To promote the relief of elderly people in any manner which now is or hereafter may be deemed by law to be charitable in Torfaen and surrounding areas.

To achieve this, the Charity is committed to developing and promoting itself via the following methods:

- Services & Support
- Awareness & Advocacy
- Partnership & Co-operation
- Development & Innovation

Objectives & Activities: Main activities undertaken to further the Charity purpose.

Charitable Activity	Objective
Information & Advice, inclusive of Welfare Benefits Service	Providing up to date information on issues affecting older people, their family and carers. Maximisation of income by accessing welfare benefits.
Awareness & Advocacy	Organising awareness days, supporting national and local issues. Providing opportunities to meet the needs of people over the age of 50. Service promotion awareness ensures we meet our objectives.

Partnership & Co-operation	Participate in local networks with the view of working with like-minded organisations to develop generic services. To communicate effectively both internally and externally with all stakeholders, and to ensure a user led participatory approach to organisation development.
Development & Innovation	Ensure sufficient income is maintained to support the services and activities we believe make a difference to older people's lives. Raise restricted income to further the objectives of the charity. To consult with our service users to understand their needs. Retain the skills and talents of older workers, which will create a better understanding of our customers. Utilising our internal Contact Management System to encourage department collaboration

Public benefit: We have referred to the guidance contained in the Charity Commissions' general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The trustees consider how planned activities will contribute to the aims and objectives they have set.

Annual Report April 2021- March 2022

During the year Age Connects Torfaen continued to respond and adapt to the impact brought about by Covid-19. Through securing new funding and development partnerships Age Connects Torfaen was able to develop innovative direct services for older people. The delivery of direct services to older people is at the heart of what the charity does. All our services aim to improve the wellbeing and quality of life of and for older people.

The main areas of activity continue to be the delivery of direct services to older people; promoting partnership and co-operation with other organisations concerned about meeting the needs of older people; involving older people to ensure that their voices are heard; campaigning and developing new work projects.

Much of our work in 2021/22 has been about 'building back' from the disruption of Covid. The demand for our services continues to increase. Many older people and their Carers have recognised the 'trusted brand' that is Age Connects Torfaen.

The charity remains grateful to the many organisations that continue to help fund the work we undertake. Thanks go to:

Edward Gostling, Connect Up, Community Renewal Fund, Integrated Care Fund, Good Things Foundation, Leeds Building Society, Concertina, Torfaen County Borough Council and many others.

This annual report highlights the added value and the support thousands of older people across Torfaen received this year.

ACHIEVEMENTS AND PERFORMANCE

From staff achievements and fantastic feedback on our services we are proud to share some of our developments and success during 2021-2022

- Age Connects Torfaen entered a partnership with other Age Connects Wales organisations to deliver the Winter Pressures return from home service. This is a partnership project between Age Connects local organisations providing 6-8 weeks support to people aged 50+ who have recently been discharged from hospital.
- Wales partners across the whole of Wales. HOPE will deliver independent advocacy for older people (50+) and carers across Wales.
- Secured funding through the Community Renewal Fund to set up the Stepping Stones project.
- In partnership with other Age Connects organisations Age Connects Torfaen launched the inaugural Older Person's Awards recognising inspirational older people living in our communities.
- December 2021 saw the return of our annual Santa Run raising nearly £2000.
- Funding secured from Torfaen Voluntary Alliance to provide Christmas afternoon teas to isolated older people during Christmas time.
- Age Connects Torfaen fundraised to install a community defibrillator at the Widdershins Centre.
- Age Connects Torfaen entered partnership with the DWP providing Kickstart placements for young people.
- Age Connects Torfaen won Business of the Year at the Torfaen Community & Volunteer Awards 2021.
- Creation of our Age Connects Torfaen Love to Sing choir.

Source of referrals:

- Self-Referrals
- Family Members
- Internal Referral
- Statutory Sector

Age Connects Torfaen Services

Home Services
Our dedicated team have provided 2,569 hours of support in older people's homes this year. The service operated throughout the ongoing pandemic, with our team of home helps continuing to provide vital support to around 80 older people, despite the many challenges they faced due to the ongoing pandemic and the constraints that presented on the service.

Age Connects Torfaen was able to go back into the community to provide cleaning, community support and to carry on our shopping services as restrictions were lifted.

As part of our commitment to supporting workers through COVID, Age Connects Torfaen gave staff an opportunity to access **UNISON Cymru Wales Covid-19 e-learning course.**

The course included important information about the virus, signs and symptoms, hand washing technique, principles of infection control and provides guidance for keeping the people supported by social care (and the workers themselves) as safe as possible from Coronavirus.

This was a vital and useful tool for Home Services and provided both the team and our clients peace of mind that we were doing all we could to maintain standards and service whilst keeping our clients and ourselves safe.

PPE was readily available to all team members and covid testing kits provided for team members in accordance with guidelines.

We also implemented scheduling for efficiency and communication.

During 2021-2022 we provided:

- 1,722 hours of cleaning
- 545 supermarket shops equating to 410hrs
- 437 hours of Community Support Services.

Case Study: Home Services **Introduction**	Mr X initially accessed our Information and Advice service regarding a benefits assessment. He was then signposted to Home Services as he had expressed an interest in the cleaning service. Mr X was living alone following his wife moving into a residential home. Mr X had no support from family at this time.
Reasons for the project	Home Services enables those who receive our services to remain independent in their own homes, and local communities. The service is tailored to suite an individual's needs at a time when additional help may be needed.
What is the baseline data?	Mr X was struggling with being able to complete household chores himself to a satisfactory standard, following his wife moving into assisted living. Mr X was anxious because of this change and was looking for support to enable him to carry on living independently.
Impact/ Difference made to client/ service/ organisation	An initial visit to complete an assessment was carried out. The visit also gave Mr X an opportunity to discuss his expectations from the service, i.e. frequency of visits and what duties would be carried out during that time and to meet a member of the team. Each visit of service provision enabled the building up of tasks, giving Mr X peace of mind and contributing to his wellbeing in a positive manner. The Home Service (Cleaning) has enabled Mr X to remain in his own home of which now is much cleaner and a safer living environment. Mr X was referred back into the service via the cleaning team member and client feedback for community support and shopping. Mr X was then allocated another team member who provided community support to assist Mr X with paperwork that was causing anxiety and fear as Mr X felt unable to deal with the matters himself. The team member was able provide assistance with paperwork along with the companionship associated with a sit in service, alleviating Mr X concerns.

	Our shopping service enabled Mr X to gain provisions without having to worry about how he would get his shopping home from the supermarket. Mr X was regaining his confidence as he was able to communicate with 2 different team members on different days of the week building up a rapport with them, relieving anxiety and loneliness that had been a factor due to his wife no longer living in the family home and not having a good support network through family and friends. Age Connects Torfaen's service involvement meant that Mr X was able to live independently with our assistance and due to his initial referral for information and advice was entitled to benefits that would help to cover the cost of the services provided.
Activities carried out (what did you do)	The service was received following an initial contact to provide a benefits assessment through Information and Advice. Introduction of Home Services and a cleaning assessment then followed, and the cleaning service was then introduced on a weekly basis. A referral for community support and shopping was made thereafter, enabling access to services that would provide Mr X with reassurance that he could maintain living independently. Weekly service provision of domestic cleaning, community support and shopping reduced stress and allowed a positive connection with team members alleviating social isolation.
What went well?	Mr X was able to rely upon the services being provided which suppressed his fear of not being able to manage at home. The support of Age Connects Torfaen Home Services team contributed towards positive wellbeing for Mr X.
Lessons learnt and challenges faced *(what were the main challenges and how were these overcome?)*	The building up of a professional trusting relationship with Mr X meant that the services provided were tailored to Mr X needs and could be amended due to change where needed with minimum impact for the client. Communication and consistency were key in supporting Mr X.

Money Matters

Our Information and Advice service is delivered throughout Torfaen providing older people and their families with information and advice on matters of concern to them, assisting them to make decisions.

This service is primarily delivered from our Widdershins Centre, which handles the majority of enquiries via the telephone , as well as online enquiries. A community based worker takers the service to locations across Torfaen making the service accessible to more older people.

Millions of pounds worth of benefits goes unclaimed by older people every year, including means and non-means tested benefits such as, Personal Independence Payments, Pension Credit, Attendance Allowance, Universal Credit, Council Tax and Housing Benefits.

This year, we gained **£1,303,444.96** in maximising the income of older people and their Carers. We also assisted in individuals reducing their debt by £10,610.56. These figures were down on the previous year due to face-to-face appointment not being available until half way through the year. This difference also highlights the issue that not all older people have access to the internet or a device in order to carry out appointment online.

Information & Advice
We help hundreds of people to know their rights and make the best choices for later life.

We provide information and advice that covers every facet of later life, from helping people find out the benefits they are entitled to claim, to discussing options that help make later life at home more manageable.

Our aim is to be the first port of call – the first place that people turn to when they have an age-related need.

Our information and Advice service assists to ensure awareness and support to claim benefits such as:

- Attendance Allowance
- Personal Independence Payment
- Pension Credit
- Employment Support Allowance
- Council Tax and Housing Benefit

The service has supported fuel poverty and energy efficiency. The positive outcome of an increase to an individual's income can help an older person with more choices to access new social opportunities and activities.

During the start of the financial year, we were still complying with Covid regulations and procedures, our way of working changed and the team were forced to work at home, assisting with application forms over the telephone and an option of Zoom meetings. We assisted in wellbeing calls to help with the social isolation that many people felt.

During April 2021- March 2022 Information and Advice had 9248 contacts with older people, their families, carers, and professionals.

People accessing our Information & Advice service stated:

- 98% of these individuals felt they would be confident to contact Age Connects Torfaen in the future.
- 97% of individuals confirmed the service promoted independence and choice.
- 98% of individuals accessing welfare benefits service were happy with the service provided

Case Study: Information & Advice **Introduction**	Female aged 86 referred by Age Cymru Gwent, for a benefit assessment as her husband passed away a few days prior, leaving her a widow. Mrs X living on her own in the community.
Reasons for the project	Maximise income
What is the baseline?	Client had contacted as Mrs X husband was primary carer, due to Mrs X poor mobility, and walked with a Zimmer. Mrs X was having difficulties with her personal hygiene which had left her strip washing as she was unable to get in and out of the bath by herself. informed by occupational therapy that she could claim a benefit.
Impact/ Difference made to client/ service/ organisation	Mrs X was awarded high-rate Attendance Allowance £4635.80 and received £534.99 back pay Mrs X had a care assessment of needs and has carers twice a day to help with medication and bathing, this has released daughter a little. Bathing rails and seat have been installed in property to assist with bathing. "Thank you so much, you have given me a friendly, efficient help I will be entirely grateful"
Activities carried out	Financial benefit assessment was completed with Mrs X to maximise her income. Hope advocacy volunteer assisted to gather information to enable completion of Attendance Allowance due to hearing impairment. Assistance Mrs X to complete Attendance Allowance. A referral was made for a Care assessment for Mrs X A referral was made to Monmouth Council for Bathing aids Information leaflets were provided to Mrs client with information about Cruse bereavement services, Age Cymru nail cutting and home services.
What went well?	Occupational Therapy Assessment Successful award for Attendance Allowance Carers in place

Befriending Services
At Age Connects Torfaen, one of the ways we try to combat loneliness in later life is through our friendship services. We offer two different types:

Befriending Hubs
Due to the impact of Covid with community hubs not reopening we have only been able to bring back 3 of our befriending hubs. We have kept numbers low in order to help limit the spread of Covid 19 and adhere with government guidelines. This meant that we were only able to allow 15 people to each hub. It is hoped that come the Summer months this will change and we will be able to operate at full capacity.

Face to face befriending
Age Connects Torfaen took part in a pilot project with Aneurin Bevan Health Board to trial a befriending service for a local GP Surgery. The aim of this service was to eliminate the need for people using their GP surgery as a mechanism for having some company. The service enabled a volunteer befriender to visit an older person in their home, perhaps for a cup of tea and a chat, or accompanying them to an activity (such as a trip to a cafe or a lunch club). Through this pilot project, we were able to support 39 older people

Single Point of Access (SPA)
The Single Point of Access was introduced to ensure that the Age Connects Torfaen referral process enabled people to speak with one member of staff instead of being passed to multiple departments. The referral department can gather personal information to ensure that individuals are provided with the relevant information on services that Age Connects provides, and signpost to other organisations if appropriate. The team liaise between the referrer and internal departments making the navigation of services a smoother and easier process without the need for information to be duplicated by the referrer. Individuals accessing services are provided with a more personal experience and have a named worker to refer back to for further queries or requests.

The SPA team dealt with 232 referrals during 2021/2022.

Health Suite
The Toenail cutting service is available to older people living in Torfaen with the aim of improving their quality of life and mobility.

Many individuals were very pleased to start receiving their nail cutting service following the COVID-19 break in service delivery due to restrictions. The Health Suite implemented a risk assessment and secure procedures to ensure staff and clients felt safe during service delivery. Initially the service was initially offered at Widdershins. Difficulties experienced during the COVID-19 lockdown, shared by individuals on return to access the service were, overgrown toenails, anxieties regarding losing balance when walking, and wearing shoes/slippers becoming uncomfortable. The service has continued to support individuals to maintain their independence, promote well-being and contributed towards prevention of falls.

Continued engagement with community "outreach" partners was ongoing during this period to plan forward of reimplementing.

Cuts are delivered by trained assistants, mainly in clinic settings across the county. This vitally important service catered for 196 vulnerable people in 2021/2022.

Healthy Eating

The Bistro & Catering
The Covid-19 pandemic restrictions implemented within hospitality services have continued to affect how our catering services were received across Torfaen, due to restrictions within both our community hubs and our Widdershins Centre.

We welcomed back individuals to the Bistro, Groups and Hubs following the relaxation of Government guidelines. Our meal delivery service continued for people who felt anxious of returning out into the community.

The catering service continued to maintain the standards relating to Food Hygiene and Allergens.

1,415 meals were provided during April 2021-March 2022.

Stepping Stones
In December 2021, Age Connects Torfaen secured funding through the UK Government Community Renewal Fund to deliver a new project called Stepping Stones. The project provides people aged 50+ with a selection of business start-up workshops and even the opportunity for them to start up their own business.

The project offered 12 week programmes, of once weekly workshops, taught by experts in their field. The programmes on offer are:

- Ceramics
- Jewellery Making
- The Repair Shop (upcycling and DIY)
- Growing and managing your own allotment
- Cake Making
- Home made foods

From January 2022-March 2022 53 people accessed the project, with 5 of the participants being registered Carers and 34 people were recorded as having a disability.

Merry Moments Dementia Services
The Merry Moments dementia service focuses on improving wellbeing and mental health for people living with dementia. Merry moments is a safe space where clients can enjoy meaningful activities especially designed to engage and stimulate the members with emphasis on brain function and training to help delay the progression of their dementia. The sessions are all carried out by specially trained staff who ensure a varied range of activities are carried out each session.

Over the last year Merry Moments has slowly and carefully worked towards bringing back group support at the Widdershins Centre. The groups initially started back in June 2021 with a smaller number of clients than we had prior to Covid. This ensured both clients, Carers and staff safety and complied with government guidelines that were in place. Slowly over the last year numbers have been able to increase although these have not reached pre Covid levels.

Referrals into the service over this period have been much slower than previously due to people adapting to a post Covid world, people have been reluctant to attend groups due to higher anxiety levels and people losing confidence from being house bound for so long during COVID.

Merry moments home visits have continued and remained a successful adaptation of the service previously offered. The home visits enable clients to access merry moments for a longer period when they are no longer suitable to attend the centre, this also continues to provide a service that enables vital respite for carers.

The Dementia 'Love to Sing' choir is back at the centre and providing a weekly choir session for the members, singing has proven to have wonderful benefits for living with dementia in both their mental and physical heath. We are hoping to expand this over the next year.

During this April 2021- March 2022 Merry Moments has had an average of 154 group attendances a month, 34 home visits a month and 29 clients accessing the Merry moments services monthly.

Numbers of clients accessing services over the last year have been unstable due to a faster decline in clients following Covid and also higher sickness levels, leading to more hospitalisation and clients going into care settings.

Case Study: Merry Moments **Introduction**	Mrs J attended ACT for a taster session in October 2021, following a recent discharge from hospital. Mrs J has Alzheimer's, anxiety and paranoid thoughts that is well controlled since hospital admission. Mrs J had become increasingly isolated since diagnosis and had lost all confidence when going out, therefore had started to stay in the house most of the time.
Reasons for the project	Following recent discharge from hospital and control of Paranoia, the family are looking for activities in the day to reduce Isolation and help increase confidence.
What is the baseline data?	Mrs J had never accessed any services with ACT before and this was her first time accessing any activities for people living with dementia.
Impact/ Difference made to client/ service/ organisation	Since the first attendance we have seen the confidence grow in Mrs J, she has made many friends and become a chatty member of the group. She thoroughly enjoys getting up and having a dance during the group. The interaction and communication with other members has helped Mrs J become more confident and comfortable during her time in the group.
Activities carried out	Mrs J joins in with all the activities during the sessions from arts and crafts, creative writing, reminiscence, quizzes, she especially enjoys music therapy and moves to music. When she has the chance, she is one of the first to get up and have a dance which is huge progress from a very shy, quiet lady that started the group just a few weeks ago.
What went well	Sitting Mrs J with the chatty members of the group initially and ensuring she sat with them for the first couple of weeks has helped Mrs J find her feet, she has soon made friendships and chats away happily to the other members during the session. Bringing Mrs J in with our transport has also increased her confidence as it is a regular face each week she has began to trust, therefore reducing anxiety when attending the sessions.
Lessons learnt and challenges faced	The main challenges faced with Mrs J was to ensure we made the transition into the service as relaxed as possible ensuring she didn't experience any anxiety as this would cause Mrs J not to attend. This was managed successfully, and she has settled well into the group with no problems or anxiety. Accessing the transport service has also aided this to reduce her anxiety.

The Young Onset Dementia Zest For Life Project
Zest for Life

The Zest for Life group provides a supportive group for younger individuals living with dementia or cognitive impairment. The Zest group offers a safe place for members to access peer support, one to one support, specialist arts and crafts workshops, music therapy, gentle exercise and community based activities.

Over the past year Zest for Life has slowly and carefully returned to being a centre-based group following Covid. Sadly, due to a decline in members heath the returning group had lower numbers to pre-covid. Members also had the option of continuing the home visits for those who were unable to return.

Zest home visits were very popular during Covid and used by all the clients. Once the Widdershins Centre reopened, the Zest for Life project concluded and became a chargeable service. The uptake for a chargeable service was low, however all clients were offered the opportunity to access a full benefits assessment.

Time was spent re-establishing connections with outside agencies and information services, ensuring local services were aware that the groups had returned and to generate new referrals.

Over the past year we had an average of 29 group attendances a month, 35 home visits (over a 6 month period) and a yearly average of 8 members accessing services monthly.

Case Study: Zest for Life Project **Introduction** (a brief summary of the service/ client/ organisation)	Mrs X is a lady in her early 60's and was referred to ZEST Young Onset Dementia Workshop by Alzheimer's society. Mrs X lives with her husband and is a wheelchair user as she has bi-lateral amputee. Mrs X also has memory loss, suffers from anxiety and has diabetes.
Reasons for the project	Mrs X has attended the ZEST workshop on a Wednesday every other week.
What is the baseline data? *(what was the situation at the start of your project)*	Prior to attending the Young Onset Dementia Group Mrs X had some anxiety and isolation due to mobility issues. Mrs X uses our company transport to attend the group.
Impact/ Difference made to client/ service/ organisation *(Who /what did your work have impact on?)*	Mrs X has attended the group at the centre since 2019. During this time Mrs X has been able to express herself in a safe non-judgemental environment which has given her the confidence to venture back out into the wider world. Mrs X has been able to build her confidence by helping other clients in the group by talking to them. With the help and encouragement of staff Mrs X now attends other groups. Mrs X is happy and comfortable in group and is comfortable to ask questions.
Activities carried out (what did you do)	Mrs X has carried out a wide range of activities with the group including arts and craft, and painting, ceramics, clay and other creative projects. Mrs X is very animated when joining in quizzes and has a wealth of knowledge. Mrs X is articulate and able to express needs and wants. She is happy to join in group activities as well as individual ones. There is often much laughter and mischief during the session.
What went well?	We were able to provide transport for Mrs X which has enabled her to attend sessions, giving both parties time to pursue their own activities and give Mrs X a sense of independence.

Lessons learnt and challenges faced *(what were the main challenges and how were these overcome?)*	Mrs X has gained confidence attending group which has resulted in her attending a 12 week ceramics workshop and a 12 week jewellery which we have been able to provide support and transport for.

Winter Pressures; Hospital to Home.

During the winter period from December 2021 until April 2022, in partnership with other Age Connects Wales organisations, Age Connects Torfaen delivered a project to provide support for people after a stay or visit to hospital.

The service enabled people to re-adjust and settle back into their homes with as little trauma as possible, reducing bed blocking and prolonged hospital stays. Many people after discharge from hospital and returning home feel vulnerable and lacking in confidence, both physically and mentally.

The aims of the project were not only to act as a trusted point of contact but to include assisting with transport, wellbeing calls, urgent and essential provisions and prescription collections.

People accessed the hospital to home service during this period and the service not only helped people to rebuild/regain confidence and independence but to also reconnect with their local communities' families and other resources.

By receiving referrals directly from Torfaen hospitals, we were able to establish holistic needs and devise support plans specific to each individual, whilst liaising with essential health and social care professionals reducing duplication of client services.

Case Study – Winter Pressures Project **Introduction** (a brief summary of the service/ client/ organisation)	A 67-year-old male was discharged from a substantial stay in hospital. He has many long-term health conditions including atrial fibrillation, spinal stenosis and bowel cancer. The client has had numerous cardiac arrests during the last few years and has lost all confidence both physically and emotionally. Before the hospital to home intervention the client had called the emergency services as a form of reassurance and to reduce his anxiety.
Reasons for the project	The project was designed to provide immediate short term support for people leaving hospital. The aims were to reduce bed blocking, prolonged hospital stays and prevent unnecessary pressures on emergency resources.
What is the baseline data? *(what was the situation at the start of your project)*	The clients relationship with his family had become very disconnected over the years and his only means of support has been his immediate neighbour. On discharge from hospital, he was suffering with feelings of loneliness, isolation, fear and no confidence to live alone.
Impact/ Difference made to client/ service/ organisation *(Who /what did your work have impact on?)*	Before the hospital to home intervention the client had called the emergency services as a form of reassurance and to reduce his anxiety. The hospital to home support accompanied the client on short walks, imperative to his rehabilitation and confidence. Prior to this the client stayed at home in fear of collapse when out alone.

Activities carried out (what did you do)	The client wanted to remain living in his own home for as long as possible so was referred for a benefit assessment to maximise income for further support. The uncertainty over his life span led to decision making around future planning of a will, the support worker referred him to an advocate for help with understanding the choices that are available to him.
What went well?	The client received regular contact by telephone and home visits over the weeks, increasing emotional wellbeing, confidence and independence. He is now able to facilitate the use of digital technology reducing feelings of isolation and the ability to research leisure activities locally.
Lessons learnt and challenges faced *(what were the main challenges and how were these overcome?)*	Although the client will continue to have deteriorating health, he is now able to lead a more independent with plans secured to stay in his own home if possible. The client has recently contacted Age Connects Torfaen and has requested paid support for the future.

Transport Service
We received funding from Transport to Health to expand our transport services and offer appointments for people to access a medical appointment. Furthermore, in order to meet demand, we were able to provide a Vaxi Taxi service. This resulted in us supporting 106 people to access their Covid vaccination.

From April we were able to reintroduce our full transport service for clients to access our dementia group services, nail cuttings appointments, workshops and the weekly choir session.

During April 2021- March 2022 we provided on average 57 regular journeys a week.

Volunteering
We have had another very successful year in terms of recruiting and retaining volunteers.

We are proud to have 25 active volunteers are part of our team.

Our volunteers have roles in our Merry Moments, Zest for Life and Befriending services as well as providing administrative support.

We aim to make the volunteers feel appreciated and as part of that process we run a number of "Thank You" events during Volunteers Week each June and also in December.

Whilst it is difficult to calculate, we estimate that each year our volunteers contribute around 2,700 hours helping to make our services both successful and very cost effective.

Age Connects Torfaen, along with those who benefit directly from the activities they undertake, greatly value the contribution volunteers make to the organisation and to the lives of older people. We look forward to continuing to work together over the year to come.

Your Voice

50 plus Torfaen Older Peoples Forums

Returning safely was a barrier to overcome this year. Following a lengthy period during the COVID lockdown, Age Connects Torfaen and the Local Authority supported the Chairs of each Forum to plan and implement a risk assessment relating to forthcoming meetings. COVID guidelines were produced and issued to all members, encouraging attendance and the feeling of safety. Many members shared their isolation caused by COVID, feeling to return of Forum meetings would reduce their social isolation feeling. The Blaenavon Forum met at a new venue, Cwmbran initial meeting was at Age Connects Torfaen Widdershins, and Pontypool returning to the same venue. Unfortunately, during the absence of meetings during COVID absence, some members had passed away or health/mobility deteriorated and were not able to reattend the forum. Minutes were agreed to send to all members to create a feeling "belonging" and "inclusion". Development: Strategic Forum meeting were initiated to ensure an opportunity to engage with older people in Torfaen creating a "stronger voice".

Consultation and campaign engagement: NHS Wales – My Winter Health Plan, Age Friendly, Future Generations Act – Gwent wide Public Services Board Well-Being Plan, Torfaen County Borough Council, Age Friendly to assist Torfaen County Borough Council to plan ahead, Residents Survey, Effective Climate Change, Aneurin Bevan University Health Board COVID Newsletter Updates, Welsh Government, Winter Preparedness Campaign

Examples of guest speakers were: Age Connects Torfaen Stepping Stones, Winter Pressures (Home From Hospital), Aneurin Bevan University Health Board

Workforce and Training

During April 2021- March 2022 Age Connects Torfaen offered limited training opportunities for individuals to gain work experience and student placements. In total 4 people completed placements with Age Connects Torfaen.

This year staff and volunteers have taken part in training which has mainly been carried out remotely. The following training has been undertaken:

Report writing and case study, Dementia Friends, Monitoring & Evaluation, Safeguarding Adults Level 2, Chairty Log training, Allergen Awareness, Age Connects Torfaen Induction, Health & Safety Awareness, Emergency First Aid At Work.

What do our services mean to people?

These are things people told us during this year:

"I wish I had found you sooner. I get up every day now and put on some nice clothes and some make up, knowing that I will actually get to see people in my group and have a chat – I feel so much better now."

"We were struggling. We called the doctor, and he told us that one of us can go shopping and the other should stay home. But the specialist nurse called and asked if we had had a letter from Boris because she thought it would be better if we both stayed at home as my husband had two heart attacks last year. We contacted Age Connects Torfaen and straight away a staff member was able to carry out a weekly shop for us."

"People will normally ask how my sister is, but they never ask me how I am. Age Connects Torfaen did, and that meant a lot. The best part was that they phoned me back to check if I was alright. That's the beauty of it. People like me need Age Connects Torfaen, now more than ever".

"I changed from a career person to a full-time carer overnight. It was really difficult. The Age Connects Torfaen team were very, very supportive. They listened to me. They knew I was reaching breaking point and I got the answers I needed from them".

"This year has been hard. We've been encouraged all our lives to join in, be part of a group. But now, we're told to go away, to stay apart, to not go out. If I do feel brave enough to leave my home on my own, I find it so difficult. I'm so glad I received wellbeing calls, I really look forward to the calls, they're definitely a bright spark in my week. "

News and Events

In December 2021, we were able to welcome back our annual Santa Run. Covid-19 and Health and Safety measures were adhered to, ensuring a safe time was had by all. Many local organisations supported the event by sponsoring different elements and giving up their time to volunteer.

New Projects

Age Connects Torfaen secured funding from the UK Government Community Renewal Fund to deliver a new project connecting talented, hardworking people aged 50+ with a selection of business start-up workshops and even the opportunity to start up their own business.

Age Connects Torfaen secured funding through the WCVA in partnership with Age Connects Wales to deliver a Hospital to Home services through the Winter months.

Age Connects Torfaen was selected as a Best Practice Hub through the Good Things Foundation. This secured funding for the organisation but also showcased our areas of expertise with other organisation throughout the UK.

FINANCIAL REVIEW

The unrestricted results of the group can be seen below:

	£
Income	414,447
Expenditure	493,568
Actual operational surplus in period	**(79,121)**

The charity's trading subsidiary Age Concern Torfaen (Trading) Limited made a trading loss of £8,368 (2021: £11,606 loss) during the period and had after adjustment of intercompany balances reserves at the year end of £8,792. The directors are hopeful a profit for the year ended 31st March 2023 will be generated and as such eradicate any negative reserves.

Reserves policy

Reserves will be held for contingencies and opportunities and to mitigate against factors identified in the organisations' risk assessment. The level of reserves held will ensure that the charity and its Trustees are protected, commitments can be met and the organisation can operate innovatively in a changing environment.

Reserves at the period end for the group totalled £461,432 (2021: £540,553) consisting of £461,432 (2021: £476,140) of unrestricted funds and £nil (2021: £64,413) of restricted funds.

Free reserves of the group (excluding fixed assets and designated funds) totalled £273,844 (2021: £315,429).

A principal risk of Covid-19 will be revenue. However, the Trustee's will put in extra measures for continuous monitoring of financial performance.

The organisation will actively source all of the business support schemes. During the pandemic these grants have been received. The furlough scheme has also been sourced allowing reserves to remain in place.

There are no concerns on the organisation's financial position over the next twelve months.

Risk Management
Systems and internal controls established by the trustees are designed to provide reasonable assurance to confirm that major risks to which the charity could be exposed have been reviewed and systems established to mitigate these risks.

Membership
The Chief Executive Officer, ELLA Committee, Aneurin Bevan Dementia Board, Golden Thread Advocacy Programme and Age Connects Wales

The Compliance Manager, Health & Social Care Partnerships

The Development Manager, Torfaen Volunteer Network, Regional Providers Forum, Dementia Friendly Community Torfaen, Older Adults Mental Health Carers Group.

Other staff: Aneurin Bevan Greater Gwent Memory Clinics, Gwent Regional Advice Network, Torfaen Welfare Reform Action Group

The organisation supports three Older Persons 50 plus strategy forums, alongside working in partnership with the Commissioner for Older People.

The organisation also partners with the following:

Alzheimer's Society Torfaen & Blaenau Gwent Mind Age Cymru Gwent Melin Homes Bron Afon Wiltshire Farm Foods Department of Work & Pensions Torfaen County Borough Council (Various departments) Eastern Valley Food Bank South Wales Ambulance Service Coleg Gwent Torfaen Training Rathbones Aneurin Bevan Health Board Torfaen Voluntary Alliance Torfaen Cares Centre Dewis Cymru Ageing Well In Wales

Source of referrals:

- Self-referrals
- Family Members
- Internal Department Referrals
- Statutory Sector
- Other Third Sector Organisations
- External promotions of Age Connects Torfaen projects & attendance at special events

PLANS FOR THE FUTURE

Covid did freeze many plans, ambitions, and opportunities for an entire year. Nevertheless, we started building back in 2021/22 as restrictions eased. Plans from 2021/22 remained the same as it was from 2020/21 and is detailed as follows.

There are changes occurring in the NHS and Social Care arenas nationally and at a local level. The Charity sees a clear route for further activity within these areas.

The Charity will continue to be active in the areas of Dementia services, toenail cutting by introducing the Simply Nails brand, expansion of Community Support and introduction of the Stepping Stones project.

The charity has introduced a 'holistic assessment' service through our Single Point of Access service to ensure older people have solutions to a range of issues and/or problems that impact them.

Moving Forward
The main objectives for the coming period have the following overarching themes:

- Maintain and develop our services in response to local needs.
- Working in partnership to enhance the vision, mission and values of Age Connects Torfaen.
- Continually raising the organisation's profile
- Be a financial sustainable organisation
- Understand the positive difference Age Connects Torfaen is making to the lives of older people.
- Be recognised as an efficient and effective organisation, working for the benefit of older people and their Carers.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age Concern Torfaen is a Charitable Incorporated Organisation registered with the Charity Commission. Its governing document is CIO-Foundation and its charity number is 1172466.

Organisation The trustees who have served during the year and since the year ended are set out on under the reference and administrative details section.

Members are elected at an AGM and in accordance with the constitution.

The Board of Trustees is responsible for governance of the charity. The Board of Trustees has responsibility for the general control and management of the charity. It meets four times per year, where reports are received from all departments. The Chief Officer is responsible for the day to day management and meets monthly with the treasurer to go through the accounts, and monthly with the Chair to report on the situation of projects. New project proposals are brought to committee meetings for approval.

New Trustees are interviewed by a member of the Trustees. Newly appointed trustees attend induction to the organisation carried out by a training officer and are then trained in Board Builder which has been created by Age Cymru.

Methods adopted for recruitment, appointment and training of trustees In line with procedures outlined in the constitution, nominations for membership are requested each year prior to the AGM. Appointments are made from within the membership following the AGM.

Each trustee is given an induction pack containing:

- Copy of the constitution
- Staff manual
- Index of policies and procedures
- Copy of latest annual report
- Roles and responsibilities of trustees

New members are introduced to all staff members. Training needs are discussed with the CEO.

Organisational structure of the charity in decision making
The organisation has a well- defined staffing structure with Team Leaders who are responsible for areas of activities.
Day to day management of the organisation lies with the Senior Management team. The Senior Management team includes: the CEO, with overall responsibility, the Compliance Manager who acts as deputy in absence of the CEO, as well as the Development Manager.

All staff carry out duties in line with PQASSO quality standards. Monthly supervision sessions and annual performance reviews are carried out in line with organisational policies. Monthly team meetings and weekly operational meetings are carried giving all staff opportunities to feed constructive views into the decision-making processes.

The multi-skilled Board of Trustees meet quarterly. Governance and major decisions regarding policy are made at Board level.

Employment of disabled people Age Connects Torfaen is an equal opportunities employer. A totally inclusive recruitment procedure is in place. The organisation is also a recognised 'Dementia Friendly Centre'.

Memberships/Relationships Age Connects Torfaen is a member of Age Connects Wales, which consists of the following branches:

Cardiff & the Vale, Morgannwg, Neath/Port Talbot, North East Wales North Wales Central

The Board considers pay and renumeration of staff each year at scheduled Autumn meeting. At this time, the Board will consider any inflation uplifts or bonus payments. A review of Senior Management will take place inn 2020 to ensure the rate of pay reflects the level of responsibility relating to the position.

During the year we employed 28 staff. Our commitment to our staff is to ensure they are given opportunities to reach their full potential.

All staff are given an induction and mentoring programme during the first three months, with ongoing support of supervision and training to ensure they are equipped with the correct information to work with older people and become valued members of staff.

By achieving PQASSO Level 2, this has ensured all Trustee's, staff and volunteers are engaged in setting priorities and objectives for the charity. Various methods of communications are used to ensure everyone has their say on future plans.

REFERENCE AND ADMINISTRATIVE INFORMATION

Name	Age Concern Torfaen
Any other name	Age Connects Torfaen
Registered charity number	1172466
Principal office	Widdershins East Avenue Griffithstown Pontypool NP4 5AB
Trustees	Jane Heard Damian Lines Councillor Norma Parish Rory Stratton (Chair) Marianne Williams
Key Management Personnel	Angela Reed - Chief Executive Officer Tracey Jones - Compliance Manager
Bankers	Lloyds Bank 1 Gwent Square Cwmbran Torfaen NP44 1XN
Auditors	Azets Audit Services Chartered Accountants & Statutory Auditors Ty Derw Lime Tree Court Cardiff Gate Business Park Cardiff CF23 8AB
Solicitors	Rubin Lewis O'Brien Gwent House Gwent Square Cwmbran NP44 1PL

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

RESPONSIBILITIES OF THE TRUSTEES

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the Trustees are aware, there is no relevant audit information of which the charity's auditors are unaware. Additionally, they have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Approved by Order of the Board of Trustees and signed on their behalf by:

Trustee .....

Date ..... 18/1/2023 .....

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF AGE CONCERN TORFAEN
FOR THE YEAR ENDED 31 MARCH 2022

Opinion

We have audited the financial statements of Age Concern Torfaen (the 'parent charity') and its subsidiaries ('the group') for the year ended 31 March 2022 which comprise the consolidated and parent Statement of Financial Activities, the consolidated and parent Balance Sheet, the consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements

- give a true and fair view of the state of the group and charitable company's affairs as at 31 March 2022 and of the group and charitable company's incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements

We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF AGE CONCERN TORFAEN
FOR THE YEAR ENDED 31 MARCH 2022

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

Azets Audit Services
Chartered Accountants & Statutory Auditors
Ty Derw
Lime Tree Court
Cardiff Gate Business Park
Cardiff
CF23 8AB

Date: 16/2/23

Azets Audit Services is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

AGE CONCERN TORFAEN
CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:					
Donations and legacies	3	**39,970**	-	**39,970**	56,782
Charitable activities	4	**261,675**	**80,754**	**342,429**	445,145
Other trading activities	5	-	-	-	160
Trading company income	11	**32,048**	-	**32,048**	28,170
Total income and endowments		**333,693**	**80,754**	**414,447**	530257
Expenditure on:					
Charitable activities	6	**348,401**	**145,167**	**493,568**	378,071
Trading company costs		-	-	-	40,426
Total expenditure		**348,401**	**145,167**	**493,568**	418,497
Net movement in funds		**(14,708)**	**(64,413)**	**(79,121)**	111,760
Transfers between funds	15,16	-	-	-	-
Reconciliation of Funds					
Total funds brought forward	15,16	**476,140**	**64,413**	**540,553**	428,793
Total funds carried forward	16,17	**461,432**	-	**461,432**	540,553

The Statement of Financial Activities includes all gains and losses in the period.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 31 to 48 form part of the financial statements

AGE CONCERN TORFAEN
CHARITY – STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:					
Donations and legacies	3	**39,970**	-	**39,970**	56,782
Charitable activities	4	**261,675**	**80,176**	**341,851**	446,492
Other trading activities	5	-	-	-	160
Total income and endowments		**301,645**	**80,176**	**381,821**	503,434
Expenditure on:					
Charitable activities	6	**342,343**	**144,589**	**486,932**	380,070
Total expenditure		**342,343**	**144,589**	**486,932**	380,070
Net movement in funds		**(40,698)**	**(64,413)**	**(105,111)**	123,364
Transfers between funds	15,16	-	-	-	-
Reconciliation of Funds					
Total funds brought forward	15,16	**493,337**	**64,413**	**557,750**	434,386
Total funds carried forward	16,17	**452,639**	-	**452,639**	557,750

The Statement of Financial Activities includes all gains and losses in the period.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 31 to 48 form part of the financial statements

AGE CONCERN TORFAEN
CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2022

	Note	2022 £	£	2021 £	£
Fixed assets:					
Tangible assets	10		37,588		60,711
Current assets:					
Stock		-		-	
Debtors	12	9,505		40,279	
Cash at bank and in hand	20	441,314		462,373	
		450,819		502,651	
Liabilities:					
Creditors: Amounts falling due within one year	13	(26,975)		(22,810)	
Net current assets			423,844		479,842
Net assets			461,432		540,553
The funds of the charity:					
Restricted income funds	15		-		64,413
Unrestricted income funds					
General funds	16		273,844		315,429
Designated funds	16		187,588		160,711
Total charity funds	17		461,432		540,553

These financial statements were approved by the Board of Trustees on 18/1/2023.

Signed on behalf of the Board:

.....
Trustee

The notes on pages 31 to 48 form part of the financial statements

AGE CONCERN TORFAEN
CHARITY – BALANCE SHEET
AS AT 31 MARCH 2022

	Note	2022 £	2022 £	2021 £	2021 £
Fixed assets:					
Tangible assets	10		**36,713**		60,417
Investments	11		**1**		1
			36,714		60,418
Current assets:					
Debtors	12	**9,506**		73,300	
Cash at bank and in hand		**431,695**		445,979	
		441,201		519,279	
Liabilities:					
Creditors: Amounts falling due within one year	13	**(25,276)**		(21,947)	
Net current assets			**415,925**		497,332
Net assets			**452,639**		557,750
The funds of the charity:					
Restricted income funds	15		-		64,413
Unrestricted income funds					
General funds	16		**265,926**		332,920
Designated funds	16		**186,713**		160,417
Total charity funds	17		**452,639**		557,750

These financial statements were approved by the Board of Trustees on 18/1/2023.

Signed on behalf of the Board:

.....
Trustee

The notes on pages 31 to 48 form part of the financial statements

AGE CONCERN TORFAEN
CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	Note	2022 £	2021 £
Net cash provided by operating activities	20	**(13,581)**	154,121
Cash flows from investing activities:			
Purchase of property plant and equipment	10	**(7,478)**	(5,243)
Net cash used in investing activities		**(7,478)**	(5,243)
Change in cash and cash equivalents in the reporting period		**(21,059)**	148,878
Cash and cash equivalents at the beginning of the reporting period	20	**462,373**	313,495
Cash and cash equivalents at the end of the reporting period	20	**441,314**	462,373

The notes on pages 31 to 48 form part of the financial statements

1. ACCOUNTING POLICIES

Legal form and address
Age Concern Torfaen known as Age Connects Torfaen is a charitable incorporated organisation whose principal office is Widdershins, East Avenue , Griffithstown, Pontypool, Torfaen, NP4 5AB

Basis of preparation
The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

No separate cash flow statement has been presented for the charity itself as the charity has taken advantage of the exemptions in paragraph 1.12 of FRS 102.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

Group financial statements
These financial statements consolidate the results of the charity and its wholly-owned subsidiary Age Concern Torfaen (Trading) Ltd.

Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the group has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Fund accounting
General funds - these funds are available for the general purposes of the charity, to be used in accordance with the charitable objects at the discretion of the trustees.
Designated funds- these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.
Restricted funds- these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular purposes.

1. ACCOUNTING POLICIES (continued)

Income recognition
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Income from 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.

Capital grants are released to the Statement of Financial Activities in the year of receipt. Fixed assets relating to capital grants are capitalised, and depreciation charged is offset against the grant income, in a restricted fund.

The value of services provided by volunteers has not been included.

Income for services and trading income consists of the invoiced value of goods sold/supplied to third parties and customers. Income is recognised in the period to which it relates with any income received in advance being deferred and released in future periods.

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

Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes all costs relating to the furtherance of the charity's objectives as stated in the trustees report and their associated support costs.

Governance costs include the costs of governance arrangements, which relate to the general running of the charity as opposed to the direct management functions inherent in generating funds, service delivery and programme of project work. These include such items as external audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure incurred by the charity in the year has been split between restricted and unrestricted funds. Expenditure relating directly to a cost category has been charged to that account. Expenditure, which includes more than one cost category, has been apportioned on a reasonable, justifiable and consistent basis to the categories involved.

1. ACCOUNTING POLICIES (continued)

Fixed assets
Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses or in cases where fixed assets have been donated to the charity, at valuation at time of acquisition.

Individual fixed assets costing £100 or more are capitalised at cost.

Depreciation is provided on all tangible assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Improvements to leasehold property	5% on cost
Plant and equipment	25% on cost
Furniture and fittings	25% on cost
Motor vehicles	25% on cost

Impairment of tangible fixed assets
At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Investments
Investments relate to 100% of the share capital of the charity's wholly owned trading subsidiary and is recognised at cost.

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Cash and cash equivalents
Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

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

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

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

1. ACCOUNTING POLICIES (continued)

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

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

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

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

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

Derecognition of financial liabilities
Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Employee Benefits
The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Pension
The charity operates a defined contribution pension scheme for certain members of staff. The assets of the scheme are held separately from those of the charity. The annual contributions are charged to the profit and loss account and charged against unrestricted funds

Operating leases
The charity classifies the lease of a photocopier and premises as operating leases. Rental charges are charged on a straight line basis over the term of the lease.

2. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

In the application of charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. INCOME FROM DONATIONS AND LEGACIES

Group and Charity	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Torfaen CBC				
Detached grant	**29,624**	-	**29,624**	51,963
Donations	**10,346**	-	**10,346**	4,819
	39,970	-	**39,970**	56,782

4. INCOME FROM CHARITABLE ACTIVITIES

Group	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Grants				
Age Cymru	-	-	-	13,994
Age UK	-	-	-	7,320
Aneurin Bevan University Health Board	-	-	-	27,718
Charities Aid Foundation	-	-	-	10,514
Community Foundation Wales	-	-	-	9,127
Cwmpas (Wales Cooperative Centre)	1,850	-	1,850	-
Good Things Foundation	3,620	-	3,620	1,850
Greggs Foundation	-	-	-	250
Groundwork Wales	-	-	-	1,497
HMRC Coronavirus Job Retention Scheme	-	11,125	11,125	76,885
Keep Wales Tidy	-	-	-	3,000
Kick Start	11,288	-	11,288	-
Lloyds Bank	-	-	-	24,705
Melin Homes	-	-	-	249
Moondance Foundation	-	-	-	15,600
Neighbourly Limited	-	-	-	400
The Oakdale Trust	-	-	-	750
Pontypool Community Council	3,000	-	3,000	-
The Edward Gostling Foundation	5,000	-	5,000	5,000
The National Lottery Community Fund	-	-	-	103,272
The Waterloo Foundation	-	-	-	7,958
Torfaen County Borough Council	14,537	43,093	57,630	28,400
Torfaen Voluntary Alliance	19,288	-	19,288	3,645
Wales & West Utilities	-	-	-	4,200
Wales Council for Voluntary Action	39,115	-	39,115	28,375
Age Connects Wales (Welsh Government)		26,536	26,536	-
	97,698	80,754	178,452	374,709
Income for Services				
Healthy lifestyle	86,114	-	86,114	23,763
Shopping and cleaning service	47,585	-	47,585	38,209
Learning classes	797	-	797	-
Nailcutting/beauty services	6,466	-	6,466	2,185
Community support	7,787	-	7,787	4,546
Miscellaneous	3,085	-	3,085	1,347
Training	9	-	9	-
Transport	9,315	-	9,315	386
Hub support	2,789	-	2,789	-
Room hire	30	-	30	-
	163,977	-	163,977	70,436
Total charitable activities	261,675	80,754	342,429	445,145

4. INCOME FROM CHARITABLE ACTIVITIES (continued)

Charity	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Grants				
Age Cymru	-	-	-	13,994
Age UK	-	-	-	7,320
Aneurin Bevan University Health Board	-	-	-	27,718
Charities Aid Foundation	-	-	-	10,514
Community Foundation Wales	-	-	-	9,127
Cwmpas (Wales Cooperative Centre)	**1,850**	-	**1,850**	-
Good Things Foundation	**3,620**	-	**3,620**	1,850
Greggs Foundation	-	-	-	250
Groundwork Wales	-	-	-	1,497
HMRC Coronavirus Job Retention Scheme	-	**10,547**	**10,547**	76,885
Keep Wales Tidy	-	-	-	3,000
Kick Start	**11,288**	-	**11,288**	-
Lloyds Bank	-	-	-	24,705
Melin Homes	-	-	-	249
Moondance Foundation	-	-	-	15,600
Neighbourly Limited	-	-	-	400
The Oakdale Trust	-	-	-	750
Pontypool Community Council	**3,000**	-	**3,000**	-
The Edward Gostling Foundation	**5,000**	-	**5,000**	5,000
The National Lottery Community Fund	-	-	-	103,272
The Waterloo Foundation	-	-	-	7,958
Torfaen County Borough Council	**14,537**	**43,093**	**57,630**	28,400
Torfaen Voluntary Alliance	**19,288**	-	**19,288**	3,645
Wales & West Utilities	-	-	-	4,200
Wales Council for Voluntary Action	**39,115**	-	**39,115**	28,375
Age Connects Wales (Welsh Government)		**26,536**	**26,536**	-
	97,698	**80,176**	**177,874**	374,709
Income for Services				
Healthy lifestyle	**86,114**	-	**86,114**	23,763
Shopping and cleaning service	**47,585**	-	**47,585**	38,209
Learning classes	**797**	-	**797**	-
Nailcutting/beauty services	**6,466**	-	**6,466**	2,185
Community support	**7,787**	-	**7,787**	4,546
Miscellaneous	**3,085**	-	**3,085**	1,347
Training	**9**	-	**9**	-
Transport	**9,315**	-	**9,315**	386
Hub support	**2,789**	-	**2,789**	-
Contribution of utilities by Trading	-	-	-	1,347
Room hire	**30**	-	**30**	-
	163,977	-	**163,977**	71,783
Total charitable activities	**261,675**	**80,176**	**341,851**	446,492

5. INCOME FROM OTHER TRADING ACTIVITIES

Group and charity	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Work experience	-	-	-	160
	-	-	-	160

6. EXPENDITURE ON CHARITABLE ACTIVITIES

Group	Direct £	Support £	Governance £	Total 2022 £	Total 2021 £
Audit fees	-	-	7,195	7,195	4,332
Consultancy and professional fees	-	-	15,180	15,180	5,308
Depreciation	24,191	6,410	-	30,601	30,102
Motor and travel expenses	7,732	-	-	7,732	7,746
Office costs	18,570	4,153	-	22,723	17,561
Other staff costs	739	-	-	739	426
Premises costs	32,729	8,182	-	40,911	18,500
Project and event expenses	65,008	-	-	65,008	5,244
Publicity and marketing	5,284	-	-	5,284	-
Sundry expenses	386	96	-	482	1,317
Training	4,220	-	-	4,220	2,686
Wages and salaries	227,708	25,301	-	253,009	284,849
Trading company costs	40,484	-	-	40,484	40,426
	427,051	44,142	22,375	493,568	418,497

Charity	Direct £	Support £	Governance £	Total 2022 £	Total 2021 £
Audit fees	-	-	7,195	7,195	4,332
Consultancy and professional fees	-	-	15,180	15,180	5,308
Depreciation	23,680	6,410	-	30,090	29,775
Motor and travel expenses	7,732	-	-	7,732	7,746
Office costs	52,929	4,153	-	57,082	17,561
Other staff costs	739	-	-	739	426
Premises costs	32,729	8,182	-	40,911	20,826
Project and event expenses	65,008	-	-	65,008	5,244
Publicity and marketing	5,284	-	-	5,284	-
Sundry expenses	386	96	-	482	1,317
Training	4,220	-	-	4,220	2,686
Wages and salaries	227,708	25,301	-	253,009	284,849
	420,415	44,142	22,375	486,932	380,070

7. FEES FOR AUDIT OF THE ACCOUNTS

	2022	2021
	£	£
Audit fees	5,565	4,332
Accountancy fees	950	750

8. ANALYSIS OF STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES, AND THE COST OF KEY MANAGEMENT PERSONNEL

Group	2022 £	2021 £
Wages and salaries	314,375	301,498
Social security costs	13,521	9,441
Pension costs	2,575	1,591
	330,471	312,530

Charity

Wages and salaries	287,428	274,815
Social security costs	12,517	8,684
Pension costs	2,535	1,350
	302,480	284,849

No employee earned £60,000 per annum or more during the current or prior year.

Trustees Remuneration
No trustee or any persons connected with them have received any remuneration during the current or previous year. No expenses were reimbursed to the trustees during the current or previous year.

Key Management Personnel – group and charity
The total amount of employee benefits received by key management personnel for their services to the charity during the year totalled £80,188 (2021: £67,525).

9. STAFF NUMBERS

Group and charity

	2022 Group No.	2021 Group No.	2022 Charity No.	2021 Charity No.
The average number of employees, analysed by function, was:				
Direct services	26	29	24	26

10. TANGIBLE FIXED ASSETS

Group	Plant & equipment £	Furniture & fixtures £	Motor vehicle £	Improvements to leasehold property £	Total £
Cost					
At 1 April 2021	**17,952**	**25,578**	**6,500**	**112,638**	**162,668**
Additions	**1,092**	**-**	**-**	**6,386**	**7,478**
At 31 March 2022	**19,044**	**25,578**	**6,500**	**119,024**	**170,146**
Depreciation					
At 1 April 2021	**6,944**	**9,967**	**5,918**	**79,128**	**101,957**
Charge for year	**4,249**	**5,750**	**500**	**20,102**	**30,601**
At 31 March 2022	**11,193**	**15,717**	**6,418**	**99,230**	**132,558**
Net Book Value					
At 31 March 2022	**7,851**	**9,861**	**82**	**19,794**	**37,588**
At 31 March 2021	11,008	15,611	582	33,510	60,711

Charity					
Cost					
At 1 April 2021	**16,431**	**25,578**	**6,500**	**112,638**	**161,147**
Additions	**-**	**-**	**-**	**6,386**	**6,386**
At 31 March 2022	**16,431**	**25,578**	**6,500**	**119,024**	**167,533**
Depreciation					
At 1 April 2021	**5,718**	**9,967**	**5,917**	**79,128**	**100,730**
Charge for year	**3,738**	**5,750**	**500**	**20,102**	**30,090**
At 31 March 2022	**9,456**	**15,717**	**6,417**	**99,230**	**130,820**
Net Book Value					
At 31 March 2022	**6,975**	**9,861**	**83**	**19,794**	**36,713**
At 31 March 2021	10,713	15,611	583	33,510	60,417

11. TRADING SUBSIDIARY

Commercial trading operations and investment in trading subsidiary

	2022	2021
	£	£
Cost at 31 March 2022	1	1

The charity holds the entire issued share capital of 1 ordinary shares of £1 each in Age Concern Torfaen (Trading) Ltd, a company incorporated in England and Wales, company number 05823444. The registered office of the company is the same as the charity. Age Concern Torfaen (Trading) Ltd, provides services to older people in the area, which fulfils an objective of the Charity. A summary of the trading results is shown below. The directors anticipate that a profit for the year ended 31st March 2023 will be generated.

	Year ended 31 March 2022	Year ended 31 March 2021
	£	£
Summary Profit and Loss Account:		
Income	**32,625**	28,767
Administrative expenses	**(6,635)**	(40,373)
Operating profit	**25,990**	(11,606)
Statement of Changes in Equity:		
Balance brought forward	**(17,198)**	(5,592)
Profit and total comprehensive income for the year	**25,990**	(11,606)
Distributions to parent charity under Gift Aid	**-**	-
Balance carried forward	**8,792**	(17,198)
The assets and liabilities of the subsidiary were:		
Total assets	**10,492**	18,015
Creditors: Amounts falling due within one year	**(1,700)**	(35,213)
	8,792	(17,198)
Aggregate share capital and reserves	**8,792**	(17,198)

12. DEBTORS

	2022	2021
Group	**£**	£
Trade debtors	**9,054**	9,135
Other debtors	**452**	31,144
	9,506	40,279
Charity		
Trade debtors	**9,054**	9,135
Other debtors	**452**	29,815
Amounts owed by group undertakings	**-**	34,350
	9,506	73,300

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
Group	**£**	£
Trade creditors	**10,319**	11,680
Other creditors and accruals	**10,345**	5,513
Taxation and social security	**6,311**	5,617
	26,975	22,810
Charity		
Trade creditors	**9,263**	11,309
Other creditors and accruals	**10,438**	5,190
Taxation and social security	**5,575**	5,448
	25,276	21,947

14. FINANCIAL COMMITMENTS

At 31 March 2022 the consolidated annual commitments under non-cancellable leases were as follows:

	2022	2021
Group and charity	**£**	£
Expiry date:		
One to two years	**3,145**	4,245
Two to five years	**5,041**	8,161
More than five years	**50**	75
	8,236	12,481

15. RESTRICTED FUNDS

	Balance at 1 April 2021	Income	Expenditure	Transfers	Balance at 31 March 2022
Group	£	£	£	£	£
The National Lottery Community Fund	38,973	-	(38,973)	-	-
Aneurin Bevan University Health Board	25,440	-	(25,440)	-	-
HMRC Coronavirus Job Retention Scheme	-	11,125	(11,125)	-	-
Stepping Stones	-	43,093	(43,093)	-	-
Winter Pressures	-	26,536	(26,536)	-	-
	64,413	80,754	(145,167)	-	-
Charity					
The National Lottery Community Fund	38,973	-	(38,973)	-	-
Aneurin Bevan University Health Board	25,440	-	(25,440)	-	-
HMRC Coronavirus Job Retention Scheme	-	10,547	(10,547)	-	-
Stepping Stones	-	43,093	(43,093)	-	-
Winter Pressures	-	26,536	(26,536)	-	-
	64,413	80,176	(144,589)	-	-

The National Lottery Community Fund
This funding was received to support users with Dementia.

Aneurin Bevan University Health Board
This funding was received to operate the Life Coach Project to support carers.

HMRC Coronavirus Job Retention Scheme
This funding was received to support wages costs during the Covid-19 pandemic.

Torfaen County Borough Council - Stepping Stones
The project funding is aimed at the over 50s who want to learn new skills or develop a new interest.

Age Connects Wales (Welsh Government) Winter Pressures
The project funding was aimed at providing better services across Torfaen.

15. RESTRICTED FUNDS (continued)

Previous year

Group and charity	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
Widdershins	16,606	-	(16,606)	-	-
Lloyds Bank	-	24,705	(24,705)	-	-
The National Lottery Community Fund	46,183	103,272	(110,482)	-	38,973
Aneurin Bevan University Health Board	28,202	27,718	(14,544)	(15,936)	25,440
Age Cymru	-	13,994	(13,994)	-	-
HMRC Coronavirus Job Retention Scheme	-	76,885	(76,885)	-	-
	90,991	246,574	(257,216)	(15,936)	64,413

16. UNRESTRICTED FUNDS

Group	Balance at 1 April 2021 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2022 £
Unrestricted funds					
General funds	315,429	**326,215**	**(317,800)**	**(50,000)**	**273,844**
Designated funds					
Long service contingency	100,000	**-**	**-**	**50,000**	**150,000**
Fixed asset fund	60,711	**7,478**	**(30,601)**	**-**	**37,588**
	476,140	**333,693**	**(348,401)**	**-**	**461,432**
Charity					
Unrestricted funds					
General Funds	332,920	**295,259**	**(312,253)**	**(50,000)**	**265,926**
Designated funds					
Long service contingency	100,000	**-**	-	**50,000**	**150,000**
Fixed asset fund	60,417	**6,386**	**(30,090)**	**-**	**36,713**
	493,337	**301,645**	**(342,343)**	**-**	**452,639**

Long service contingency
This amount has been designated as a contingency in relation to future staff commitments, this will be utilised in future periods.

Fixed asset fund
This amount has been designated to earmark the net book value of the group's unrestricted fixed assets.

Previous year

Group	Balance at 1 April 2020 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2021 £
Unrestricted funds					
General funds	237,802	283,683	(161,281)	(44,775)	315,429
Designated funds					
Long service contingency	100,000	-	-	-	100,000
Fixed asset fund	-	-	-	60,711	60,711
	337,802	283,683	(161,281)	15,936	476,140
Charity					
Unrestricted funds					
General Funds	243,395	256,860	(122,854)	(44,775)	332,920
Designated funds					
Long service contingency	100,000	-	-	-	100,000
Fixed asset fund	-	-	-	60,417	60,417
	343,395	256,860	(122,854)	15,936	493,337

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Group				
Fixed assets	-	**37,588**	-	**37,588**
Net current assets	**273,844**	**150,000**	-	**423,844**
	273,844	**187,588**	-	**461,432**
Charity				
Fixed assets	-	**36,713**	-	**36,713**
Investments	1	-	-	**1**
Net current assets	**265,925**	**150,000**	-	**415,925**
	265,926	**186,713**	-	**452,639**

Previous year

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Group				
Fixed assets	-	60,711	-	60,711
Net current assets	315,429	100,000	64,413	479,842
	315,429	160,711	64,413	540,553
Charity				
Fixed assets	-	60,417	-	60,417
Investments	1	-	-	1
Net current assets	332,919	100,000	64,413	497,332
	332,920	160,417	64,413	557,750

18. RELATED PARTY TRANSACTIONS

Trustee Rory Stratton is employed by an insurance company used by the charity. There is no financial gain to the trustee.

During the period Age Concern Torfaen recharged goods and services of £nil (2021: £2,457) to its wholly owned subsidiary Age Concern Torfaen (Trading) Ltd. Age Concern Torfaen purchased goods and services totalling £nil (2021: £ nil) from Age Concern Torfaen (Trading) Ltd. An amount of £nil (2021: £34,350) was payable by the trading company to the charity at the period end and is included within debtors.

19. PENSIONS

The group provides a defined contribution scheme for staff members. During the period ended 31 March 2022 the total employers' contributions charged for these schemes amounted to £2,575 (2021: £1,591). The amount outstanding at the year end was £nil (2021: £605).

The charity provides a defined contribution scheme for staff members. During the period ended 31 March 2022 the total employers' contributions charged for these schemes amounted to £2,535 (2021: £1,350). The amount outstanding at the year end was £nil (2021: £546).

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

Group	2022 £	2021 £
Net income for the reporting period	**(79,121)**	111,760
Adjustments for:		
Depreciation charges	**30,601**	30,102
(Increase)/decrease in stocks	**-**	5,173
(Increase)/decrease in debtors	**30,774**	10,395
Increase/(decrease) in creditors	**4,165**	(3,309)
Net cash provided by operating activities	**(13,581)**	154,121

Analysis of Cash and Cash Equivalents

Cash in hand	**441,314**	462,373
Total Cash and Cash Equivalents	**441,314**	462,373

Analysis of net debt

	As at 1 April 2021 £	Cash flows £	As at 31 March 2022 £
Cash at bank and in hand	**462,373**	**(21,059)**	**441,314**

21. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES - 2021

Group	Unrestricted funds £	Restricted funds £	Total funds 2021 £
Income and endowments from:			
Donations and legacies	56,782	-	56,782
Charitable activities	198,571	246,574	445,145
Other trading activities	160	-	160
Trading company income	28,170	-	28,170
Total income and endowments	283,683	246,574	530,257
Expenditure on:			
Charitable activities	120,865	257,216	378,071
Trading company costs	40,426	-	40,426
Total expenditure	161,281	257,216	418,497
Net movement in funds	122,402	(10,642)	111,760
Transfers between funds	15,936	(15,936)	-
Reconciliation of Funds			
Total funds brought forward	337,802	90,991	428,793
Total funds carried forward	476,140	64,413	540,553

Charity			
Income and endowments from:			
Donations and legacies	56,782	-	56,782
Charitable activities	199,918	246,574	446,492
Other trading activities	160	-	160
Total income and endowments	256,860	246,574	503,434
Expenditure on:			
Charitable activities	122,854	257,216	380,070
Total expenditure	122,854	257,216	380,070
Net movement in funds	134,006	(10,642)	123,364
Transfers between funds	15,936	(15,936)	-
Reconciliation of Funds			
Total funds brought forward	343,395	90,991	434,386
Total funds carried forward	493,337	64,413	557,750

AGE CONCERN TORFAEN

England & Wales - Charity number 1172466

Accounts

Charity Number 1172466

age connects torfaen.

AGE CONCERN TORFAEN

REPORT OF THE TRUSTEES & CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021



Azets Audit Services
Chartered Accountants & Statutory Auditors
Ty Derw
Lime Tree Court
Cardiff Gate Business Park
Cardiff
CF23 8AB

AGE CONCERN TORFAEN
CONTENTS

Contents	**Page**
Report of the Trustees	1 – 24
Independent Auditors' Report	25 - 28
Statement of Financial Activities	29 - 30
Balance Sheet	31 - 32
Statement of Cash Flows	33
Notes to the Financial Statements	34 - 50

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

Message from the Chair

In Last year's report, we explained, how we rose to the challenge of continuing our services during the first months of the Pandemic. Little did we anticipate it would continue as long as it has.

Our staff and volunteers have been amazing, adapting services to suit the needs of our users, carers, their families along with the larger community, whilst never losing sight of our fundamental principle "Enhancing the Quality of Life for Older People"

It has certainly been a year to demonstrate how, as an organisation, we can respond to change. The uncertainty of keeping all staff employed with no income being generated. Our centre closed to the public and was quite a challenge for Trustees and Management.

What strength we have as a team, everyone rallied around to ensure every opportunity was accessed, and were successful with many. As I write this in August 2021, we are back!!, all staff still in employment, along with creating new employment opportunities, and going from strength to strength. My fellow Trustees and I are immensely proud of the organisation's resilience.

Supporting Older People of Torfaen is at the heart of everything we do. We have listened to our customers, encouraging them to participate in the design of our services so that we remain responsive to our users' needs as they change over time.

Our Covid Response Team have been incredible, helping families stay in touch, as far away as Australia. Some have learned new skills by training in how to use Technology. We enabled People to Connect.

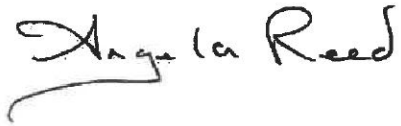
We lost many service users to the Pandemic, along with family members of staff and friends. Our thoughts are with them all.

The organisation has an exciting vision for the next three years, helping us to build and develop new partnerships. As Trustee's we look forward to working with the organisation over the coming years .

Mr R Stratton, Chairperson



Angela Reed, Chief Executive Officer



AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their report and accounts for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's Memorandum and Articles of Association and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The charity became a charitable incorporated organisation on 6th April 2017. The assets and liabilities from Age Concern Torfaen, charity number 1037278 were transferred to the charitable incorporated organisation on 6th April 2017.

OBJECTIVES AND ACTIVITIES

The objectives of the charity are set out in the governing document and exist to enhance the quality of life of older people in Torfaen.

These include activities and services dedicated to maintaining a healthy lifestyle, providing support to those affected by dementia, befriending schemes which aim to reduce loneliness, as well as advocacy, information and advice services.

Our Aim: To enhance the quality of life for older people in our community.

Our Mission: To continually strive to provide quality services, whilst encouraging involvement and wellbeing for older people in Torfaen, by adding "Life to years".

Objective: To promote the relief of elderly people in any manner which now is or hereafter may be deemed by law to be charitable in Torfaen and surrounding areas.

To achieve this, the Charity is committed to developing and promoting itself via the following methods:

- Services & Support
- Awareness & Advocacy
- Partnership & Co-operation
- Development & Innovation

Objectives & Activities: Main activities undertaken to further the Charity's purpose.

Charitable Activity	Objective
Information & Advice, inclusive of Welfare Benefits Service	Providing up to date information on issues affecting older people, their family and carers. Maximisation of income by accessing welfare benefits.
Awareness & Advocacy	Organising awareness days, supporting national and local issues. Providing opportunities to meet the needs of people over the age of 50. Service promotion awareness ensures we meet our objectives.

Partnership & Co-operation	Participate in local networks with the view of working with like-minded organisations to develop generic services. To communicate effectively both internally and externally with all stakeholders, and to ensure a user led participatory approach to organisation development.
Development & Innovation	Ensure sufficient income is maintained to support the services and activities we believe make a difference to older people's lives. Raise restricted income to further the objectives of the charity. To consult with our service users to understand their needs. Retain the skills and talents of older workers, which will create a better understanding of our customers. Utilising our internal Contact Management System to encourage department collaboration

Public benefit: We have referred to the guidance contained in the Charity Commissions' general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. The trustees consider how planned activities will contribute to the aims and objectives they have set.

As the COVID pandemic hit hard and changed the way we all lived our lives in 2020/21, Age Connects Torfaen worked hard, restructuring existing services and launching new ones to ensure we supported older people when they needed us most. This was made possible by the incredible dedication of our staff and volunteers, as well as the very generous support from many external funders. This annual report highlights the added value and the support thousands of older people across Torfaen received this year.

ACHIEVEMENTS AND PERFORMANCE

From staff achievements and fantastic feedback on our services we are proud to share some of our developments and success during 2020-2021:

- Age Connects Torfaen entered a partnership to deliver the HOPE (Helping Others Participate and Engage) This is a partnership project between; Age Cymru, Age Cymru local partners and Age Connects Wales partners across the whole of Wales. HOPE will deliver independent advocacy for older people (50+) and carers across Wales.
- New partnership with Digital Communities Wales to deliver the Dementia Playlist project within vulnerable people's homes.
- Community project.
- Christmas Gift Campaign launched in December 2020, securing 250 presents for vulnerable people within Torfaen.
- Funding secured from Asda to provide Christmas dinners to isolated older people during Christmas time.
- A community project was launched asking children to draw pictures that were sent to older people living in Torfaen.
- Age Connects Torfaen received funding to become a Census Support Centre.
- Further funding was secured for a collaborative project with Keep Wales Tidy to make enhancements to our garden area.
- Age Connects Torfaen was a finalist in the South Wales Argus, Pride of Gwent Awards.

Source of referrals:

- Self-Referrals
- Family Members
- Internal Referral
- Statutory Sector

Age Connects Torfaen Services

Covid Support Hub
The rapid spread of Covid-19 placed a strain on the entire organisation. This led to us creating a Covid-19 Response Team and establishing the Covid Support Hub. It provided a central place for older people and their carers to find information, resources, practical support and help during this uncertain time.

The Support Hub was aimed at older people and their families living within Torfaen to cope with the impact of Covid-19.

The Support Hub provides a range of different support for older people. This includes Practical Support via our Helpline, Emotional Support and Virtual Activities. The hub allowed us to reach a new audience, who through the Covid-19 pandemic had their daily lives disrupted by experiencing extreme social isolation and loneliness.
Our Covid Support Hub achieved the following things:

- Dealt with around 90 new enquiries each and every week about an incredibly diverse range of issues
- Delivered hundreds of hot meals
- Delivered hundreds of activity packs and Christmas presents to isolated older people
- Provided trustworthy sources of information to ensure that older people could make informed choices
- Continued to support our more vulnerable older people in their homes.
- Worked with local voluntary sector partners to ensure all beneficiaries received the support they needed

Home Services
Our dedicated team of 8 workers provided 2,338 hours of support in older people's homes this year. The service operated throughout the darkest days of the pandemic, with our team of home helps continuing to provide vital support to around 90 older people despite the many challenges they faced.

Age Connects Torfaen wanted to continue its long history of supporting independence for individuals (both new and existing) during the Pandemic. As with other services, robust risk assessments and Covid training were completed to ensure staff and individuals were confident of feeling safe at a very worrying time for all. Many families, due to not being able to visit their loved ones, expressed their thanks for our support. We moved quickly to ensure Personal Protective Equipment was accessed along with the taking of temperature checks at each visit.

At the initial stages prior to the first lockdown, we received contacts from many individuals who were so worried how they were able to cope of not being able to access the shops for their groceries. Creative planning enabled Age Connects Torfaen to respond. These requests continued into the first lockdown and remained a regular service provision for many. Staff became familiar with a very different process of queuing to shop and trying to gain everyday items.

Additional requests we responded to were accessing and distributing food parcels and prescription collections.
During 2020-2021 we provided:

- 1,296 hours of cleaning
- 950 supermarket shops
- 61 food parcels
- 92 hours of Community Support Services.
-

Case Study: Home Services **Introduction**	Contact by Mr X to request if we could assist with his mother's (Mrs Y) cleaning. Mr X mother was experiencing forgetfulness, living alone in her home of which was owned. The son did not live in Wales, at the time of contact was receiving cancer treatment. Due to the Covid restrictions and medical treatment, the son was not able to visit his mother to reassure Mrs Y of helpful services. Mr X had previously engaged us with services, following which Mrs Y had cancelled.
Reasons for the project	Home Services (Cleaning) enables those who receive it to remain independent in their own homes, and local communities. The service is tailored to suite an individuals needs at a time when additional help may be needed.
What is the baseline data?	Mrs Y was living alone, experiencing memory loss of which was a barrier to carrying out day to day cleaning of her home. This aspect had become a worry for herself and also family members who did not live in the area, could not visit due to Covid restrictions. Initially a Dementia Life Coach at Age Connects Torfaen had been supporting Mr X, the son relating to his mum's memory loss, his role as a family carer, and how services can help her independence. Mrs Y was worrying of people she did not know coming into her home, along with what people would think of her regarding not being able to keep her own home clean. The home has not had a thorough clean for a few months.
Impact/ Difference made to client/ service/ organisation	The initial visits from a Home Services Team member (who had received Dementia-specific training) were provided at a segmented pace. A visit had been provided previously to introduce the service, encourage access and ensure reassurance. Liaison with Mr X was essential to ensure a holistic approach to needs was provided. The service alleviated anxieties of both Mr X and Mrs Y. Each visit of service provision enabled the building up of tasks, some visits were successful in achieving these, some were not due to how Mrs Y was feeling. Mrs Y home's cleanliness was improved, of which positively contributed towards her safety and wellbeing.

	The Home Service (Cleaning) has enabled Mrs Y to remain in her own home of which now is much cleaner to her own standards of which she used to keep to previously. Knowing of a familiar face coming at a regular time was important to Mrs Y routine. Age Connects Torfaen's service involvement reduced the number of anxious calls from Mrs Y to her son, neighbours and other services, such as the G.P.
Activities carried out (what did you do)	The service was received following an initial contact to provide an assessment (agreeing on tasks, when the service would like to be received, likes and dislikes). Introduction of Home Services Team member prior to service provision was very important. A helpful telephone call was made prior to arriving, again for reassurance and to assist with service provision at a time of Covid restrictions. The segmented service provision enabled the building up of agreed task support at a pace of which was acceptable to Mrs Y. Weekly service provision of domestic cleaning, contacting son with feedback and product shopping requests, all contributed towards Mrs Y continuing to receive the service. Payment of service was agreed with the son to alleviate worries for Mrs Y. Mr X had power of attorney. Each weekly visit also contributed towards the social isolation being experienced by Mrs Y due to Covid restrictions of not being able to see family and friends.
What went well?	The segmented pace of service provision contributed towards alleviating anxieties both by son and Mrs Y. The adaptive method of service provision was essential to the weekly tasks. The building of trust broke down the barrier of feeling others would judge. Allocation of a dementia-specific trained staff member ensured an understanding of Mrs Y needs. Mrs Y was able to share of what was needed to be completed on the day, along with reassurance by the Home Service staff member of areas needing to be cleaned. The support of Dementia Life Coach and Age Connects Torfaen Advocate also contributed towards service relationships. Additional expertise relating to memory loss, dementia and carers supported an holistic approach, whilst also supporting the Home Services Worker.

Lessons learnt and challenges faced *(what were the main challenges and how were these overcome?)*	Alleviating anxieties, breaking down barriers regarding acceptance of help. The building up of a professional trusting relationship with Mrs Y was important to breaking down barriers. The holistic approach of additional service support, Dementia Life Coach, Information & Advice to ensure maximising of income and Advocacy helped with barriers as they arose. Access to Bank Transfer assisted with son's service payment, no arrears arose of non-payment.

Money Matters
Millions of pounds worth of benefits goes unclaimed by older people every year, including means and non-means tested benefits such as: Personal Independence Payments, Pension Credit, Attendance Allowance, Universal Credit, Council Tax and Housing Benefits.

Our service supports the reduction of a barrier relating to individuals having to claim a benefit to maximise their income, by making sure older people are kept up to date with new information relating entitlement/eligibility.

This year, we gained £1,732,347 in maximising the income of older people and their carers. We also assisted in individuals reducing their debt by £6,000

Information & Advice
Our information and Advice service assists to ensure awareness and support to claim benefits such as:

- Attendance Allowance
- Personal Independence Payment
- Pension Credit
- Employment Support Allowance
- Council Tax and Housing Benefit

The service has supported fuel poverty and energy efficiency. The positive outcome of an increase to an individual's income can help an older person with more choices to access new social opportunities and activities.

Due to Covid-19, our way of working changed and the team were forced to work at home, assisting with application forms over the telephone and an option of Zoom meetings. We assisted in wellbeing calls to help with the social isolation that many people felt.

This year we also introduce people to Services including:

Care and Repair, NEST, offering advice on maintaining their home by accessing tradesmen, adaptation grants, energy efficiency and boiler replacement grants, Discretionary Assistance Funds, to help with the low income due to losing jobs. Unfortunately, many services were disturbed and unable to continue.

During April 2020- March 2021 Information and Advice had 10,078 contacts with older people, their families, carers, and professionals.

People accessing our Information & Advice service stated:

- 95% of these individuals felt they would be confident to contact Age Connects Torfaen in the future.
- 85% of individuals confirmed the service promoted independence and choice.
- 99% of individuals accessing welfare benefits service were happy with the service provided.

Activities For All
Despite only running since May 2020, this new remote form of activities has already helped over 60 older people, together with their carers, deal with the isolation and challenges of lockdown. Activity packs and our online Zoom sessions ensured people were able to have fun and learn new activities, whilst also developing new support networks.

Health Suite
Widdershins has continued to offer and welcome individuals, their family and carers to receive hairdressing, beauty treatments and pamper sessions from our Health Suite.

As we become older, we may experience health difficulties, restricted sight or mobility deterioration. These difficulties can lead to overgrown toenails, anxieties regarding losing balance when walking, and wearing shoes becoming uncomfortable. Our low-level nail cutting service, in partnership with Aneurin Bevan University Health Board, has assisted to maintain the independence, promote wellbeing and contributed towards prevention of falls.

We operate a number of monthly nail cutting surgeries at outreach venues including:
- Blaenavon Medical Centre
- Widdershins Centre, Sebastopol
- Victoria Court, Abergavenny

Carers and individuals accessed pamper sessions offered from the Health Suite.

During 2020-2021, 89 people accessed our nail cutting service.

Healthy Eating

The Bistro & Catering
The Covid-19 pandemic affected how our catering services were received across Age Connects Torfaen due to restrictions implemented on the hospitality industry, both in the community and at Widdershins. At a time when we could safely support those who wished to access meals, we offered a freshly cooked, two course hot meal delivery service to individuals in their homes. A new menu was offered, with options changing monthly. Individuals were also able to receive Afternoon Teas, a lighter option meal, Christmas & Easter lunches.

The meal delivery service was greatly appreciated by those who could not cook their own meals and gave reassurance to families who did not live in the area and could not visit their loved ones. The catering service continued to maintain the standards relating to Food Hygiene and Allergens.

- 823 meals were distributed across the Torfaen community, ranging from Varteg to Ponthir and Fairwater.
- 65 meals were accessed by those attending Widdershins
- 191 meals were accessed by the initial hub returning to meet again

Befriending Services

Once lockdown hit, all 6 of our befriending hubs were closed. In direct response to the pandemic we launched a Keeping In Touch telephone line. This new service supported 121 isolated older people over its first year. Our wonderful volunteers made 1,251 calls to isolated older people, equating to 312 hours of vital support over the year. Those receiving calls from the service reported a significant reduction in their feelings of severe loneliness.

November 2020 saw the re-open of one of our lunch clubs in Ponthir. Adhering to Covid guidelines we were able to successfully run the service for 4 weeks before a further lockdown put the service back on hold. During this short time, we were able to safely welcome back 46 members to their local lunch club.

Merry Moments Dementia Services

Our Merry Moments Dementia Service provides a secure, peaceful environment for members to socialise within a small group. The activities are designed to engage and stimulate members all facilitated through specially trained staff.

For the past year April 2020 – March 2021 Merry Moments services had to be adapted due to National lockdowns and Covid-19 regulations. Merry Moments group sessions were unable to run as the traditional day center it had previously been for many years. Services were quickly adapted to ensure members and caregivers were supported through a very hard period where all other support was ceased from other agencies locally.

During lockdown we established Merry Moments at home. This provided 1-1 home visits within the community for vulnerable people, helping improve the quality of life for older people living with dementia by helping them remain independent and providing much needed respite for family members and caregivers. The home sessions helped members receive the specialist support during a period of much isolation and loneliness for many of the members. The home activity sessions were very well received by members and their families with many members requesting multiple sessions throughout the week.

Zoom activity groups were commenced for those with digital access, this included an online arts and crafts group and a love to sing choir; for those wishing to join without digital access staff would carry out a home session enabling those to access these groups.

Due to the unprecedented nature of the last year, we did lose members of the service due to a decline in condition and illness. Through the quick adaption of services, we have been able to retain members and identify a revenue stream, during a time where we were unable to operate fully. This has facilitated customer retention and aided the sustainability of the service.

Our Merry Moments team supported 54 members per week.

Case Study: Merry Moments **Introduction**	Mr X is a gentleman in his 80's he was referred to Merry moments by his local Occupational Therapist. Mr X lives alone and was becoming increasingly lonely and isolated. He has mixed dementia. Mr X was referred to Dementia services at Age Connects Torfaen and attended a taster session for Merry Moments.

	Merry Moments are day activity sessions held at the Widdershins centre Sebastopol Monday – Friday each week. The sessions offer the members a secure, peaceful environment, an opportunity to socialise with others within a small group, and specialised activities designed to engage and stimulate the members.
Reasons for the project	Mr X attends the Thursday am gentlemen's group and is soon hoping to attend another session in the week also.
What is the baseline data?	Prior to attending the weekly group Mr X had very little interaction in the week from anyone, he had a weekly visit from an OT and a short visit from the district nurse in the mornings otherwise he lived a very solitude life. With deteriorating mobility this also led to Mr X becoming increasingly isolated and this started to affect his health and wellbeing. Mr X OT sent a referral to Age Connects Torfaen, and the following week we were able to bring Mr X in for a taster session at the centre. When Mr X first arrived, he was quiet with limited interaction during the session, he observed the session and thoroughly enjoyed his meal during the group. Following the session, he was keen to return to the group the following week.
Impact/ Difference made to client/ service/ organisation	Over the few weeks following starting in Merry Moments, a noticeable difference was noted in Mr X, he started to engage more with the other Gentlemen, started interacting and participating more each week with the activities. He now regularly enjoys helping in the garden and working with Tom on different projects, from wood turning to bug boxes. Mr X comes alive when we start to do a music session singing and playing the instruments. Mr X looks forward to the sessions and always has a smile on his face. It is obvious to see the increase in his well being the group has given him.
Activities carried out	Outside work from gardening, wood turning, making bug boxes. Mr X is very knowledgeable on animals and wildlife and enjoys interactive sessions on these areas. Mr X is a veteran, therefore he enjoys having a good sing to the old songs and reminiscing about his days in serving in the British army. The Thursday group Mr X attends is the gentlemen's group therefore there is often sporting influences and activities through the group. There is always a lot of laughter and mischievous behaviour during the session.
What went well	We were able to provide transport for Mr X, this has aided him to attend the sessions as he lives alone and was very nervous coming into the centre alone.
Lessons learnt and challenges faced	For Mr X it has been a smooth transition into the service, the main concern faced was as he had been isolated for quite a while, it was just gently allowing him to become confident in his surroundings and joining in. This was a successful process by the staff working within Merry Moments and you can now really see Mr X confidence growing each week.

The Young Onset Dementia Zest For Life Project

April 2020 saw the second year of the Zest for Life project. A project funded by the Big Lottery Community Fund. The service provides a supportive group for younger individuals living with dementia or cognitive impairment. We offer a safe place for members to access peer support, one to one support and quiet time, specialist arts and crafts, music therapy, gentle exercise, and community-based activities.

During the past year services were adapted and group support was suspended. Support and services continued through 1-1 home activity sessions, walking groups (when restrictions allowed) Zest zoom rooms, and online choir and arts and crafts group. This allowed service users to access multiple groups throughout the week and ensure a continuation of support through a very difficult time.

The Zest for Life project works alongside a partner of Torfaen and Blaenau Gwent MIND. A member of their staff provides counselling for service users and their families. This continued to be offered throughout the lockdowns and telephone counselling took place. 4 Carers and 2 clients accessed online counselling during this time.

23 members were supported on a weekly basis.

Case Study: Zest for Life Project **Introduction** (a brief summary of the service/ client/ organisation)	The client shall be known as Mr Z, He is a gentleman in his 50's with young onset dementia. This gentleman previously accessed the Zest group a few years ago. After an initial engagement with the service he declined the Zest group but has recently re-engaged with the project. Mr Z has declined since his initial contact with the group. He is now living in sheltered accommodation with support services assisting with daily living. The family are ensuring Mr Z has a full week of activities to help maintain his function and communication skills.
Reasons for the project	Mr Z attends weekly workshops with the Zest group, he had previously been accessing the 1-1 Home activity sessions also prior to July.
What is the baseline data? *(what was the situation at the start of your project)*	Mr Z had previously attended the group although only for a few months - it had been 2 years since he last attended the group.
Impact/ Difference made to client/ service/ organisation *(Who /what did your work have impact on?)*	Since Mr Z has re-engaged with the group we have noticed an increase in his communication and word finding. The staff had noticed that prior to visits, if he had not seen many people throughout the week, his word finding and communication was a real struggle for him. I feel the interaction with the group and the company for a couple of hours a week is really assisting with his communication skills, he is also enjoying going out of the accommodation he lives in and enjoys a fresh home cooked meal.

Activities carried out (what did you do)	Mr Z enjoys wood work, gardening, and painting workshops and games, reminiscing about his time spent travelling and working around Australia. 1-1 walks in the local community, visits to local cafes for a coffee. Contact with the social work team after seeing Mr Z whilst visiting other clients in the same building has enabled us to re-engage Mr Z with the Zest group.
What went well?	Initiating contact on a 1-1 basis gave Mr Z the confidence to re-join and partake in the workshops. It also helped the team to reassess his needs and goals to ensure the workshops will be suitable for him and that he would benefit from re-engaging. MDT interaction also with the family and other support services involved with Mr Z worked extremely well, ensuring that the activities all worked well together and didn't hinder interaction with other service. Excellent MDT work with all services concerned.
Lessons learnt and challenges faced (*what were the main challenges and how were these overcome?)*	The main challenge we faced was re-engagement, as he had previously declined services. Mr Z appears to be happy during the workshops and engaged in the sessions. He is interacting well with the staff and other members, enjoying plenty of fun and laughter also.

Dementia Life Coach

Caring for someone with dementia can have a huge effect on both a carer and family's life. It can be a lonely, stressful, complex and difficult journey to embark on when on your own.

Age Connects Torfaen continued to provide a Dementia Life Coach service. The holistic bespoke service is tailored to the wellbeing needs of the carer(s) of an individual who lives in the greater Gwent locality. The service aims to reduce carers stress and burden, along with facilitating an increased quality of life, health and wellbeing.

The Covid Pandemic altered the Dementia Life Coach engagement. Face to face contact ceased during the first lockdown, with the service initially being delivered through telephone wellbeing calls. The main challenges faced by carers was their support networks were reduced and, in some circumstances, ceased all together. Their sense of isolation had a negative impact on their mental health; their emotional and physical resilience decreased dramatically. With the need for peer support the service set up a weekly carers support group via Zoom, facilitated by the dementia life coach. Funding was secured to compile and deliver a 24 week carers wellbeing programme. The aim was to connect carers, sharing experiences, problem solving, and easing their sense of isolation.

- The dementia life coach carried out 354 hours of wellbeing calls between May 2020 to July 2020
- The Carers Zoom room engaged with 79 carers between June 2020 to December 2020
- Carers Survival Guide engaged with 8 carers over the 24 week programme

Case Study: Dementia Life Coach **Introduction** (a brief summary of the service/ client/ organisation)	Dementia Life Coach service. The service works alongside individual carers to help them navigate the different services and personnel involved. To manage their carer's role and wellbeing. The Client is a woman in her early fifties whose husband was diagnosed with early onset dementia. She has two boys who live at home. Due to the demands of her caring role and the rapid decline in her husband's dementia she had to resign from her employment.
Reasons for the project	To provide a holistic service to carers of individuals with dementia who live in the Greater Gwent areas.
What is the baseline data?	At the start of the project there was no service in the area that was dedicated to the wellbeing of carers that were caring for an individual with dementia.
Impact/ Difference made to client/ service/ organisation	Client was able to understand the different services and the role of the people involved. This enabled the carer to feel less overwhelmed by the information that was being presented to her at the time of her husband's diagnosis. Client was able to put safety measures in place. Client was able to plan for the future. Client was able to gain a greater understanding that her husband's change in personality and abilities were due to the dementia. This was beneficial to their relationship.
Activities carried out	Weekly telephone support was offered. Dementia Life Coach discussed and encouraged the client to consider the following: Benefit assessment, Legal Powers of Attorney, Herbert Protocol. Day services and respite.
What went well?	Trusting working relationship was formed. Liaising with other organisation in the best interest of client. Referral for benefit assessment maximised income, which helped to ease the stress and pressure of reduced income. Legal Power of Attorney will enable the client to make decisions in her husband's best interest. Client putting in safety measures.
Lessons learnt and challenges faced	The main challenge has been for the client to see the benefits of respite for both herself and her husband. The client has not gone ahead with her husband accessing Zest or respite . The main barrier was her anxiety of leaving him and anticipating that he would not like it. She also has had difficulty acknowledging the benefits respite would have for her personal wellbeing.

	Financial costs were also a consideration. The reality of the rapid deterioration in her husband's dementia and impact this was having on their family unit was causing a great deal of distress. Unfortunately for the client the need and benefits of day care services/respite were only realised when her own mental health began to decline, and she expressed that she had hit her brick wall. The dementia life coach continues to work with the client to try to overcome these barriers. she has been liaising with Alzheimer's society. A referral was made to I&A for a benefit check, which has been carried out.

Advocacy Service

Lloyds Bank Foundation has continued to fund the service to support services users living with dementia or young onset dementia across the range of Age Connects Torfaen services.

31 individuals have accessed 42 hours of Advocacy Service Provision during April 2020 to March 2021. Advocacy support empowers individuals enabling them to have their voices heard.

For most people, making their own decisions and choices is a matter of considerable importance. Being part of decision-making processes is not only where self-identity is expressed but is also an important aspect of personal freedom. This principle is at the heart of advocacy services for people living with dementia or a cognitive impairment.

Our main successes of the work prior to the Covid Pandemic had been supporting individuals to resolve financial hardship, poor/unsuitable housing, advocating for the client, family and friends to maintain strained relationships, and facilitating between other services and family when issues have arisen.

Throughout Covid this intervention was forced into remote meetings or via the telephone only. Even with limited communication options and with some service users showing desperation during this time, advocates were able to engage with the resources that were operating safely.

By increasing client confidence and independence, this helped the client to self-manage some of their own decision making. During this time the advocates faced many new challenges liaising with other providers and external resources because of the lack of services available.

Although the Covid Pandemic put some service provisions on hold or even altered them to adhere to Government Guidelines, advocacy engagement was still undertaken, all be it in a different format.

During this time the advocates mainly needed to facilitate between services around mental health, financial issues and the Age Cymru Hope project. By working in partnership with the Hope project volunteers, clients were supported with the gathering of information for benefits assessments and claims. This enabled clients to minimise stress and anxiety around financially supporting themselves, therefore reducing potential mental health issues.

Advocacy support has now resumed face to face appointments if the client wishes and we are still working alongside the Hope project volunteers to continue service users to feel empowered with the choices they are making.

Case Study - Advocacy **Introduction** (a brief summary of the service/client/organisation)	A 76-year-old client that we will call Mrs X, is a lady that had a diagnosis of Alzheimer's disease approximately five years ago. She currently resides with her husband who is her main carer. Her rapid decline in her cognitive capabilities have meant that her husband is finding his caring role increasingly difficult. Mr and Mrs X were introduced to the flexible respite sessions, which provides a new model of respite designed to suit the needs of both carers and the person with a cognitive impairment. Through measuring carers baseline data, such as current health/support and leisure time the aims are to show substantial improvement on the carers overall wellbeing as a result of accessing the service.
Reasons for the project	Due to carers becoming increasingly isolated throughout the Covid pandemic and the lack of resources available for support, the need for respite has been drastically intensified. Mr X felt as though he had become socially isolated and exhausted due to caring for his wife, with very little or no support. Mr X would like to re-engage in leisure activities/meet with friends or just to have a break from his caring role.
What is the baseline data? *(what was the situation at the start of your project)*	Mrs X was booked for respite in a group session during July. The session was an all-ladies group where her husband had said she would feel more comfortable. It has been approximately two and a half years since Mrs X had not been in the company of her husband and pet dog, consequently when she first arrived she was very anxious and unsettled.
Impact/ Difference made to client/ service/organisation *(Who/what did your work have impact on?)*	Although very anxious Mrs X began to interact with other members and engage with several activities. She found conversation/word finding very difficult due to her illness but was able to express her verbal skills through music. During the respite session, Mr X was able to take advantage of his leisure time and enjoy playing his guitar and gardening. Mrs X was booked to have a two-course lunch which would then give her husband some extra time during the evening.
Activities carried out (what did you do)	Mrs X was able to take part in singing various well-known songs and showed the ability to remember most of the words. She was able to clap and tap her feet to the beat of the music and during this time appeared very relaxed and happy. Mrs X also interacted well with a volunteer who remembered working with her many years ago. She was able to enjoy the social aspect of eating her lunch with other group members.
What went well?	The outcome and feedback from Mr X was that he felt a marked improvement in his mood after just a few hours to himself. Being given the option of respite for subsequent sessions will mean that Mr X will be able to attend any forthcoming social events, last minute appointments or just a break from his caring role.

Lessons learnt and challenges faced *(what were the main challenges and how were these overcome?)*	One of the challenges faced were Mrs X wanting to leave the respite halfway through the session. She was confused and concerned that there was nobody to look after her dog and asked several times to return home. Mr X was contacted and requested that we try and distract his wife to enable him to enjoy the rest of his respite. After 1-1 reassurance Mrs X did stay for the full activity session and it was later suggested to her husband that shorter sessions or home visits may be an option for the future, until Mrs X felt more comfortable.

Transport Service
Our transport service continues to be a lifeline to enable older people to access our services. During Covid our transport service adapted and was used primarily for meal and prescription delivery.

In October 2021 we were able to offer a limited transport service for a small number of clients to access our dementia group services

During October-November 2020 we provided on 12 journeys a week.

Hopefully in the forthcoming months, with the intention of bringing back a number of our services our transport team will be able to assist to bring clients back into the Widdershins Centre.

Volunteering
Volunteers are a valued part of our team at Age Connects Torfaen, and they enable us to deliver more for the older people and community of Torfaen than we would otherwise be able to do. The National lockdowns meant that volunteering activities were suspended for some of the year, with some volunteer roles resuming duties from July 2020 onwards.

We benefit from the support of 43 people who are registered as volunteers with us. Over the last year our volunteers completed at least 1,884 hours of activity for the organisation. Their contribution included supporting our Covid Response Team as digital champions, carrying out wellbeing calls and assisting with our shopping service.
We are very grateful to all our volunteers for the help and support they provide. We look forward to continuing to work together over the year to come.

Your Voice

50 plus Older Peoples Forums
Throughout the year, Age Connects Torfaen continued to remain in contact with the Chairs of each Forum along with many forum members individually. Those who can access email received many informative updates and many opportunities to participate in various consultations. A newsletter was issued by post to all forum members to ensure an inclusive approach to receiving information.

Consultation and campaign engagement: Police & Crime Commissioner For Gwent - Have your say on policing, Older Peoples Commissioner – Taking Action Against Ageism Training For Older People,, Aneurin Bevan University Health Board – COVID Wellbeing Survey- Musculoskeletal Focus Group & Breast Services, Welsh Ambulance Service, – Opportunity to join group to share patient stories, surveys and support a readers panel, Torfaen County Borough Council – Preferred Strategy Of Torfaen Replacement Local Development Plan, Department Of The Environment – Deposit Return Scheme, Welsh Government - Age Friendly Wales – Action For Getting Older

Fora representation at Older Peoples Commissioner Zoom session throughout Covid.

Workforce and Training
Age Connects Torfaen was unable to offer opportunities to gain work experience and student placements during April 2020-March 2021.

This year staff and volunteers have taken part in training which has mainly been carried out remotely. The following training has been undertaken:

Covid Awareness in Health & Safety, Dementia Friends, Safeguarding Adults Level 2, Safeguarding Adults & Children Update, Allergen Awareness, Age Connects Torfaen Induction, Health & Safety Awareness, Emergency First Aid At Work,

What do our services mean to people?

These are things people told us during this year:

"Thank you so much for the activity pack you delivered. It is much appreciated, not just for the contents, but for the thought that went into it. That my wife is still remembered in this way means much, especially in these strange and difficult times."

"Having someone to talk to - all my friends have passed on and we are alone so to have the calls is great."

"Age Connects Torfaen has been, and is, so supportive and we are most grateful!."

"Thank goodness someone recommended you! Life has been so much easier since my cleaner descended on me!."

"I don't know how dad would have managed without the support of the team and visits throughout the week. You are the only service that has been in contact with us throughout the whole pandemic. We can't thank you enough." Mrs B

"I really look forward to my visits, you are the only person I see all week."

"Your support and understanding has been a lifeline for me, you have helped me make sense of services when I have felt overwhelmed and didn't know where to turn."

News and Events
Due to restrictions that were put in place because of Covid-19, we were unable to run our usual events. We are looking forward to being able to organise fundraising events in the next financial year.

New Projects
Age Connects Torfaen secured funding from the Welsh Government to enter a consortium with Age Cymru to establish the HOPE project. A project delivering independent advocacy for people aged 50+ throughout Wales.

Age Connects Torfaen secured funding through the WCVA to set up their Covid Response Hub.

FINANCIAL REVIEW

The unrestricted results of the group can be seen below:

	£
Income	283,683
Expenditure	(161,281)
Actual operational surplus in period	**122,402**

The charity's trading subsidiary Age Concern Torfaen (Trading) Limited made a loss of £11,606 (2020: £5,362 loss) during the period and had negative reserves at the year end of £17,198 (2020: negative £5,592). The subsidiary is expected to generate a further loss in 2022 as the sector it operates in recovers from the pandemic. The directors are hopeful a profit for the year ended 31st March 2023 will be generated and as such eradicate any negative reserves.

Reserves policy

Reserves will be held for contingencies and opportunities and to mitigate against factors identified in the organisations' risk assessment. The level of reserves held will ensure that the charity and its Trustees are protected, commitments can be met and the organisation can operate innovatively in a changing environment.

Reserves at the period end for the group totalled £540,553 (2020: £428,793) consisting of £476,140 (2020: £337,802) of unrestricted funds and £64,413 (2020: £90,991) of restricted funds.

Free reserves of the group (excluding fixed assets and designated funds) totalled £315,429 (2020: £168,838).

A principal risk of Covid-19 will be revenue. However, the Trustees will put in extra measures for continuous monitoring of financial performance.

The organisation will actively source all of the business support schemes. During the pandemic these grants have been received. Furlough scheme has also been sourced allowing reserves to remain in place.

There are no concerns on the organisation's financial position over the next 12 months.

Risk Management

Systems and internal controls established by the trustees are designed to provide reasonable assurance to confirm that major risks to which the charity could be exposed has been reviewed and systems established to mitigate these risks.

The trustees have identified the following priority risk areas and monitors these risks with mitigating controls on a regular basis.

Identified Risk	Consequences	1-5 Likelihood	1-5 Impact	Risk Score Likelihood/ Impact	Management
Loss of core funding	• Loss of staff • Reduction in clients	2	5	10	• Continue to exceed targets • Maintain good relationships with funders • Maintain quality standards and accreditations • Active budgeting and continuous monitoring of financial performance
Covid-19 Pandemic causes major business disruptions	• Loss of income • Staff redundancies • Depleted reserves	5	4	20	• Strengthen sources of funding • Worker SMARTER, e.g. home working • Source longer term commitments from grant funding • Source COVID related support programmes • Managing short and long term affects of COVID-19
Funding bids fail to support core activities and new initiatives	• Staff demotivated • Lack of structured project activity • Funding contributions reduced	3	5	15	• Strengthen funding applications • Ensure data is captured • Strengthen partnership working • Promote volunteer campaign • Ensuring organisation resilience • Develop supporter engagement strategy • Maintain staff training

PLANS FOR THE FUTURE

2020/2021 has certainly sharpened our creative approach to services, whilst giving us an exciting vision for the next three years.

Our plans have been revised and have needed to reflect the difficulties with the Pandemic, however, in the coming months, we will need to demonstrate our organization is resilient to change and sudden disruptions, in order to survive and prosper.

We will need to increase our unrestricted income with opportunities from our Catering, Nail Cutting, Art & Craft projects, along with our community fundraising such as the Santa Run, which is proving a popular event in Torfaen calendar.

A Risks/Impact team will be put in place to oversee our sustainability for the future, along with ensuring sufficient levels of income are generated for the operation of Widdershins a social enterprise. This team will ensure compliance of Welsh Government Guidance for the Pandemic along with undertaking all necessary risk assessments to keep staff, clients and volunteers safe.

We will review our processes and systems, creating a different environment that protects our most vulnerable clients along with supporting and developing staff to enable them to thrive and enjoy an excellent working environment. Our Bronze Health award shows our commitment to the wellbeing of our staff, however, there is still room for improvements, which will be addressed in the coming months

Our focus over the last two years has been the growth of our Dementia Centre of Excellence. Unfortunately, the Pandemic created a major setback to the organization. However, July 2021, brought about a comeback to our services which are going from strength to strength.

2022 will see a change in the way we operate, especially in the community. To achieve this vision, recruitment of skilled specialist people will be high on our agenda.

Our aim in the next 18 months is to secure sufficient funds to employ a part-time training officer along with enhancing our training program; this will allow the organization to attract and develop young people, embracing a strong intergenerational culture, whilst also supporting development of Age Friendly Communities.

In 2021 Age Connects Torfaen will use its platform to show its commitment to reducing its carbon emissions and taking our environmental responsibilities seriously.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age Concern Torfaen is a Charitable Incorporated Organisation registered with the Charity Commission. Its governing document is CIO-Foundation and its charity number is 1172466.

Organisation

The trustees who have served during the year and since the year end are set out on under the reference and administrative details section.

Members are elected at an AGM and in accordance with the constitution.

The Board of Trustees is responsible for governance of the charity. The Board of Trustees has responsibility for the general control and management of the charity. It meets four times per year, where reports are received from all departments. The Chief Officer is responsible for the day to day management and meets monthly with the treasurer to go through the accounts, and monthly with the Chair to report on the situation of projects. New project proposals are brought to committee meetings for approval.

New Trustees are interviewed by a member of the Trustees. Newly appointed trustees attend induction to the organisation carried out by a training officer and are then trained in Board Builder which has been created by Age Cymru.

Methods adopted for recruitment, appointment and training of trustees in line with procedures outlined in the constitution, nominations for membership are requested each year prior to the AGM. Appointments are made from within the membership following the AGM.

Each trustee is given an induction pack containing: -

- Copy of the constitution
- Staff manual
- Index of policies and procedures
- Copy of latest annual report
- Roles and responsibilities of trustees

New members are introduced to all staff members. Training needs are discussed with the CEO.

Organisational structure of the charity in decision making
The organisation has a well-defined staffing structure with Team Leaders who are responsible for areas of activities.

Day to day management of the organisation lies with the Senior Management team. The Senior Management team includes: the CEO, with overall responsibility, the Compliance Manager who acts as deputy in absence of the CEO, as well as the Development Manager.

All staff carry out duties in line with PQASSO quality standards. Monthly supervision sessions and annual performance reviews are carried out in line with organisational policies. Monthly team meetings and weekly operational meetings are carried giving all staff opportunities to feed constructive views into the decision-making processes.

The multi-skilled Board of Trustees meet quarterly. Governance and major decisions regarding policy are made at Board level.

Employment of disabled people Age Connects Torfaen is an equal opportunities employer. A totally inclusive recruitment procedure is in place. The organisation is also a recognised 'Dementia Friendly Centre'.

Memberships/Relationships Age Connects Torfaen is a member of Age Connects Wales, which consists of the following branches:

Cardiff & the Vale, Morgannwg, Neath/Port Talbot, North East Wales North Wales Central

The Board considers pay and renumeration of staff each year at scheduled Autumn meeting. At this time, the Board will consider any inflation uplifts or bonus payments. A review of Senior Management will take place inn 2020 to ensure the rate of pay reflects the level of responsibility relating to the position.

During the year we employed 28 staff.

Our commitment to our staff is to ensure they are given opportunities to reach their full potential.

All staff are given an induction and mentoring programme during the first three months, with ongoing support of supervision and training to ensure they are equipped with the correct information to work with older people and become valued members of staff.

By achieving PQASSO Level 2, this has ensured all Trustee's, staff and volunteers are engaged in setting priorities and objectives for the charity. Various methods of communications are used to ensure everyone has their say on future plans.

Membership
The Chief Executive Officer, ELLA Committee, Aneurin Bevan Dementia Board, Golden Thread Advocacy Programme and Age Connects Wales

The Compliance Manager, Health & Social Care Partnerships

The Development Co-ordinator, Torfaen Volunteer Network, Regional Providers Forum, Dementia Friendly Community Torfaen, Older Adults Mental Health Carers Group.

Other staff: Aneurin Bevan Greater Gwent Memory Clinics, Gwent Regional Advice Network, Torfaen Welfare Reform Action Group

The organisation supports three Older Persons 50 plus strategy forums, alongside working in partnership with the Commissioner for Older People.

The organisation also partners with the following: -

Alzheimer's Society Torfaen & Blaenau Gwent Mind Age Cymru Gwent Melin Homes Bron Afon Wiltshire Farm Foods Department of Work & Pensions Torfaen County Borough Council (Various departments) Eastern Valley Food Bank South Wales Ambulance Service Coleg Gwent Torfaen Training Rathbones Aneurin Bevan Health Board Torfaen Voluntary Alliance Torfaen Cares Centre Dewis Cymru Ageing Well In Wales

Source of referrals:

- Self-referrals
- Family Members
- Internal Department Referrals
- Statutory Sector
- Other Third Sector Organisations
- External promotions of Age Connects Torfaen projects & attendance at special events

REFERENCE AND ADMINISTRATIVE INFORMATION

Name	Age Concern Torfaen
Any other name	Age Connects Torfaen
Registered charity number	1172466
Principal office	Widdershins East Avenue Griffithstown Pontypool NP4 5AB
Trustees	Jane Heard Damian Lines Councillor Norma Parish Rory Stratton (Chair) Marianne Williams
Key Management Personnel	Angela Reed - Chief Executive Officer Tracey Jones - Compliance Manager
Bankers	Lloyds Bank 1 Gwent Square Cwmbran Torfaen NP44 1XN
Auditors	Azets Audit Services Chartered Accountants & Statutory Auditors Ty Derw Lime Tree Court Cardiff Gate Business Park Cardiff CF23 8AB
Solicitors	Rubin Lewis O'Brien Gwent House Gwent Square Cwmbran NP44 1PL

AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

RESPONSIBILITIES OF THE TRUSTEES

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the Trustees are aware, there is no relevant audit information of which the charity's auditors are unaware. Additionally, they have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Approved by Order of the Board of Trustees and signed on their behalf by:

Trustee ..... Date 07/12/2021

Lucy T. STRATTON

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF AGE CONCERN TORFAEN
FOR THE YEAR ENDED 31 MARCH 2021

Opinion

We have audited the financial statements of Age Concern Torfaen (the 'parent charity') and its subsidiaries ('the group') for the year ended 31 March 2021 which comprise the consolidated and parent Statement of Financial Activities, the consolidated and parent Balance Sheet, the consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements
We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF AGE CONCERN TORFAEN
FOR THE YEAR ENDED 31 MARCH 2021

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

Azets Audit Services
Chartered Accountants & Statutory Auditors
Ty Derw
Lime Tree Court
Cardiff Gate Business Park
Cardiff
CF23 8AB

Date: 16-12-2021

Azets Audit Services is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

AGE CONCERN TORFAEN
CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:					
Donations and legacies	3	**56,782**	**-**	**56,782**	46,861
Charitable activities	4	**198,571**	**246,574**	**445,145**	428,063
Other trading activities	5	**160**	**-**	**160**	7,028
Trading company income	11	**28,170**	**-**	**28,170**	57,727
Total income and endowments		**283,683**	**246,574**	**530,257**	539,679
Expenditure on:					
Charitable activities	6	**120,865**	**257,216**	**378,071**	444,095
Trading company costs		**40,426**	**-**	**40,426**	62,762
Total expenditure		**161,281**	**257,216**	**418,497**	506,857
Net movement in funds		**122,402**	**(10,642)**	**111,760**	32,822
Transfers between funds	15,16	**15,936**	**(15,936)**	**-**	-
Reconciliation of Funds					
Total funds brought forward	15,16	**337,802**	**90,991**	**428,793**	395,971
Total funds carried forward	16,17	**476,140**	**64,413**	**540,553**	428,793

The Statement of Financial Activities includes all gains and losses in the period.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 34 to 50 form part of the financial statements

AGE CONCERN TORFAEN
CHARITY – STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:					
Donations and legacies	3	**56,782**	-	**56,782**	46,861
Charitable activities	4	**199,918**	**246,574**	**446,492**	432,551
Other trading activities	5	**160**	-	**160**	7,028
Total income and endowments		**256,860**	**246,574**	**503,434**	486,440
Expenditure on:					
Charitable activities	6	**122,854**	**257,216**	**380,070**	448,256
Total expenditure		**122,854**	**257,216**	**380,070**	448,256
Net movement in funds		**134,006**	**(10,642)**	**123,364**	38,184
Transfers between funds	15,16	**15,936**	**(15,936)**	-	-
Reconciliation of Funds					
Total funds brought forward	15,16	**343,395**	**90,991**	**434,386**	396,202
Total funds carried forward	16,17	**493,337**	**64,413**	**557,750**	434,386

The Statement of Financial Activities includes all gains and losses in the period.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 34 to 50 form part of the financial statements

AGE CONCERN TORFAEN
CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2021

	Note	2021 £	£	2020 £	£
Fixed assets:					
Tangible assets	10		**60,711**		85,570
Current assets:					
Stock		-		5,173	
Debtors	12	**40,279**		50,674	
Cash at bank and in hand	20	**462,373**		313,495	
		502,651		369,342	
Liabilities:					
Creditors: Amounts falling due within one year	13	**(22,810)**		(26,119)	
Net current assets			**479,842**		343,223
Net assets			**540,553**		428,793
The funds of the charity:					
Restricted income funds	15		**64,413**		90,991
Unrestricted income funds					
General funds	16		**315,429**		237,802
Designated funds	16		**160,711**		100,000
Total charity funds	17		**540,553**		428,793

These financial statements were approved by the Board of Trustees on.....07/12/2021.

Signed on behalf of the Board:

.....
Trustee

Rory T. Stratton

The notes on pages 34 to 50 form part of the financial statements

AGE CONCERN TORFAEN
CHARITY – BALANCE SHEET
AS AT 31 MARCH 2021

	Note	2021 £	2021 £	2020 £	2020 £
Fixed assets:					
Tangible assets	10		**60,417**		84,949
Investments	11		**1**		1
			60,418		84,950
Current assets:					
Debtors	12	**73,300**		133,378	
Cash at bank and in hand		**445,979**		238,172	
		519,279		371,550	
Liabilities:					
Creditors: Amounts falling due within one year	13	**(21,947)**		(22,114)	
Net current assets			**497,332**		349,436
Net assets			**557,750**		434,386
The funds of the charity:					
Restricted income funds	15		**64,413**		90,991
Unrestricted income funds					
General funds	16		**332,920**		243,395
Designated funds	16		**160,417**		100,000
Total charity funds	17		**557,750**		434,386

These financial statements were approved by the Board of Trustees on 07-12-2021.

Signed on behalf of the Board:

Trustee

Rod T. Stratton

The notes on pages 34 to 50 form part of the financial statements

AGE CONCERN TORFAEN
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021	2020
		£	£
Net cash provided by operating activities	20	**154,121**	100,472
Cash flows from investing activities:			
Purchase of property plant and equipment	10	**(5,243)**	(30,845)
Net cash used in investing activities		**(5,243)**	(30,845)
Change in cash and cash equivalents in the reporting period		**148,878**	69,627
Cash and cash equivalents at the beginning of the reporting period	20	**313,495**	243,868
Cash and cash equivalents at the end of the reporting period	20	**462,373**	313,495

The notes on pages 34 to 50 form part of the financial statements

1. ACCOUNTING POLICIES

Legal form and address
Age Concern Torfaen known as Age Connects Torfaen is a charitable incorporated organisation whose principal office is Widdershins, East Avenue , Griffithstown, Pontypool, Torfaen, NP4 5AB

Basis of preparation
The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

No separate cash flow statement has been presented for the charity itself as the charity has taken advantage of the exemptions in paragraph 1.12 of FRS 102.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

Group financial statements
These financial statements consolidate the results of the charity and its wholly-owned subsidiary Age Concern Torfaen (Trading) Ltd.

Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the group has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Fund accounting
General funds - these funds are available for the general purposes of the charity, to be used in accordance with the charitable objects at the discretion of the trustees.
Designated funds- these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.
Restricted funds- these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular purposes.

1. ACCOUNTING POLICIES (continued)

Income recognition
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Income from 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.

Capital grants are released to the Statement of Financial Activities in the year of receipt. Fixed assets relating to capital grants are capitalised, and depreciation charged is offset against the grant income, in a restricted fund.

The value of services provided by volunteers has not been included.

Income for services and trading income consists of the invoiced value of goods sold/supplied to third parties and customers. Income is recognised in the period to which it relates with any income received in advance being deferred and released in future periods.

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

Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes all costs relating to the furtherance of the charity's objectives as stated in the trustees report and their associated support costs.

Governance costs include the costs of governance arrangements, which relate to the general running of the charity as opposed to the direct management functions inherent in generating funds, service delivery and programme of project work. These include such items as external audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure incurred by the charity in the year has been split between restricted and unrestricted funds. Expenditure relating directly to a cost category has been charged to that account. Expenditure, which includes more than one cost category, has been apportioned on a reasonable, justifiable and consistent basis to the categories involved.

1. ACCOUNTING POLICIES (continued)

Fixed assets
Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses or in cases where fixed assets have been donated to the charity, at valuation at time of acquisition.

Individual fixed assets costing £100 or more are capitalised at cost.

Depreciation is provided on all tangible assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Improvements to leasehold property	5% on cost
Plant and equipment	25% on cost
Furniture and fittings	25% on cost
Motor vehicles	25% on cost

Impairment of tangible fixed assets
At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Investments
Investments relate to 100% of the share capital of the charity's wholly owned trading subsidiary and is recognised at cost.

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Cash and cash equivalents
Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

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

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

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

1. ACCOUNTING POLICIES (continued)

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

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

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

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

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

Derecognition of financial liabilities
Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Employee Benefits
The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Pension
The charity operates a defined contribution pension scheme for certain members of staff. The assets of the scheme are held separately from those of the charity. The annual contributions are charged to the profit and loss account and charged against unrestricted funds

Operating leases
The charity classifies the lease of a photocopier and premises as operating leases. Rental charges are charged on a straight line basis over the term of the lease.

2. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

In the application of charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. INCOME FROM DONATIONS AND LEGACIES

Group and Charity	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Torfaen CBC				
Detached grant	**51,963**	**-**	**51,963**	30,090
OPS grant	**-**	**-**	**-**	9,500
Other Grants				
Pontypool Community Council	**-**	**-**	**-**	3,000
Donations	**4,819**	**-**	**4,819**	4,271
	56,782	**-**	**56,782**	46,861

4. INCOME FROM CHARITABLE ACTIVITIES

Group	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Grants				
Age Cymru	-	13,994	13,994	-
Age UK	7,320	-	7,320	-
Aneurin Bevan University Health Board	-	27,718	27,718	152,263
Charities Aid Foundation	10,514	-	10,514	-
Community Foundation Wales	9,127	-	9,127	-
Good Things Foundation	1,850	-	1,850	-
Greggs Foundation	250	-	250	-
Groundwork Wales	1,497	-	1,497	-
HMRC Coronavirus Job Retention Scheme	-	76,885	76,885	-
Keep Wales Tidy	3,000	-	3,000	-
Lloyds Bank	-	24,705	24,705	24,360
Melin Homes	249	-	249	-
Moondance Foundation	15,600	-	15,600	-
Neighbourly Limited	400	-	400	-
The Oakdale Trust	750	-	750	-
The Edward Gostling Foundation	5,000	-	5,000	-
The National Lottery Community Fund	-	103,272	103,272	107,865
The Waterloo Foundation	7,958	-	7,958	-
Torfaen County Borough Council	28,400	-	28,400	-
Torfaen Voluntary Alliance	3,645	-	3,645	-
Wales & West Utilities	4,200	-	4,200	-
Wales Council for Voluntary Action	28,375	-	28,375	-
	128,135	246,574	374,709	284,488
Income for Services				
Healthy lifestyle	23,763	-	23,763	59,062
Shopping and cleaning service	38,209	-	38,209	39,957
Learning classes	-	-	-	2,963
Nailcutting/beauty services	2,185	-	2,185	9,582
Community support	4,546	-	4,546	7,431
Miscellaneous	1,347	-	1,347	1,801
Transport	386	-	386	18,939
Hub support	-	-	-	3,840
	70,436	-	70,436	143,575
Total charitable activities	198,571	246,574	445,145	428,063

4. INCOME FROM CHARITABLE ACTIVITIES (continued)

Charity	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Grants				
Age Cymru	-	13,994	13,994	-
Age UK	7,320	-	7,320	-
Aneurin Bevan University Health Board	-	27,718	27,718	152,263
Charities Aid Foundation	10,514	-	10,514	-
Community Foundation Wales	9,127	-	9,127	-
Good Things Foundation	1,850	-	1,850	-
Greggs Foundation	250	-	250	-
Groundwork Wales	1,497	-	1,497	-
HMRC Coronavirus Job Retention Scheme	-	76,885	76,885	-
Keep Wales Tidy	3,000	-	3,000	-
Lloyds Bank	-	24,705	24,705	24,360
Melin Homes	249	-	249	-
Moondance Foundation	15,600	-	15,600	-
Neighbourly Limited	400	-	400	-
The Oakdale Trust	750	-	750	-
The Edward Gostling Foundation	5,000	-	5,000	-
The National Lottery Community Fund	-	103,272	103,272	107,865
The Waterloo Foundation	7,958	-	7,958	-
Torfaen County Brough Council	28,400	-	28,400	-
Torfaen Voluntary Alliance	3,645	-	3,645	-
Wales & West Utilities	4,200	-	4,200	-
Wales Council for Voluntary Action	28,375	-	28,375	-
	128,135	246,574	374,709	284,488
Income for Services				
Healthy lifestyle	23,763	-	23,763	59,062
Shopping and cleaning service	38,209	-	38,209	39,957
Learning classes	-	-	-	2,963
Nailcutting/beauty services	2,185	-	2,185	9,582
Community support	4,546	-	4,546	7,431
Miscellaneous	1,347	-	1,347	1,801
Transport	386	-	386	18,939
Hub support	-	-	-	3,840
Contribution of utilities by Trading	1,347	-	1,347	4,488
	71,783	-	71,783	148,063
Total charitable activities	199,918	246,574	446,492	432,551

5. INCOME FROM OTHER TRADING ACTIVITIES

Group and charity	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Fundraising events	-	-	-	5,688
Work experience	160	-	160	1,340
	160	-	160	7,028

6. EXPENDITURE ON CHARITABLE ACTIVITIES

Group	Direct £	Support £	Governance £	Total 2021 £	Total 2020 £
Audit fees	-	-	4,332	4,332	5,304
Consultancy and professional fees	-	-	5,308	5,308	8,554
Depreciation	24,147	5,955	-	30,102	23,714
Motor and travel expenses	7,746	-	-	7,746	7,483
Office costs	14,049	3,512	-	17,561	20,869
Other staff costs	426	-	-	426	588
Premises costs	14,335	4,165	-	18,500	37,503
Project and event expenses	5,244	-	-	5,244	21,560
Publicity and marketing	-	-	-	-	374
Sundry expenses	1,054	263	-	1,317	922
Training	2,686	-	-	2,686	5,788
Wages and salaries	256,364	28,485	-	284,849	311,436
Trading company costs	40,426	-	-	40,426	62,762
	366,477	42,380	9,640	418,497	506,857

Charity	Direct £	Support £	Governance £	Total 2021 £	Total 2020 £
Audit fees	-	-	4,332	4,332	5,304
Consultancy and professional fees	-	-	5,308	5,308	8,554
Depreciation	23,820	5,955	-	29,775	23,386
Motor and travel expenses	7,746	-	-	7,746	7,483
Office costs	14,049	3,512	-	17,561	20,869
Other staff costs	426	-	-	426	588
Premises costs	16,661	4,165	-	20,826	41,992
Project and event expenses	5,244	-	-	5,244	21,560
Publicity and marketing	-	-	-	-	374
Sundry expenses	1,054	263	-	1,317	922
Training	2,686	-	-	2,686	5,788
Wages and salaries	256,364	28,485	-	284,849	311,436
	328,050	42,380	9,640	380,070	448,256

7. FEES FOR AUDIT OF THE ACCOUNTS

Group and charity

	2021	2020
	£	£
Audit fees	**4,332**	4,554
Accountancy fees	**750**	750

8. ANALYSIS OF STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES, AND THE COST OF KEY MANAGEMENT PERSONNEL

Group	**2021** **£**	2020 £
Wages and salaries	**301,498**	332,885
Social security costs	**9,441**	9,212
Pension costs	**1,591**	2,985
	312,530	345,082

Charity

Wages and salaries	**274,815**	300,791
Social security costs	**8,684**	7,979
Pension costs	**1,350**	2,666
	284,849	311,436

No employee earned £60,000 per annum or more during the current or prior year.

Trustees Remuneration
No trustee or any persons connected with them have received any remuneration during the current or previous year. No expenses were reimbursed to the trustees during the current or previous year.

Key Management Personnel – group and charity
The total amount of employee benefits received by key management personnel for their services to the charity during the year totalled £67,525 (2020: £65,266).

9. STAFF NUMBERS

Group and charity

	2021 Group No.	2020 Group No.	**2021 Charity No.**	2020 Charity No.
The average number of employees, analysed by function, was:				
Direct services	**29**	33	**26**	30

10. TANGIBLE FIXED ASSETS

Group	Plant & equipment £	Furniture & fixtures £	Motor vehicle £	Improvements to leasehold property £	Total £
Cost					
At 1 April 2020	**12,709**	**25,578**	**6,500**	**112,638**	**157,425**
Additions	**5,243**	**-**	**-**	**-**	**5,243**
At 31 March 2021	**17,952**	**25,578**	**6,500**	**112,638**	**162,668**
Depreciation					
At 1 April 2020	**3,486**	**3,605**	**5,418**	**59,346**	**71,855**
Charge for year	**3,458**	**6,362**	**500**	**19,782**	**30,102**
At 31 March 2021	**6,944**	**9,967**	**5,918**	**79,128**	**101,957**
Net Book Value					
At 31 March 2021	**11,008**	**15,611**	**582**	**33,510**	**60,711**
At 31 March 2020	9,223	21,973	1,082	53,292	85,570
Charity					
Cost					
At 1 April 2020	**11,188**	**25,578**	**6,500**	**112,638**	**155,904**
Additions	**5,243**	**-**	**-**	**-**	**5,243**
At 31 March 2021	**16,431**	**25,578**	**6,500**	**112,638**	**161,147**
Depreciation					
At 1 April 2020	**2,587**	**3,605**	**5,417**	**59,346**	**70,955**
Charge for year	**3,131**	**6,362**	**500**	**19,782**	**29,775**
At 31 March 2021	**5,718**	**9,967**	**5,917**	**79,128**	**100,730**
Net Book Value					
At 31 March 2021	**10,713**	**15,611**	**583**	**33,510**	**60,417**
At 31 March 2020	8,601	21,973	1,083	53,292	84,949

11. TRADING SUBSIDIARY

Commercial trading operations and investment in trading subsidiary

	2021	2020
	£	£
Cost at 31 March 2021	1	1

The charity holds the entire issued share capital of 1 ordinary shares of £1 each in Age Concern Torfaen (Trading) Ltd, a company incorporated in England and Wales, company number 05823444. The registered office of the company is the same as the charity. Age Concern Torfaen (Trading) Ltd, provides services to older people in the area, which fulfils an objective of the Charity. A summary of the trading results is shown below. The subsidiary is expected to generate a further loss in 2022 as the sector it operates in recovers from the pandemic. The directors are hopeful a profit for the year ended 31st March 2023 will be generated and as such eradicate any negative reserves.

	Year ended 31 March 2021	Year ended 31 March 2020
	£	£
Summary Profit and Loss Account:		
Income	**28,767**	57,727
Administrative expenses	**(40,373)**	(63,089)
Operating profit	**(11,606)**	(5,362)
Statement of Changes in Equity:		
Balance brought forward	**(5,592)**	(230)
Profit and total comprehensive income for the year	**(11,606)**	(5,362)
Distributions to parent charity under Gift Aid	**-**	-
Balance carried forward	**(17,198)**	(5,592)
The assets and liabilities of the subsidiary were:		
Total assets	**18,015**	81,285
Creditors: Amounts falling due within one year	**(35,213)**	(86,877)
	(17,198)	(5,592)
Aggregate share capital and reserves	**(17,198)**	(5,592)

12. DEBTORS

	2021	2020
Group	£	£
Trade debtors	**9,135**	50,674
Other debtors	**31,144**	-
	40,279	50,674
Charity		
Trade debtors	**9,135**	50,506
Other debtors	**29,815**	-
Amounts owed to group undertakings	**34,350**	82,872
	73,300	133,378

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
Group	£	£
Trade creditors	**11,680**	11,661
Other creditors and accruals	**5,513**	9,237
Taxation and social security	**5,617**	5,221
	22,810	26,119
Charity		
Trade creditors	**11,309**	8,530
Other creditors and accruals	**5,190**	8,629
Taxation and social security	**5,448**	4,955
	21,947	22,114

14. FINANCIAL COMMITMENTS

At 31 March 2021 the consolidated annual commitments under non-cancellable leases were as follows:

	2021	2020
Group and charity	£	£
Expiry date:		
One to two years	**4,245**	5,345
Two to five years	**8,161**	12,381
More than five years	**75**	100
	12,481	17,826

15. RESTRICTED FUNDS

Group and charity	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
Widdershins	16,606	-	(16,606)	-	-
Lloyds Bank	-	24,705	(24,705)	-	-
The National Lottery Community Fund	46,183	103,272	(110,482)	-	38,973
Aneurin Bevan University Health Board	28,202	27,718	(14,544)	(15,936)	25,440
Age Cymru	-	13,994	(13,994)	-	-
HMRC Coronavirus Job Retention Scheme	-	76,885	(76,885)	-	-
	90,991	246,574	(257,216)	(15,936)	64,413

Widdershins
A Community Fund Grant to support the renovation of the Widdershins Centre. The movement in the year relates to the depreciation charge.

Lloyds Bank
This funding was received to provide an advocacy service.

The National Lottery Community Fund
This funding was received to support users with Dementia.

Aneurin Bevan University Health Board
This funding was received to operate the Life Coach Project to support carers.

Age Cymru
This funding was received for the Friends in Need Project.

HMRC Coronavirus Job Retention Scheme
This funding was received to support wages costs during the Covid-19 pandemic.

Previous year

Group and charity	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
Widdershins	36,388	-	(19,782)	16,606
Lloyds Bank	17,643	24,360	(42,003)	-
The National Lottery Community Fund	49,873	107,865	(111,555)	46,183
Aneurin Bevan University Health Board	5,232	152,263	(129,293)	28,202
	109,136	284,488	(302,633)	90,991

16. UNRESTRICTED FUNDS

Group	Balance at 1 April 2020 £	Income £	Expenditure £	Transfer £	Balance at 31 March 2021 £
Unrestricted funds					
General funds	237,802	**283,683**	**(161,281)**	**(44,775)**	**315,429**
Designated funds					
Long service contingency	100,000	-	-	-	**100,000**
Fixed asset fund	-	-	-	**60,711**	**60,711**
	337,802	**283,683**	**(161,281)**	**15,936**	**476,140**
Charity					
Unrestricted funds					
General Funds	243,395	**256,860**	**(122,854)**	**(44,775)**	**332,920**
Designated funds					
Long service contingency	100,000	-	-	-	**100,000**
Fixed asset fund	-	-	-	**60,417**	**60,417**
	343,395	**256,860**	**(122,854)**	**15,936**	**493,337**

Long service contingency
This amount has been designated as a contingency in relation to future staff commitments, this will be utilised in future periods.

Fixed asset fund
This amount has been designated to earmark the net book value of the group's unrestricted fixed assets.

Previous year

Group	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
Unrestricted funds				
General funds	186,835	255,191	(204,224)	237,802
Designated funds				
Long service contingency	100,000	-	-	100,000
	286,835	255,191	(204,224)	337,802
Charity				
Unrestricted funds				
General Funds	187,066	201,952	(145,623)	243,395
Designated funds				
Long service contingency	100,000	-	-	100,000
	287,066	201,952	(145,623)	343,395

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Designated funds £	Restricted funds £	Total £
Group				
Fixed assets	-	**60,711**	-	**60,711**
Net current assets	**315,429**	**100,000**	**64,413**	**479,842**
	315,429	**160,711**	**64,413**	**540,553**
Charity				
Fixed assets	-	**60,417**	-	**60,417**
Investments	**1**	-	-	**1**
Net current assets	**332,919**	**100,000**	**64,413**	**497,332**
	332,920	**160,417**	**64,413**	**557,750**

Previous year

	Unrestricted funds £	Restricted funds £	Total £
Group			
Fixed assets	68,964	16,606	85,570
Net current assets	268,838	74,385	343,223
	337,802	90,991	428,793
Charity			
Fixed assets	68,343	16,606	84,949
Investments	1	-	1
Net current assets	275,051	74,385	349,436
	343,395	90,991	434,386

18. RELATED PARTY TRANSACTIONS

Trustee Rory Stratton is employed by an insurance company used by the charity. There is no financial gain to the trustee.

During the period Age Concern Torfaen recharged goods and services of £2,457 (2020: £4,488) to its wholly owned subsidiary Age Concern Torfaen (Trading) Ltd. Age Concern Torfaen purchased goods and services totalling £nil (2020: £3,879) from Age Concern Torfaen (Trading) Ltd. An amount of £34,350 (2020: £82,872) was payable by the trading company to the charity at the period end and is included within debtors.

19. PENSIONS

The group provides a defined contribution scheme for staff members. During the period ended 31 March 2021 the total employers' contributions charged for these schemes amounted to £1,591 (2020: £2,985). The amount outstanding at the year end was £605 (2020: £912).

The charity provides a defined contribution scheme for staff members. During the period ended 31 March 2021 the total employers' contributions charged for these schemes amounted to £1,350 (2020: £2,666). The amount outstanding at the year end was £546 (2020: £837).

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

Group	2021 £	2020 £
Net income for the reporting period	**111,760**	32,822
Adjustments for:		
Depreciation charges	**30,102**	23,714
(Increase)/decrease in stocks	**5,173**	-
(Increase)/decrease in debtors	**10,395**	40,779
Increase/(decrease) in creditors	**(3,309)**	3,157
Net cash provided by operating activities	**154,121**	100,472

Analysis of Cash and Cash Equivalents

Cash in hand	**462,373**	313,495
Total Cash and Cash Equivalents	**462,373**	313,495

Analysis of net debt

	As at 1 April 2020 £	Cash flows £	As at 31 March 2021 £
Cash at bank and in hand	**313,495**	**148,878**	**462,373**

21. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES

Group	Unrestricted funds £	Restricted funds £	Total funds 2020 £
Income and endowments from:			
Donations and legacies	46,861	-	46,861
Charitable activities	143,575	284,488	428,063
Other trading activities	7,028	-	7,028
Trading company income	57,727	-	57,727
Total income and endowments	255,191	284,488	539,679
Expenditure on:			
Charitable activities	141,462	302,633	444,095
Trading company costs	62,762	-	62,762
Total expenditure	204,224	302,633	506,857
Net movement in funds	50,967	(18,145)	32,822
Reconciliation of Funds			
Total funds brought forward	286,835	109,136	395,971
Total funds carried forward	337,802	90,991	428,793

Charity			
Income and endowments from:			
Donations and legacies	46,861	-	46,861
Charitable activities	148,063	284,488	432,551
Other trading activities	7,028	-	7,028
Total income and endowments	201,952	284,488	486,440
Expenditure on:			
Charitable activities	145,623	302,633	448,256
Total expenditure	145,623	302,633	448,256
Net movement in funds	56,329	(18,145)	38,184
Reconciliation of Funds			
Total funds brought forward	287,066	109,136	396,202
Total funds carried forward	343,395	90,991	434,386