

AGE CYMRU POWYS

England & Wales · Charity number 1174222

Details

Status Registered

Legal form Charitable company

Company number [08212122](#)

Registered 2017-08-10

Register [View on the Charity Commission register](#)

Contact

Address Old Warehouse
Parkers Lane
Newtown
SY16 2LT

Phone 01686 623707

Email enquiries@acpowys.org.uk

Website www.agecymru.org.uk/powys

Activities

Objects: TO PROMOTE THE RELIEF OF ELDERLY PEOPLE IN ANY MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE IN POWYS AND SURROUNDING AREAS (HEREINAFTER CALLED 'THE AREA OF BENEFIT').

Activities: Age Cymru Powys will work to improve quality of life primarily for older people. People in need will be those who are isolated geographically, socially or economically disadvantaged, unpaid carers or who have health needs or issues impacting upon their lives e.g. dementia, disabilities. The provision of direct care & support services to older people within the area of benefit Powys.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** POWYS AND SURROUNDING AREAS
- Throughout Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£566,679	£403,023	£404,409	11
2024-03-31	£384,050	£333,869	-	-
2023-03-31	£228,741	£286,795	-	-
2022-03-31	£232,895	£283,655	-	-
2021-03-31	£460,714	£264,613	-	-

Trustees

Name	Role	Appointed
Adrian Foulkes	Chair	2017-07-19
Alan Hill		2023-11-13
GWYNETH BIRD		2017-07-13
Howard Russon		2023-09-05
Sarah May		2024-03-25
Susan Collins		2026-06-24

AGE CYMRU POWYS

England & Wales - Charity number 1174222

Accounts

Charity registration number: 1174222
Company registration number: 8212122

AGE CYMRU POWYS

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

AGE CYMRU POWYS
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2025

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AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

The trustees are pleased to present their Annual Directors' Report together with the Financial Statements of the charity for the year ending 31 March 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Financial Statements comply with the Charities Act 2011, the Companies Act 2006, the 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 2015).

Chair's Introduction

It is with great pride that I present the Chair's Introduction to this year's Annual Accounts Report for Age Cymru Powys.

Over the past financial year, our charity has continued to respond to the evolving needs of older people across Powys, particularly those most affected by the ongoing cost-of-living crisis. Rising energy prices and financial insecurity have placed significant pressure on many older individuals and their families. In response, Age Cymru Powys expanded its cost-of-living support services, reaching over 3904 people with practical advice, advocacy, and emotional support.

Our innovative Advice Van has been a standout success, travelling across towns and villages to bring vital information directly to communities. This mobile service, equipped with an accessible office space, supported 1,000 older people to access help earlier and more easily. We were honoured to welcome the Older People's Commissioner for Wales aboard the van, and proud to see its impact featured by ITV News. We also offer tailored Home Energy Advice. This initiative helps older people manage rising energy costs more effectively.

Specialist services for Veterans and Older Farmers have grown significantly, providing early intervention and preventing crises in rural and isolated communities. Our befriending and community volunteers continue to make a profound difference in tackling loneliness and isolation.

Development of a new service was created, Money MOT, delivering sessions in communities to help older people take control of their money matters and improve their financial skills.

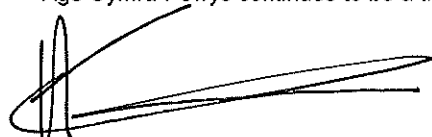
Our Simply Nails clinics have expanded, offering essential foot care while acting as hubs for wider service access. These clinics help older people maintain mobility and independence, while connecting them to other forms of support.

To mark our 30th Anniversary, we hosted three large Unpaid Carers Wellness Events in January 2025. These events were well attended and received overwhelmingly positive feedback, with carers expressing how much the experience lifted their wellbeing.

We are proud to report that our Information and Advice Team achieved the Advice Quality Standard in August 2023, and in January 2024, the charity successfully completed the Age UK Quality Standard accreditation. These recognitions affirm the high standards of our work and the trust placed in us by statutory and third-sector partners.

On behalf of the Board of Trustees, I extend heartfelt thanks to our staff, volunteers, funders, clients, and communities. Your continued support enables us to deliver high-quality, impactful services that make a real difference in the lives of older people across Powys.

As we look ahead, we remain committed to ensuring that even more older people benefit from our work, and that Age Cymru Powys continues to be a trusted source of support, compassion, and advice.



Adrian Foulkes
Chair of Trustees

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

OBJECTIVES AND ACTIVITIES

Age Cymru Powys will work to improve quality of life for older people* in Powys.

*All people can be in need of help at certain times of their lives. Older people in need will be those who are isolated geographically, socially or economically in Powys or who have health needs which impact upon their lives. This will be the group for whom our services will be focused.

The aim of Age Cymru Powys (ACP) is to provide excellent quality services tailored to the needs of older people in Powys. To raise the profile of age issues and enable the voices of older people to positively influence policy and provision.

Be the valued, effective, reputable and expert provider of services

We will:

- Involve older people in what we plan, deliver and evaluate, positively promote older age and deliver services that are relevant for older people in Powys
- Maximise the use of volunteers in supporting our organisation and our service delivery
- Achieve Age UK I&A Quality Programme, Standards for Health Services in Wales, Quality Performance Mark
- Monitor and evaluate all aspects of our work and of the organisation and measure the impact we have on older people
- Make the most effective and efficient use of our limited resources and seek to broaden our funding base to increase our sustainability
- Continue to promote and invest in learning and development opportunities for our staff
- Ensure good governance and legal compliance through investment in and support for trustees

We work to collaborate with other organisations across Powys and Wales enhancing services and avoiding duplication

We will:

- Continue to develop our knowledge and awareness of services available to support older people and make links with these services to enable effective signposting and referrals
- Maintain our existing links with services we refer into
- Develop further effective partnerships to holistically meet the needs of vulnerable older people
- Attend and contribute positively to relevant networks within Powys and Wales
- Consider all service development proposals as potential partnerships

All Services Impact

2024-2025



Impact of Advice & Support including Later Life MOT, Befriending, Footcare, Home Energy Checks and services for Veterans and Farmers



 18,249 contacts	3,904 Older people supported 	 10,652 problems solved	3,373 Welfare Benefits advice given 	 658 Housing & care at home issues
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We gained £2.7m in unclaimed benefits for older Powys people	 2,130 Cost-of-Living issues & consumer / energy	335 Blue Badge & travel assistance 	 352 Later Life Planning Advice	1,210 Unpaid carers across Powys supported 
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91% of clients vulnerable due to dementia / disabilities / low income / fuel poverty / socially isolated 	85% of older people and their carers received help with form filling via our Advice Service 	73% of older people told us they were struggling with their mental health via our Advice Service 
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How we provided support

1,117 home visits conducted; we are one of the only providers locally that offer home visits 	100% of Powys areas covered with our community outreach and Rural Advice Van mobile office visits 	99% said they received excellent / good support & would recommend us 
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Our top referrers <ul style="list-style-type: none"> Self & family referrals NHS & Powys Council Local & national charities 	Long-term Support <i>"Without your help and advice my wife and I would have a very poor quality of life. Special thanks to you all."</i> 	100% of people could access the service in Welsh 
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8,501 telephone calls 	738 emails written 	124 Home Energy Check Visits 	Advice Quality Standard - Quality Mark Achieved 
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Client Story:

Cost-of-Living Crisis



Powys couple gain £27,536 increase every year

Mr and Mrs Bryant live in Powys. Both are in their 80s and experiencing significant health challenges: Mrs Bryant relying on a wheelchair following a stroke, and Mr Bryant battling cancer. As a result, the couple found themselves struggling with daily expenses and dwindling savings.

After a recommendation from their GP, Age Cymru Powys' Cost-of-Living Adviser, Michelle, visited the couple at home.

Michelle helped them both apply for Attendance Allowance, and Carer's Allowance for Mr Bryant, as his wife's daily carer. These successful applications made them eligible for increased Council Tax Reduction, Housing Benefit, and also Pension Credit.

Mr & Mrs Bryant gained an extra £529.54 per week in previously unclaimed entitlements.

Total yearly increase = £27,536.08

- Attendance Allowance X 2 = £11,481.60
- Pension Credit = £9,847.24
- Council Tax Reduction = £1,485.64
- Housing Benefit = £4,721.60
- Free TV Licence & Winter Fuel Payment

In Mr & Mrs Bryant's words...

"What a wonderful help Michelle has been to us. We wouldn't have known where to start and couldn't have done any of this on our own. We are able to socialise more now that we can afford it. We don't have to count the pennies as much and we both enjoy a few treats now."



We offer immediate practical support for older Powys residents.



Age Cymru Powys, Old Warehouse,
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Follow us on:

- facebook.com/agecymrupowys
- twitter.com/agecymrupowys
- instagram.com/agecymrupowys

Age Cymru Powys is a registered charity 1174222
and limited by guarantee 08212122

We are local, we are independent, just in Powys.



AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

Information, Advice, Assistance

Age Cymru Powys delivers a free, confidential information and advice service for individuals aged 65 and over, with a particular focus on supporting vulnerable and marginalised older people, their carers, and families.

Our service is designed to be holistic, accessible, and person-centred, addressing a wide range of needs:

Benefits and Financial Support

- Conducted comprehensive benefit checks, including pensions, means-tested and disability-related entitlements.
- Provided direct support with benefit claims and access to financial assistance.
- Assisted clients in challenging benefit decisions or referred them to independent advice agencies.
- Offered guidance on consumer issues, including energy savings, supplier switching, and fuel poverty grants.

Social Care Access

- Advised on statutory and non-statutory social care services, including eligibility criteria and available options.
- Supported clients in accessing care services and equipment.
- Advocated on behalf of clients facing barriers or referred them to funded advocacy services.

Housing Advice

- Helped clients assess housing needs and explore appropriate solutions.
- Provided information on sheltered housing, residential care, and home maintenance options.
- Referred clients to specialist national housing support where necessary.

Local Services and Community Report

- Maintained and shared up-to-date information on local statutory and voluntary services beneficial to older people.
- Facilitated connections to community resources that promote wellbeing and independence.

As a DWP Alternative Office, Age Cymru Powys staff are Pension Service Nominated Officers, authorised to:

- Verify official documents
- Assist with form completion
- Reduce the need for clients to send sensitive information by post

Strategic Programmes and Impact

Cost-of-Living Support - With funding from Age UK, the Henry Smith Foundation, and the National Lottery, Age Cymru Powys expanded its capacity to support older people during the cost-of-living crisis.

Delivery Model - Support is provided, face-to-face, in the home, by telephone, in the community. Our approach is needs-led, ensuring older people with disabilities and complex circumstances receive the right support, in the right way, at the right time. Information, Advice, Assistance. This resulted in £2.7 million in benefits secured for clients who would otherwise have missed out across our advice services.

Later Life MOT Programme - Delivered with National Lottery support, the Later Life MOT offers holistic advice across:

- Financial wellbeing
- Housing
- Social connections
- Health and wellbeing
- Later life planning

Veterans MOT - Funded by the Armed Forces Covenant Trust, the Rural Veterans MOT is a pioneering initiative tailored for veterans aged 65+ in Powys. It targets those in deprived, rural, and frail circumstances helping them with specialist holistic advice mirroring the Later Life MOT by for veterans. To improve health outcomes and enhance overall wellbeing

The Money MOT - Funded by UKSPF, provides a personalised financial review to empower veterans in planning for later life.

AGE CYMRU POWYS

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

Mamwlad - Supporting Older Farmers and their families. In collaboration with Care & Repair Powys and funded by the Welsh Government, Mamwlad delivers tailored information, advice, and advocacy to older farmers and their families. The programme:

- Supports those on low incomes who may be asset-rich
- Reduces poverty and social isolation
- Encourages planning for later life among a traditionally independent population

Energy Advice Programmes - Age Cymru Powys was funded by Age UK and Energy Redress. The Home energy officer holistically discusses home energy and would install small measures to save money of the vulnerable older persons energy bills. Items installed were light bulbs, radiator foils, draft excluders, timers, boiler jackets. We also refer them to providers if we identify they may benefit from a new boiler or other energy efficiency scheme.

The Home Energy Officer provided practical advice in the home on:

- General: electrical safety; health and cold, damp housing.
- Behaviour-change: energy use and energy saving practices.
- Systems, appliances and devices: safe, energy-efficient usage; temperature controls and timers.
- Money matters: income maximisation (benefits, winter fuel payments, warm home discount, cold weather payments) and budgeting; bills and smart metres; energy debts and solutions (supplier and hardship funds) ; access to loans and grants (Nest, Arbed, ECO schemes etc).
- Energy suppliers: legal rights/responsibilities; payment methods; tariffs, capping and priority services register; switching.
- Building/technical: energy efficiency improvements; water ingress, damp, condensation and air quality solutions.
- Private tenants: legal rights to supply, systems, appliances and energy efficiency improvements.
- 'Warm' referrals to relevant services.

During this period 70 Home Energy Checks were provided across Powys for Age UK.

Energy Redress Energy Advice Outcomes by the ended 30th April 24, in the year prior and in this year. 1,179 households were given advice to help them with their energy challenges providing advice on how to save energy and pay less. We did this by attending lots of local events, attending our community wellbeing hubs all across Powys. Through home visits and telephone advice.

Simply Nails - Supported by Moondance. Age Cymru Powys has been delivering footcare and nail cutting since 2010. The service is mainly for people over the age of 50 with disabilities, who are no longer able to reach their feet due to several health reasons such as sight impairment, arthritis, hip operations or simply find it impossible cut their nails. Most of our clients are aged between 75+ to 94+. 7 trained volunteers supporting the service

The service provided a massive 1572 individual toenail-cutting appointments during the year. 139 new clients attended. The service is in 8 communities every month, delivering 120 community sessions.

- Health and wellbeing checks at each appointment.
- Professionally delivered.
- The service provides a critical and much-needed service for older people in Powys.
- The service reduces the likelihood of falls and the associated cost for health services.
- The service enables access to older people, who may not otherwise engage e.g., on vaccines, falls prevention, aid, and adaptations.
- The service undertakes 'early identification' of future potential issues e.g. physical and mental health, isolation, Protection of Vulnerable Adults, poor access to other required services, thereby preventing escalation of needs to critical levels.
- The Simply Nails service is provided as part of a holistic package to older people by Age Cymru Powys, including information and advice and advocacy
- The service reduces isolation, by giving people the opportunity to access telephone befriending calls and community volunteering.
- The service has established referral routes and partnerships with other key delivery agencies in the statutory and voluntary sector e.g., Care and Repair, social care, GP's.
- The service offers a range of opportunities for volunteers including developing new skills, knowledge and experience, and increased employment prospects.
- Encourage older people to become more independent.
- Prevent falls and are therefore a huge cost saving to the NHS.
- Encourage cross networking; Simply Nails volunteers refer to the GP or POD if they see any suspicious marks on legs, which could become a lot worse.

AGE CYMRU POWYS

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

Unpaid Carers Wellbeing Days - Working in collaboration with Credu, we had the opportunity to deliver 3 unpaid carers wellbeing days. Older people attended and were able to receive therapeutic therapies, experience e.g. massage, nail care & sound baths, and to take part in entertainment provided or for those unable to attend they received lunch vouchers to use at a time that was convenient to them.

Volunteering - Volunteers play a vital role in Age Cymru Powys's mission to support older people across the county. In the past year, 60 dedicated volunteers generously gave their time, skills, and compassion to help older people remain independent, connected, and less isolated.

Wellbeing Support Volunteers – Supported by Communities Foundation & Hafren Dyfrdwy Community Fund. Our Wellbeing Support Volunteers provide essential companionship and practical assistance to vulnerable, disabled individuals aged 65+ throughout Powys. Their support is often a lifeline for those facing multiple challenges.

Tackling Loneliness and Isolation - Our volunteering programmes are central to our mission: to combat loneliness and ensure no one is left to cope alone. Volunteers help build community connections and improve wellbeing, especially for those most affected by:

The Cost-of-Living Crisis - Which has forced many older people to cut back on heating, food, and home care. Mobility and transport barriers, particularly for those with long-term health conditions or disabilities - 91% of our clients face these challenges. Without community support, many older people risk becoming housebound and increasingly isolated.

The Value of Volunteering - Age Cymru Powys's volunteering programmes are not just supportive - they are transformative. They help older people maintain independence, improve mental and physical wellbeing, and stay connected to their communities. Volunteers skills have developed through our training and opportunities creating continual learning and development.

Organisation achievements

Age UK Organisational Quality Mark which is endorsed by the Charity Commission.
Advice and Quality Standard
Living Wage Employer
Age Friendly Employer
Disability confident Employer
Achieved the Befriending Quality Mark
Signed up to the Armed Forces Covenant

Partnerships and networks

Employees and trustees of Age Cymru Powys attend the following partnership and network meetings:

- Care and Repair Mamwlad Project Board
- Older Peoples Partnership Board
- Powys Agri Farming Network
- Powys Advocacy Network
- Dementia Standards Strategy Group
- Powys Digital Inclusion Group
- Age Cymru Information and Advice Network
- Age Cymru Chief Officer's Network
- Grŵp Rhwydwaith Cymru
- Age UK Fundraising Group
- Wales Bereavement Network

Wider Networks

Age Cymru Powys is committed to working in partnership across the County of Powys, within Wales, the UK, and with the wider Age Cymru movement. We are a member of voluntary sector umbrella organisations; Powys Association of Voluntary Organisations (PAVO) and Wales Council for Voluntary Action (WCVA). Employees and trustees are members of a variety of networks, partnerships and working groups covering a range of topics from advocacy, adult protection, I&A and public affairs.

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

FINANCIAL REVIEW

Total Incoming Resources in the year were £566,679 (2024 - £384,050). Expenditure was £403,023 compared to £333,869 for the previous year. Net income for the year was £163,656 compared to net income of £50,081 for the previous year. The net movement in funds were net income for Restricted Funds of £95,067 (2024 - Net income £5,670) and net income for Unrestricted Funds of £68,589 (2024 - Net income £44,511) details of which are provided in the notes to the Financial Statements.

Principal Funding Sources

Details of principal funding sources for the year ended 31 March 2025 are provided in note 2 of the Financial Statements.

Reserves Policy

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets, or held in designated funds, ('the free reserves') held by the Charity should be between three and six months of budgeted expenditure which is estimated currently would be £200,000. At this level the Trustees feel they would be able to continue the current activities of the Charity in the event of a significant drop in funding. The actual free reserves at 31 March 2025 were £204,453 (2024 - £132,962). The Trustees have a strategy to maintain reserves at this level to support the Charities work.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Age Cymru Powys is a registered charity, number 1174222 (formerly number 1149048) and is a private company limited by guarantee and not having a share capital, number 8212122, which was registered with Companies House on 12 September 2012.

Key Management Personnel

The trustees and the Chief Officer are the key management personnel. During the year, all trustees gave their time freely and no trustee received any remuneration.

The Chief Officer's salary is benchmarked against senior staff in other similar voluntary organisations, including other equivalent sized local Age Cymru partners. Our policy is to review the pay of all staff on an annual basis. Where funding allows, we will seek to increase salary in accordance with the living wage.

Major risks

Age Cymru Powys undertook a comprehensive strategic planning in January 2023. This identified possible risks and opportunities for the organisation. The subsequent risk register is reported to Board meetings. Actions have been taken to reduce risks and develop possible opportunities. For example, dependency on certain funding streams has been addressed by seeking funding from a wider variety of sources and undertaking fundraising for unrestricted funds.

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Age Cymru Powys	
Registered Charity Number:	1174222	
Registered Company Number:	8212122	
Registered Office:	Old Warehouse Parker Lane Newtown Powys SY16 2LT	
Trustees:	Adrian Foulkes Christopher Eatherton Gwyneth Bird Howard Russon Alan Hill Sarah May	Chair from 24 April 2024 Chair to 24 April 2024, Resigned 10 July 2025
Secretary:	Gail Colbridge	
Bankers:	HSBC plc The Cross 1 Broad Street Newtown Powys SY16 2LX	
Independent Examiner:	A C Jones BSc (Econ), FCA Andrew Jones & Co Chartered Accountants The Old Surgery Spa Road Llandrindod Wells Powys LD1 5EY	

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

ACKNOWLEDGEMENTS

Thank you

Thanks must be given to the following for the support we have received over the years. We are grateful for funding from all our funders. Thanks also to all those individuals who have kindly donated money and their time to support the work of Age Cymru Powys throughout the year.

RESPONSIBILITIES OF THE BOARD OF TRUSTEES

The trustees (who are also directors of Age Cymru Powys for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these Financial Statements, the trustees are required to:

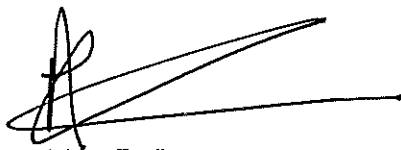
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company 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 corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Report of the Trustees has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2015) and in accordance with special provisions of Part 15 to the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 10 December 2025 and signed on its behalf by:



Adrian Foulkes
Chair

AGE CYMRU POWYS
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF AGE CYMRU POWYS

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

Responsibilities and basis of report

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

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

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ICAEW (the Institute of Chartered Accountants in England and Wales).

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

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

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



A C Jones BSc (Econ) FCA
Andrew Jones & Co
Chartered Accountants
The Old surgery
Spa Road
Llandrindod Wells
Powys
LD1 5EY

10 December 2025

AGE CYMRU POWYS

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

		Unrestricted Funds	Restricted Funds	Total Funds Year Ended 31/3/2025	Total Funds Year Ended 31/3/2024
INCOME	Note	£	£	£	£
Donations and Legacies		11,548	-	11,548	1,307
Charitable Activities		52,809	469,689	522,498	340,120
Other Trading Activities		31,742	-	31,742	41,827
Investment Income		891	-	891	796
TOTAL INCOME	2	96,990	469,689	566,679	384,050
EXPENDITURE					
Charitable Activities		62,863	340,160	403,023	333,869
TOTAL EXPENDITURE	3	62,863	340,160	403,023	333,869
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS		34,127	129,529	163,656	50,181
Transfers Between Funds	5	34,462	(34,462)	-	-
NET INCOME/(EXPENDITURE) AND NET MOVEMENT IN FUNDS FOR THE YEAR		68,589	95,067	163,656	50,181
Total Funds Brought Forward		153,247	87,506	240,753	190,752
Total Funds Carried Forward		221,836	182,573	404,409	240,933

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 13 to 20 form an integral part of these Financial Statements.

AGE CYMRU POWYS

BALANCE SHEET
AT 31 MARCH 2025

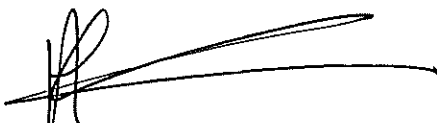
		2025		2024	
	Note	£	£	£	£
FIXED ASSETS					
Tangible Assets	6		19,052		20,285
			<u>19,052</u>		<u>20,285</u>
CURRENT ASSETS					
Debtors	7	121,690		115,842	
Cash at Bank and In Hand		279,213		117,858	
		<u>400,903</u>		<u>233,700</u>	
CURRENT LIABILITIES					
Creditors falling due within one year	8	(15,546)		(13,232)	
NET CURRENT ASSETS			385,357		220,468
NET ASSETS	11		<u>404,409</u>		<u>240,753</u>
THE FUNDS OF THE CHARITY					
Unrestricted Income Funds:					
General Funds		221,836		153,247	
Unrestricted Funds	9		221,836		153,247
Restricted Funds	10		182,573		87,506
TOTAL FUNDS	11		<u>404,409</u>		<u>240,753</u>

For the year in question, the charitable company was entitled to exemption from an audit under section 477 of the Companies Act 2006.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of the accounts.

Approved by the Trustees on 10 December 2025 and signed on their behalf by:



Adrian Foulkes
Chair

Company registration No. 8212122

The notes on pages 15 to 22 form an integral part of these Financial Statements.

AGE CYMRU POWYS
STATEMENT OF CASH FLOWS
AT 31 MARCH 2025

	Total Funds 31/03/2025	Total Funds 31/03/2024
	£	£
Net income for the year	163,656	50,181
Adjustments for:		
Depreciation charges	6,120	3,427
Interest from investments	(891)	(796)
(Increase) / decrease in debtors	(5,848)	(60,364)
Increase in creditors	2,314	2,297
Net cash from operating activities	<u>165,351</u>	<u>(5,255)</u>
Cash flows from investing activities:		
Interest from investments	891	796
Purchase of tangible fixed assets	(4,887)	(21,536)
Net cash used in investing activities	<u>(3,996)</u>	<u>(20,740)</u>
Change in cash and cash equivalents in the year	161,355	(25,995)
Cash and cash equivalents at the beginning of the year	117,858	143,853
Cash and cash equivalents at the end of the year	<u>279,213</u>	<u>117,858</u>

The notes on pages 15 to 22 form an integral part of these Financial Statements

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

1 ACCOUNTING POLICIES

Basis of Preparation

The Financial Statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Companies Act 2006. The charity is not required to prepare a Statement of Cash Flows.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Preparation of Accounts on a Going Concern Basis

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

General Funds

These funds are available for the general purpose of the charity, to be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds

These are funds that can only be used for a particular restricted purpose within the objects of the charity. Restrictions arise when a specific donor or when the funds are raised for a particular purpose

Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

The charity is fortunate in the level of support it receives from volunteers, without which considerable expense would be incurred. It is not thought meaningful or practicable to put a monetary value on this support, but the trustees are extremely grateful to those who provide it.

Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Charitable activities

This includes all expenditure directly related to the aims of the charity.

Governance costs

These 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 Independent Examination, legal advice for trustees and 10% of the salary cost of the Chief Officer for time spent on dealing with constitutional and statutory requirements.

Expenditure by the charity in the year has been split between Unrestricted Funds and Restricted Funds and analysed between charitable activities, governance costs and the cost of generating funds.

AGE CYMRU POWYS

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

ACCOUNTING POLICIES (CONTINUED)

Tangible fixed assets

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

Office Equipment	20% and 33.33% on cost
Motor Vehicles	25% reducing balance

Cash and cash equivalents

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

Financial instruments

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

Basic financial liabilities

Liabilities are recognised in the Statement of Financial Activities as they become payable.

Retirements benefits

The charity operates a defined contribution scheme for the benefit of its employees. The assets of the scheme are held separately from those of the charity. Contributions payable are charged to the profit and loss account in the year they are payable and are charged against unrestricted funds.

Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the lease

Taxation

As a registered charity, Age Cymru Powys is entitled to the exemption from taxation in respect to income and capital gains received with sections 478-489 of the corporation tax Act 2010 and section 256 of the Taxation Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

Debtors

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

Creditors and provisions

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

AGE CYMRU POWYS

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

2 INCOME	Unrestricted Funds	Restricted Funds	Total Funds Year Ended 31/3/2025	Total Funds Year Ended 31/3/2024
	£	£	£	£
Donations and Legacies:				
Donations and Gifts	11,548	-	11,548	1,307
	<u>11,548</u>	<u>-</u>	<u>11,548</u>	<u>1,307</u>
Income from Charitable Activities:				
Grants Receivable	7,500	469,689	477,189	300,798
Service Contracts	45,309	-	45,309	39,322
	<u>52,809</u>	<u>469,689</u>	<u>522,498</u>	<u>340,120</u>
Other Trading Activities:				
Fundraising Income	156	-	156	6,409
Session Income	31,586	-	31,586	33,465
Other Income	-	-	-	1,953
	<u>31,742</u>	<u>-</u>	<u>31,742</u>	<u>41,827</u>
Investment Income:				
Interest Received	891	-	891	796
	<u>891</u>	<u>-</u>	<u>891</u>	<u>796</u>
TOTAL INCOME	<u>96,990</u>	<u>469,689</u>	<u>566,679</u>	<u>384,050</u>

GRANTS	Unrestricted Funds	Restricted Funds	Year Ended 31/3/2025	Year Ended 31/3/2024
	£	£	£	£
Grants received in the year were as under:				
Age Cymru / UK	7,500	23,833	31,333	51,104
Care and Repair Powys	-	71,860	71,860	69,799
Armed Forces Covenant	-	54,110	54,110	495
National Lottery Community Fund	-	60,993	60,993	50,161
Community Foundation In Wales	-	5,000	5,000	5,000
Energy Saving Trust	-	32,254	32,254	21,673
Independent Age	-	18,245	18,245	18,246
Postcode Lottery	-	-	-	24,291
Hafren Dyfrdwy	-	-	-	10,000
Smart Energy GB	-	-	-	14,950
Powys County Council	-	60,514	60,514	35,079
Henry Smith	-	47,000	47,000	-
Waterloo Foundation	-	27,862	27,862	-
Credu	-	15,000	15,000	-
Powys Teaching Health Board	-	7,500	7,500	-
PAVO	-	1,500	1,500	-
Moondance Foundation	-	43,018	43,018	-
Newydd Housing Association	-	1,000	1,000	-
	<u>7,500</u>	<u>469,689</u>	<u>477,189</u>	<u>300,798</u>

AGE CYMRU POWYS

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

3 EXPENDITURE	Unrestricted Funds £	Restricted Funds £	Total Funds Year Ended 31/3/2025 £	Total Funds Year Ended 31/3/2024 £
Charitable Activities				
Costs Directly Allocated to Activities:				
Staff Costs	11,920	290,173	302,093	240,989
Building Costs	8,263	4,140	12,403	12,750
Staff Travel and Subsistence	9,361	16,306	25,667	22,058
Office Costs	16,896	9,594	26,490	25,379
Direct Project Costs	2,433	12,448	14,881	12,902
Professional and Legal Fees	5,757	2,453	8,210	8,749
Depreciation of Owned Fixed Assets	5,703	417	6,120	3,427
Governance Costs (See below)	2,530	4,629	7,159	7,615
	62,863	340,160	403,023	333,869
Analysis of Governance Costs				
Staff Costs	-	4,629	4,629	4,629
Independent Examination	600	-	600	600
Accountancy	1,500	-	1,500	1,650
Legal Fees	233	-	233	440
Trustee Meeting Expenses	-	-	-	100
Bank Charges	197	-	197	196
	2,530	4,629	7,159	7,615

4 STAFF COSTS

There was an average of 11 employees including part-time (2024 - 11) during the year, whose costs were as under:

	2025 £	2024 £
Salaries	282,055	226,438
Employers National Insurance	17,426	13,037
Staff Pension Costs	7,241	6,143
	306,722	245,618

No employee received remuneration amounting to more than £60,000 in the year.

AGE CYMRU POWYS

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

5 TRANSFER BETWEEN FUNDS	Unrestricted Funds	Restricted Funds
The transfer between funds in the year are:	£	£
Transfer of Core costs from Unrestricted Funds to Restricted Funds	34,462	(34,462)
	<u>34,462</u>	<u>(34,462)</u>

6 TANGIBLE FIXED ASSETS	Office Equipment	Motor Vehicles	Total
Cost or Revaluation	£	£	£
At 1 April 2024	24,835	21,536	46,371
Additions	4,887	-	4,887
At 31 March 2025	<u>29,722</u>	<u>21,536</u>	<u>51,258</u>
Depreciation			
At 1 April 2024	24,740	1,346	26,086
Charge for year	1,073	5,047	6,120
At 31 March 2025	<u>25,813</u>	<u>6,393</u>	<u>32,206</u>
Carrying Amount			
At 31 March 2025	<u>3,909</u>	<u>15,143</u>	<u>19,052</u>
At 31 March 2024	<u>95</u>	<u>20,190</u>	<u>20,285</u>

7 DEBTORS	2025	2024
	£	£
Grants Receivable	48,147	11,215
Accrued Income	72,604	103,738
Prepayments	939	889
	<u>121,690</u>	<u>115,842</u>

8 CREDITORS: Amounts falling due within one year	2025	2024
	£	£
Creditors	6,710	3,901
Accruals and Deferred Income	2,250	2,250
Tax and Social Security	6,586	7,081
	<u>15,546</u>	<u>13,232</u>

AGE CYMRU POWYS

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

9 UNRESTRICTED FUNDS	At 1/4/2024	Income	Expenditure	Transfers	At 31/3/2025
Unrestricted Funds:	£	£	£	£	£
General Funds	153,247	96,990	(62,863)	34,462	221,836
Total Unrestricted Funds	153,247	96,990	(62,863)	34,462	221,836
10 RESTRICTED FUNDS	At 1/4/2024	Income	Expenditure	Transfers	At 31/3/2025
Restricted Income Funds:	£	£	£	£	£
Ageing Well Mature Movers	2,207	-	-	-	2,207
Age UK Isolation and Loneliness	1,000	-	-	-	1,000
Hope Project 1 and 2	8,122	2,400	-	-	10,522
Dementia Advocacy Hosting	13,321	5,000	(8)	-	18,313
Care and Repair Powys	-	71,860	(69,500)	(2,360)	-
Age UK Volunteering	1,861	-	-	-	1,861
Age UK - Cost of Living	3,559	7,497	(11,056)	-	-
PAVO - Welfare Collaboration	7,064	-	-	-	7,064
National Lottery Community Fund	4,906	49,599	(43,872)	(4,056)	6,577
Postcode Lottery	10,459	-	(10,459)	-	-
Community Foundation in Wales	5,000	5,000	(4,413)	-	5,587
Independent Age	8,792	18,245	(24,310)	(2,727)	-
Age Cymru CAP	11,215	8,936	(20,151)	-	-
Hafren Dyfrdwy	10,000	-	(8,419)	(1,581)	-
Credu RIF Carers Breaks	-	15,000	(7,261)	-	7,739
PAVO Engage	-	1,500	-	-	1,500
Dementia MOT	-	7,500	-	-	7,500
Moondance	-	43,018	(5,765)	(1,493)	35,760
Community Fund	-	11,394	-	-	11,394
Energy Saving Trust	-	32,254	(27,109)	(5,145)	-
Pension Credit	-	22,870	-	-	22,870
PCC - UKSPF	-	37,644	(32,621)	(5,023)	-
Rural Veterans	-	39,230	(23,817)	(5,648)	9,765
Camaraderie Clubs	-	14,880	(12,343)	(2,537)	-
Henry Smith	-	47,000	(38,639)	(5,978)	2,383
Waterloo Foundation	-	27,862	-	-	27,862
Newydd Housing	-	1,000	-	-	1,000
Total Restricted Funds	87,506	469,689	(339,743)	(36,548)	180,904
Restricted Capital Funds:					
Energy Redress - Laptop	-	-	(143)	714	571
Henry Smith - Laptop	-	-	(137)	686	549
Rural Veterans - Laptop	-	-	(137)	686	549
	-	-	(417)	2,086	1,669
Total Restricted Funds	87,506	469,689	(340,160)	(34,462)	182,573

AGE CYMRU POWYS

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

The purposes of Restricted Income Funds are:

Ageing Well Mature Movers - funding for Ageing Well Mature Movers.

Age UK Isolation and Loneliness - funding an Isolation and Loneliness project.

Age Cymru - Hope Project 1 and 2, working together to deliver low level advocacy provision across Wales through partnership working with brand partners across Wales.

Care and Repair Powys - Mamlwad collaboration with CRP Powys supporting older farmers across Powys access I&A and reducing loneliness and isolation.

Age UK - Volunteering supporting a Wales-wide strategic volunteering approach to enable better support, processes, and training for volunteers.

Age UK - Cost of Living, supporting older people through the cost of living with information and advice, triage, wellbeing community sessions and befriending.

PAVO - Welfare Collaboration to support older people waiting for care and support packages through I&A and advocacy working in collaboration with Powys County Council and PAVO Community Connectors.

National Lottery Community Fund - Later Life MOT supporting older people across Powys with money, home, wellbeing and later life planning.

Postcode Lottery - For a dedicated Cost of Living officer, supporting older people to access benefits advice.

Community Foundation in Wales - To support the community volunteer and telephone volunteer programme to enable older people to reduce loneliness and isolation for vulnerable older clients.

Independent Age - To fund the rural advice van and an Information Officer.

Age Cymru - Community assistance programme supporting older people across Powys access community assistance through volunteering.

Hafren Dyfrdwy - To support the wellbeing support service hubs across Powys.

Credu - RIF Carers Breaks to support carers respite and community wellbeing sessions.

PAVO - Engage to gather feedback from older people about their views on their community and gather information on issues that they face working closely with the Older People's Forum.

Powys Teaching Health Board - Dementia MOT Supporting older people with dementia and their families, carers across Powys with money, home, wellbeing and later life planning.

Moondance Foundation - To support wellbeing service and footcare service across Powys.

National Lottery Community Fund - Supporting older people during the cost of living crisis by funding a Rural Cost of Living Adviser.

Energy Saving Trust - Cartrefi Cynnes funding a Home Energy Officer to deliver low energy saving measures and advice for older people across Powys.

Powys County Council - Pension Credit grant to deliver community information and advice sessions using the rural advice van to reach hard to reach older people in their communities and to provide advice for pension credit.

Powys County Council - UKSPF Money MOT project delivering courses on numeracy across Powys for people aged 50+.

The Armed Forces Covenant Trust Fund - Rural Veterans, Veterans MOT supporting older veterans and their families and carers across Powys with money, home, wellbeing and later life planning.

The Armed Forces Covenant Trust Fund - Camaraderie Club, telephone group for older veterans, sharing stories, making new friends and learning about new things.

Henry Smith - Funding a rural Welfare Rights Officer, supporting older people in Powys access benefits and advice.

AGE CYMRU POWYS

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

Waterloo Foundation - Pathways out of poverty, funding a rural welfare advice caseworker and Age Cymru Powys rural advice van initiative.

Newydd Housing - To purchase an awning for the Age Cymru Powys rural advice van.

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS	Tangible Fixed Assets £	Net current Assets £	Total £
Unrestricted Funds	17,383	204,453	221,836
Restricted Funds	1,669	180,904	182,573
	<u>19,052</u>	<u>385,357</u>	<u>404,409</u>

12 TRUSTEES REMUNERATION AND EXPENSES

No remuneration directly or indirectly out of the funds of the Charity was paid or payable in the year to any Trustee or to any person or persons known to be connected with any of them (2024 - £Nil).

No expenses were paid to Trustees in the year ended 31 March 2025 (2024 – £Nil).

13 TAXATION

The company is registered as a charity and is therefore not liable to Corporation Tax.

AGE CYMRU POWYS

England & Wales - Charity number 1174222

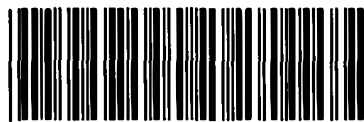
Accounts

Charity registration number: 1174222
Company registration number: 8212122

AGE CYMRU POWYS

ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

FRIDAY



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25/10/2024

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COMPANIES HOUSE

AGE CYMRU POWYS
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2024

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12	Balance Sheet
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AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

The trustees are pleased to present their Annual Directors' Report together with the Financial Statements of the charity for the year ending 31 March 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Financial Statements comply with the Charities Act 2011, the Companies Act 2006, the 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 2015).

Chair's Introduction

In the Last year cost-of-living was still a major concern for older people on a low income. Age Cymru Powys was able to help 2,209 older people, their carers and families in many ways, thanks to the hard work and dedication of a small group of staff and volunteers.

In January 2024 the trustee board decided to purchase a vehicle after identifying challenges by older people living across Powys struggling to access services. The new vehicle 'The Advice Van' is equipped with a mobile office and accessible step. The trustees believe that this unique offer will help many older people access quality information and advice much earlier.

In addition the launch of the project 'Catrefi Cynnes' enabled older people access Home Energy Advice, supporting 1,179 households access energy advice to combat the issues of higher energy prices. In addition 2,008 benefits advice were given, enabling older people to access benefits they didn't know they were entitled to.

The ongoing services have continued to grow like the Mamwlad project, supporting older farmers often in crisis. Our befriending and community volunteers have had a massive impact into addressing loneliness and isolation for many who have no one. Simply Nails, our toenail service has continued to grow, to benefit so many older people. The clinics are a hub for all services across the county. Helping older people to live an active life without painful nails and the ability to access all our other services. All of our services continue to be greatly appreciated and very busy.

In August 2023 the Information and advice team successfully gained the Advice Quality Standard and in January 2024 the charity underwent the Age UK Quality Standard. Our quality-accredited services are relied upon by statutory and non-statutory organisations to fill essential fundamental gaps in service provision for older people. We work with many third sector organisations, Adult Social Services, Safeguarding Teams and the NHS to deliver tailored packages of support.

I would like to thank the grant funders, clients, families and communities for their donations that support our vital work.

On behalf of my fellow Trustees, I must thank the team of staff and volunteers for their commitment and dedication.

I am sure that in the coming year many more older people in Powys will feel the benefit we have undertaken in their lives.

Adrian Foulkes
Chair of Trustees

AGE CYMRU POWYS

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2024

OBJECTIVES AND ACTIVITIES

Age Cymru Powys will work to improve quality of life for older people* in Powys.

*All people can be in need of help at certain times of their lives. Older people in need will be those who are isolated geographically, socially or economically in Powys or who have health needs which impact upon their lives. This will be the group for whom our services will be focused.

The aim of Age Cymru Powys (ACP) is to provide excellent quality services tailored to the needs of older people in Powys. To raise the profile of age issues and enable the voices of older people to positively influence policy and provision.

Be the valued, effective, reputable and expert provider of services

We will:

- Involve older people in what we plan, deliver and evaluate, positively promote older age and deliver services that are relevant for older people in Powys
- Maximise the use of volunteers in supporting our organisation and our service delivery
- Achieve Age UK I&A Quality Programme, Standards for Health Services in Wales, Quality Performance Mark
- Monitor and evaluate all aspects of our work and of the organisation and measure the impact we have on older people
- Make the most effective and efficient use of our limited resources and seek to broaden our funding base to increase our sustainability
- Continue to promote and invest in learning and development opportunities for our staff
- Ensure good governance and legal compliance through investment in and support for trustees

We work to collaborate with other organisations across Powys and Wales enhancing services and avoiding duplication

We will:

- Continue to develop our knowledge and awareness of services available to support older people and make links with these services to enable effective signposting and referrals
- Maintain our existing links with services we refer into
- Develop further effective partnerships to holistically meet the needs of vulnerable older people
- Attend and contribute positively to relevant networks within Powys and Wales
- Consider all service development proposals as potential partnerships

All Services Impact 2023-2024



Impact of Advice & Support including Later Life MOT, Befriending, Footcare, Home Energy Checks and services for Veterans and Farmers

<p>14,347 contacts</p>	<p>2,209 people supported</p>	<p>4,960 problems solved</p>	<p>2,008 benefits advice given</p>	<p>539 Housing & care at home issues</p>
<p>We gained £1.9m in unclaimed benefits for older Powys people</p>	<p>1,147 Cost-of-Living issues consumer / energy</p>	<p>229 Blue Badge and travel assistance</p>	<p>29% Have memory / cognitive issues</p>	<p>45% of the people we support are unpaid carers</p>
<p>92% of clients were vulnerable due to disabilities or low income or socially isolated.</p>	<p>83% of older people and their carers needed help with form filling</p>	<p>19% of older people told us they were struggling with their mental health</p>		

How we provided support

<p>1,342 home visits conducted; we are one of the only providers locally that provide home-visits</p>	<p>78% wanted support at home not in their community, because of their disability and frailty</p>	<p>99% said they received good / excellent support & would recommend us.</p>
<p>Our top referrers</p> <ul style="list-style-type: none"> Self-referrals. NHS & Powys Council Local & national charities 	<p>Long-term Support "Age Cymru Powys gave me all the time I needed to help me solve my Cost-of-Living worries. I can manage now with their help."</p>	<p>100% of people could access the service in Welsh</p>
<p>6,689 telephone calls</p>	<p>874 emails written</p>	<p>319 Home Energy Check Visits</p>

Advice Quality Standard - **Quality Mark Achieved**

Client Story:

Warm & Well in Winter



**Free Home Energy Check
for people aged 65+ in Powys**

In Richard's words...

"Whilst visiting the Age Cymru Powys Simply Nails footcare clinic recently, I met their Home Energy Officer, Steve Cadwallader-Jones.

Steve explained about the free Home Energy Check offered by Age Cymru Powys to help reduce energy bills, which sounded useful with winter on its way.

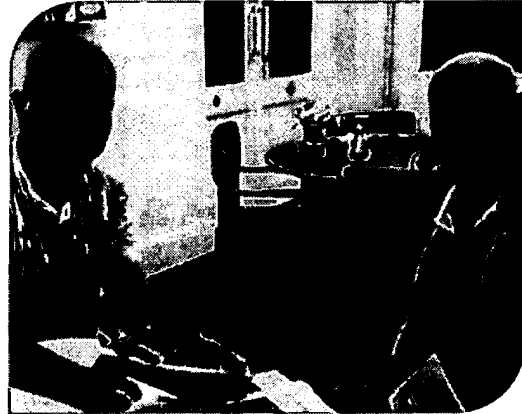
When Steve visited me at home to conduct the Check, he was very helpful, taking the time to suggest lots of improvements to increase my home's energy-efficiency.

Everything was explained clearly in detail. Steve highlighted the importance of preparing for winter, and also regularly checking the temperature in the house to ensure it is warm enough.

Various energy-saving equipment was available as part of the assessment. Steve and I agreed that the radiator reflector panels and energy-efficient lightbulbs would be useful for me, thus Steve supplied and fitted them free of charge.

I feel more confident in saving energy now that I've had practical tips from Age Cymru Powys and I know where to come for further advice.

This is an excellent service, and I would recommend it to anyone who would like to keep warm and save energy this winter."



**We offer
immediate practical
support for older
Powys residents.**



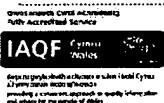
Age Cymru Powys, Old Warehouse,
Parkers Lane, Newtown, Powys, SY16 2LT
Tel: 01686 623707
E-mail: enquiries@acpowys.org.uk
www.agecymru.org.uk/powys

Follow us on:

- facebook.com/agecymrupowys
- twitter.com/agecymrupowys
- instagram.com/agecymrupowys

Age Cymru Powys is a registered charity 1174222
and limited by guarantee 08212122

We are local, we are independent, just in Powys.



AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

Information, Advice, Assistance

Age Cymru Powys operates a free, confidential information and advice service for people aged 65+ but the focus of our work is for vulnerable older people who are marginalised. We also support their carers and families.

Age Cymru Powys can offer information and/or advice on the following:

Benefits and money

- Carry out a benefit check – covering pensions, means-tested benefits and disability related benefits.
- Consumer issues including support to save money on energy bills, switching supplier, accessing grants to combat fuel poverty.
- Provide support in claiming benefits or helping the older person access other financial help.
- Challenge benefit authorities if the decision is not in their favour – or refer on to an independent advice agency to do so.

Social care

- Advise users on statutory and non-statutory social care services available, on eligibility criteria (financial and non-financial) and whether they may be eligible and what other options are available.
- Provide support in gaining access to social care services and equipment.
- Challenge statutory authorities if the user has difficulty gaining their rights – or refer on to Local Authority or Health Board funded Advocacy Service.

Housing options

- Use advice skills to help users assess their housing needs. Help users access other local independent advice agencies if available.
- Make available to client's details of local sheltered housing and residential care options, and other housing and maintenance options.
- Refer on to national level specialist support where appropriate.

Local Services and support

- Keep up to date and make available to users, details of local services and support, both statutory and non-statutory, which are appropriate and beneficial for older people.

Support is provided face to face, at home, over the telephone and in communities. Delivering holistically based on needs for older people with disabilities.

Age Cymru Powys has alternative office status granted by DWP and all of our Advice staff are pension service nominated officers and are able to verify documents and are able to help with filling out forms, avoiding the need for clients to send sensitive information through the post.

I&A Service including Cost-of Living – Age Cymru Powys received funding from Age UK, Moondance and Postcode Lottery to increase its information and advice capacity to support older people through the cost-of-living crisis. This enabled Age Cymru Powys to gain £1.9 million in benefits for older people that they would not have accessed without their support.

Mamwlad – Information, Advice, Advocacy service for older farmers and their families across Powys. Collaborative working with Care and Repair Powys, our work targets the farming community who are naturally independent and reluctant to seek help. Enabling them to plan for later life and to access support that is holistic to their needs. Supporting those on a low income and can be asset rich, providing benefits support and assistance to reduce poverty and social isolation.

Later Life MOT – Age Cymru Powys with thanks to National Lottery funding delivered Later Life MOTs in Powys for people aged 65+. The charity's staff and volunteers will be working with older people to maximise their income, health, and wellbeing. The Later Life MOT is a new, innovative concept developed by Age Cymru Powys in response to older people's needs and requests, with the potential to revolutionise future planning for getting older. Age Cymru Powys' trusted reputation means older people come to us for help, often in times of crisis. 79% of people who approached the charity last year were experiencing a significant life event. Later Life MOTs supported older people with issues that affect their quality of life, including Finances, Health & Wellbeing, Home, Social Connections, and Future Planning; with the aim of helping older people to make the most of later life.

Elwyn, 83, came up with the name 'Later Life MOT' after being helped by Age Cymru Powys:

"I feel like I've had the full MOT with you today. You've made me realise there's lots of things we can do to make life better for me and my wife, on all kinds of matters due to getting older."

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

Warm Home Initiative Home Energy Checks

Age Cymru Powys was funded by Age UK and EON to support vulnerable older people check if they were staying warm and offering a home energy check. The home energy check was either delivered over the telephone or at the home address. The Home energy officer would holistically discuss home energy and would install small measures to save money of the vulnerable older persons energy bills. Items installed, were light bulbs, radiator foils, draft excluders, timers, boiler jackets. We also would refer them to providers if we identified they may benefit from a new boiler or other energy efficiency scheme.

The Home Energy Officer provided practical advice in the home on:

- General: electrical safety; health and cold, damp housing.
- Behaviour-change: energy use and energy saving practices.
- Systems, appliances and devices: safe, energy-efficient usage; temperature controls and timers.
- Money matters: income maximisation (benefits, winter fuel payments, warm home discount, cold weather payments) and budgeting; bills and smart metres; energy debts and solutions (supplier and hardship funds) ; access to loans and grants (Nest, Arbed, ECO schemes etc).
- Energy suppliers: legal rights/responsibilities; payment methods; tariffs, capping and priority services register; switching.
- Building/technical: energy efficiency improvements; water ingress, damp, condensation and air quality solutions.
- Private tenants: legal rights to supply, systems, appliances and energy efficiency improvements.
- 'Warm' referrals to relevant services.

During this period 320 Home Energy Checks were provided across Powys.

1,179 households received home energy advice by the Home Energy Officer.

Simply Nails

Simply Nails has been delivering foot care and nail cutting since 2010. The service is mainly for people over the age of 50 with disabilities, who are no longer able to reach their feet due to several health reasons such as sight impairment, arthritis, hip operations or simply find it impossible to cut their nails. Most of our clients are aged between 75+ to 94+.

8 trained volunteers supporting the service.

Active service in 9 communities every month.

The service provided a massive 1,596 individual toenail-cutting appointments during April 23 – March 2024. Delivering 130 community sessions.

147 new clients attended.

- Health and wellbeing checks at each appointment.
- Professionally delivered Qualified Foot Care Practitioner overseeing project.
- The service provides a critical and much-needed service for older people in Powys.
- The service reduces the likelihood of falls and the associated cost for health services.
- The service enables access to older people, who may not otherwise engage e.g., on vaccines, falls prevention, aid, and adaptations.
- The service undertakes 'early identification' of future potential issues e.g. physical and mental health, isolation, Protection of Vulnerable Adults, poor access to other required services, thereby preventing escalation of needs to critical levels.
- The Simply Nails service is provided as part of a holistic package to older people by Age Cymru Powys, including information and advice and advocacy
- The service reduces isolation, by giving people the opportunity to access telephone befriending calls and community volunteering.
- The service has established referral routes and partnerships with other key delivery agencies in the statutory and voluntary sector e.g., Care and Repair, social care, GP's.
- The service offers a range of opportunities for volunteers including developing new skills, knowledge and experience, increased employment prospects.
- Encourage older people to become more independent.
- Prevent falls and are therefore a huge cost saving to the NHS.
- Encourage cross networking; Simply Nails volunteers refer to the GP or POD if they see any suspicious marks on legs, which could become a lot worse.

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

Volunteering

Volunteers provided much valued help, time, and skills enabling older people to remain independent and to be less lonely and isolated. 57 volunteers give their time and support older people across Powys.

Our Wellbeing Support Volunteers to support vulnerable disabled people aged 65+ across Powys.

Our mission is to fight loneliness so no one is left coping alone and improve wellbeing. Creating community through volunteering. Our casework evidences the Cost-of-Living Crisis is causing the elderly disabled in Powys to cut back on heating, eating and paying for care at home, and is causing social isolation. Lack of community centres/health centres/social clubs/meeting opportunities, combined with the Cost-of-Living Crisis, is causing a vicious cycle of loneliness. People on low incomes are pushed into isolation as they've little money to socialise.

Those with disabilities/long-term health conditions (89% ACP clients) face mobility / lack of transport issues which can lead to them becoming housebound without community support.

Age Cymru Powys volunteering programmes are an essential part to improving the lives of older people across Powys.

Organisation achievements

Age UK Organisational Quality Mark which is endorsed by the Charity Commission
Advice and Quality Mark
Living Wage Employer
Age Friendly Employer
Disability confident Employer
Achieved the Befriending Quality Mark
Signed up to the Armed Forces Covenant

PARTNERSHIP

Partnerships and networks

Employees and trustees of Age Cymru Powys attend the following partnership and network meetings:

- Older Peoples Partnership Board
- Farming Network
- Powys Advocacy Network
- Dementia Friendly Communities Group
- Age Cymru Information and Advice Network
- Age Cymru Chief Officer's Network
- Age Cymru Advocacy Network

Wider networks

Age Cymru Powys is committed to working in partnership across the County of Powys, within Wales, the UK, and with the wider Age Cymru movement. We are a member of voluntary sector umbrella organisations; Powys Association of Voluntary Organisations (PAVO) and Wales Council for Voluntary Action (WCVA). Employees and trustees are members of a wide variety of networks, partnerships and working groups covering a range of topics from advocacy, adult protection, I&A and public affairs.

FINANCIAL REVIEW

Total Incoming Resources in the year were £384,050 (2023 - £228,741). Expenditure was £333,869 compared to £286,795 for the previous year. Net income for the year was £50,081 compared to net expenditure of £58,054 for the previous year. The net movement in funds were net income for Restricted Funds of £5,670 (2023 - Net expenditure £28,038) and net income for Unrestricted Funds of £44,511 (2023 - Net expenditure £30,016) details of which are provided in the notes to the Financial Statements.

Principal Funding Sources

Details of principal funding sources for the year ended 31 March 2024 are provided in note 2 of the Financial Statements.

Reserves Policy

The Trustees will establish a policy whereby the unrestricted funds not committed or invested in tangible fixed assets, or held in designated funds, ('the free reserves') held by the Charity should be between three and six months of budgeted expenditure which is estimated currently would be £150,000. At this level the Trustees feel they would be able to continue the current activities of the Charity in the event of a significant drop in funding. The actual free reserves at 31 March 2024 were £132,962 (2023 - £106,970) which falls below the target level at this date. However, the trustees are aware of this and have a strategy to build reserves through planned operating surpluses in future years.

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Age Cymru Powys is a registered charity, number 1174222 (formerly number 1149048) and is a private company limited by guarantee and not having a share capital, number 8212122, which was registered with Companies House on 12 September 2012.

Key Management Personnel

The trustees and the Chief Officer are the key management personnel. During the year, all trustees gave their time freely and no trustee received any remuneration.

The Chief Officer's salary is benchmarked against senior staff in other similar voluntary organisations, including other equivalent sized local Age Cymru partners. Our policy is to review the pay of all staff on an annual basis. Where funding allows, we will seek to increase salary in accordance with the living wage.

Major risks

Age Cymru Powys undertook a comprehensive strategic planning in January 2023. This identified possible risks and opportunities for the organisation. The subsequent risk register is reported to Board meetings. Actions have been taken to reduce risks and develop possible opportunities. For example, dependency on certain funding streams has been addressed by seeking funding from a wider variety of sources and undertaking fundraising for unrestricted funds.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Age Cymru Powys	
Registered Charity Number:	1174222	
Registered Company Number:	8212122	
Registered Office:	Old Warehouse Parker Lane Newtown Powys SY16 2LT	
Trustees:	Adrian Foulkes Christopher Eatherton Michael Harris Gwyneth Bird Howard Russon Alan Hill Sarah May	Chair from 24 April 2024 Chair to 24 April 2024 Resigned 14 March 2024 Appointed 5 September 2023 Appointed 11 November 2023 Appointed 24 March 2024
Secretary:	Gail Colbridge	
Bankers:	HSBC plc The Cross 1 Broad Street Newtown Powys SY16 2LX	
Independent Examiner:	A C Jones BSc (Econ), FCA Andrew Jones & Co Chartered Accountants The Old Surgery Spa Road Llandrindod Wells Powys LD1 5EY	

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

ACKNOWLEDGEMENTS

Thank you

Thanks must be given to the following for the support we have received over the years. We are grateful for funding from all our funders. Thanks also to all those individuals who have kindly donated money and their time to support the work of Age Cymru Powys throughout the year.

RESPONSIBILITIES OF THE BOARD OF TRUSTEES

The trustees (who are also directors of Age Cymru Powys for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these Financial Statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company 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 corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Report of the Trustees has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2015) and in accordance with special provisions of Part 15 to the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 23 October 2024 and signed on its behalf by:



Adrian Foulkes
Chair

AGE CYMRU POWYS
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF AGE CYMRU POWYS

I report on the accounts of the Charitable Company for the year ended 31 March 2024, which are set out on pages 11 to 20.

Respective Responsibilities of Trustees and Examiner

The Charity's Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ICAEW (the Institute of Chartered Accountants in England and Wales).

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the requirements
 - (a) to keep accounting records in accordance with section 386 of the Companies Act 2006 and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



A C Jones BSc (Econ) FCA
Andrew Jones & Co
Chartered Accountants
The Old surgery
Spa Road
Llandrindod Wells
Powys
LD1 5EY

23 October 2024

AGE CYMRU POWYS

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

		Unrestricted Funds	Restricted Funds	Total Funds Year Ended 31/3/2024	Total Funds Year Ended 31/3/2023
INCOME	Note	£	£	£	£
Donations and Legacies		1,307	-	1,307	616
Charitable Activities		49,322	290,798	340,120	202,435
Other Trading Activities		41,827	-	41,827	25,514
Investment Income		796	-	796	176
TOTAL INCOME	2	93,252	290,798	384,050	228,741
EXPENDITURE					
Costs of Raising Funds		-	-	-	80
Charitable Activities		73,771	260,098	333,869	286,715
TOTAL EXPENDITURE	3	73,771	260,098	333,869	286,795
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS		19,481	30,700	50,181	(58,054)
Transfers Between Funds	5	25,030	(25,030)	-	-
NET INCOME/(EXPENDITURE) AND NET MOVEMENT IN FUNDS FOR THE YEAR		44,511	5,670	50,181	(58,054)
Total Funds Brought Forward		108,736	81,836	190,572	248,626
Total Funds Carried Forward		153,247	87,506	240,753	190,572

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 13 to 20 form an integral part of these Financial Statements.

AGE CYMRU POWYS

BALANCE SHEET
AT 31 MARCH 2024

		2024		2023	
	Note	£	£	£	£
FIXED ASSETS					
Tangible Assets	6		20,285		2,176
			<u>20,285</u>		<u>2,176</u>
CURRENT ASSETS					
Debtors	7	115,842		55,478	
Cash at Bank and In Hand		117,858		143,853	
		<u>233,700</u>		<u>199,331</u>	
CURRENT LIABILITIES					
Creditors falling due within one year	8	(13,232)		(10,935)	
NET CURRENT ASSETS			220,468		188,396
NET ASSETS	11		<u>240,753</u>		<u>190,572</u>
THE FUNDS OF THE CHARITY					
Unrestricted Income Funds:					
General Funds		153,247		108,736	
Unrestricted Funds	9		153,247		108,736
Restricted Funds	10		87,506		81,836
TOTAL FUNDS	11		<u>240,753</u>		<u>190,572</u>

For the year in question, the charitable company was entitled to exemption from an audit under section 477 of the Companies Act 2006.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of the accounts.

Approved by the Trustees on 23 October 2024 and signed on their behalf by:



Adrian Foulkes
Chair

Company registration No. 8212122

The notes on pages 13 to 20 form an integral part of these Financial Statements

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1 ACCOUNTING POLICIES

Basis of Preparation

The Financial Statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Companies Act 2006. The charity is not required to prepare a Statement of Cash Flows.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Preparation of Accounts on a Going Concern Basis

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

Exemption from Preparing a Cash Flow Statement

The charity opted to adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

General Funds

These funds are available for the general purpose of the charity, to be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds

These are funds that can only be used for a particular restricted purpose within the objects of the charity. Restrictions arise when a specific donor or when the funds are raised for a particular purpose

Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

The charity is fortunate in the level of support it receives from volunteers, without which considerable expense would be incurred. It is not thought meaningful or practicable to put a monetary value on this support, but the trustees are extremely grateful to those who provide it.

Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Charitable activities

This includes all expenditure directly related to the aims of the charity.

Governance costs

These 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 Independent Examination, legal advice for trustees and 10% of the salary cost of the Chief Officer for time spent on dealing with constitutional and statutory requirements.

Expenditure by the charity in the year has been split between Unrestricted Funds and Restricted Funds and analysed between charitable activities, governance costs and the cost of generating funds.

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

ACCOUNTING POLICIES (CONTINUED)

Tangible fixed assets

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

Office Equipment	20% and 33.33% on cost
Motor Vehicles	25% reducing balance

Cash and cash equivalents

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

Financial instruments

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

Basic financial liabilities

Liabilities are recognised in the Statement of Financial Activities as they become payable.

Retirements benefits

The charity operates a defined contribution scheme for the benefit of its employees. The assets of the scheme are held separately from those of the charity. Contributions payable are charged to the profit and loss account in the year they are payable and are charged against unrestricted funds.

Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the lease

Taxation

As a registered charity, Age Cymru Powys is entitled to the exemption from taxation in respect to income and capital gains received with sections 478-489 of the corporation tax Act 2010 and section 256 of the Taxation Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

Debtors

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

Creditors and provisions

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

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

2 INCOME	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
			Year Ended 31/3/2024	Year Ended 31/3/2023
	£	£	£	£
Donations and Legacies:				
Donations and Gifts	1,307	-	1,307	616
	1,307	-	1,307	616
Income from Charitable Activities:				
Grants Receivable	10,000	290,798	300,798	168,641
Service Contracts	39,322	-	39,322	33,794
	49,322	290,798	340,120	202,435
Other Trading Activities:				
Fundraising Income	6,409	-	6,409	44
Session Income	33,465	-	33,465	24,157
Other Income	1,953	-	1,953	1,313
	41,827	-	41,827	25,514
Investment Income:				
Interest Received	796	-	796	176
	796	-	796	176
TOTAL INCOME	93,252	290,798	384,050	228,741

GRANTS	Unrestricted Funds	Restricted Funds	Year Ended	Year Ended
			31/3/2024	31/3/2023
	£	£	£	£
Grants received in the year were as under:				
Powys Teaching Health Board	-	-	-	11,500
Age Cymru / UK	10,000	41,104	51,104	28,406
Care and Repair	-	69,799	69,799	73,562
EngAge	-	-	-	7,695
Western Power	-	-	-	7,064
Moondance	-	-	-	38,664
Armed Forces Covenant	-	495	495	1,750
National Lottery Community Fund	-	50,161	50,161	-
Community Foundation In Wales	-	5,000	5,000	-
Energy Saving Trust	-	21,673	21,673	-
Independent Age	-	18,246	18,246	-
Postcode Lottery	-	24,291	24,291	-
Hafren Dyfrdwy	-	10,000	10,000	-
Smart Energy GB	-	14,950	14,950	-
Powys County Council	-	35,079	35,079	-
	10,000	290,798	300,798	168,641

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

3 EXPENDITURE	Unrestrict ed Funds	Restricted Funds	Total Funds Year Ended 31/3/2024	Total Funds Year Ended 31/3/2023
	£	£	£	£
Costs of Raising Funds:				
Fund Raising	-	-	-	80
	-	-	-	80
Charitable Activities				
Costs Directly Allocated to Activities:				
Staff Costs	16,288	224,701	240,989	211,838
Building Costs	8,610	4,140	12,750	13,875
Staff Travel and Subsistence	12,932	9,126	22,058	17,995
Office Costs	20,124	5,255	25,379	17,396
Direct Project Costs	1,137	11,765	12,902	8,603
Professional and Legal Fees	6,296	2,453	8,749	6,440
Depreciation of Owned Fixed Assets	3,017	410	3,427	4,047
Governance Costs (See below)	5,367	2,248	7,615	6,521
	<u>73,771</u>	<u>260,098</u>	<u>333,869</u>	<u>286,715</u>
Analysis of Governance Costs				
Staff Costs	2,381	2,248	4,629	3,919
Independent Examination	600	-	600	600
Accountancy	1,650	-	1,650	1,500
Legal Fees	440	-	440	128
Trustee Meeting Expenses	100	-	100	167
Bank Charges	196	-	196	207
	<u>5,367</u>	<u>2,248</u>	<u>7,615</u>	<u>6,521</u>

4 STAFF COSTS

There was an average of 11 employees including part-time (2023 - 11) during the year, whose costs were as under:

	2024	2023
	£	£
Salaries	226,438	200,009
Employers National Insurance	13,037	10,555
Staff Pension Costs	6,143	5,193
	<u>245,618</u>	<u>215,757</u>

No employee received remuneration amounting to more than £60,000 in the year.

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

5 TRANSFER BETWEEN FUNDS	Unrestricted Funds	Restricted Funds
	£	£
The transfer between funds in the year are:		
Transfer of Core costs from Unrestricted Funds to Restricted Funds	25,484	(25,484)
Transfer of Core Funds from Unrestricted Funds to Restricted Funds	(454)	454
	<u>25,030</u>	<u>(25,030)</u>

6 TANGIBLE FIXED ASSETS	Office Equipment	Motor Vehicles	Total
	£	£	£
Cost or Revaluation			
At 1 April 2023	24,835	-	24,835
Additions	-	21,536	21,536
Disposals	-	-	-
At 31 March 2024	<u>24,835</u>	<u>21,536</u>	<u>46,371</u>
Depreciation			
At 1 April 2023	22,659	-	22,659
Charge for year	2,081	1,346	3,427
At 31 March 2024	<u>24,740</u>	<u>1,346</u>	<u>26,086</u>
Carrying Amount			
At 31 March 2024	<u>95</u>	<u>20,190</u>	<u>20,285</u>
At 31 March 2023	<u>2,176</u>	<u>-</u>	<u>2,176</u>

7 DEBTORS	2024	2023
	£	£
Grants Receivable	11,215	33,934
Prepayments and Accrued Income	104,627	21,544
	<u>115,842</u>	<u>55,478</u>

8 CREDITORS: Amounts falling due within one year	2024	2023
	£	£
Creditors	3,901	4,502
Accruals and Deferred Income	2,250	2,100
Tax and Social Security	7,081	4,333
	<u>13,232</u>	<u>10,935</u>

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

9 UNRESTRICTED FUNDS	At 1/4/2023	Income	Expenditure	Transfers	At 31/3/2024
Unrestricted Funds:	£	£	£	£	£
General Funds	108,736	93,252	(73,771)	25,030	153,247
Total Unrestricted Funds	108,736	93,252	(73,771)	25,030	153,247
10 RESTRICTED FUNDS	At 1/4/2023	Income	Expenditure	Transfers	At 31/3/2024
Restricted Income Funds:	£	£	£	£	£
Ageing Well Mature Movers	2,207	-	-	-	2,207
Age UK Isolation and Loneliness	1,000	-	-	-	1,000
Armed Forces Covenant	6,586	495	(6,596)	(485)	-
Hope Project 1 and 2	5,722	2,400	-	-	8,122
Dementia Advocacy Hosting	8,321	5,000	-	-	13,321
Moondance Foundation	38,665	-	(38,665)	-	-
Care and Repair Powys	-	69,799	(67,837)	(1,962)	-
Age UK Volunteering	1,861	-	-	-	1,861
Age UK - Cost of Living	10,000	22,489	(28,930)	-	3,559
PAVO - Welfare Collaboration	7,064	-	-	-	7,064
PCC - UKSPF	-	35,079	(29,677)	(5,402)	-
National Lottery Community Fund	-	50,161	(38,036)	(7,219)	4,906
Energy Saving Trust	-	21,673	(21,673)	-	-
Postcode Lottery	-	24,291	(11,224)	(2,608)	10,459
Smart Energy GB	-	14,950	(13,843)	(1,107)	-
Community Foundation in Wales	-	5,000	-	-	5,000
Independent Age	-	18,246	(3,207)	(6,247)	8,792
Age Cymru CAP	-	11,215	-	-	11,215
Hafren Dyfrdwy	-	10,000	-	-	10,000
	81,426	290,798	(259,688)	(25,030)	87,506
Restricted Capital Funds:					
Veterans Project	62	-	(62)	-	-
Community Fund	348	-	(348)	-	-
	410	-	(410)	-	-
Total Restricted Funds	81,836	290,798	(260,098)	(25,030)	87,506

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

The purposes of Restricted Income Funds are:

Ageing Well Mature Movers - funding for Ageing Well Mature Movers.

Age UK Isolation and Loneliness - funding an Isolation and Loneliness project.

Armed Forces Covenant - Supporting older veterans across Powys through Veterans MOT project tackling cost-of-living crisis and with loneliness and isolation.

Hope Project 1 and 2 - working together to deliver low level advocacy provision across Wales through partnership working with brand partners and Age Connects across Wales.

WCVA Emergency - to support older vulnerable people in Powys in response to covid 19 pandemic.

Dementia Advocacy Hosting - Working together as a network to deliver dementia advocacy provision across Wales through partnership working with brand partners across Wales.

Moondance Foundation - to support vulnerable older people at home and in their communities by providing information, Advice and Assistance

Care and Repair Powys - Mamwlad Collaboration with CRP Powys supporting older farmers across Powys access I&A and reducing loneliness and isolation.

Age UK Volunteering - to support a Wales-wide strategic volunteering approach to enable better support, processes and training for volunteers.

Age UK Cost of Living - to support older people through the cost of living with Information and Advice triage, Wellbeing Community Sessions and befriending.

PAVO Welfare Collaboration - to support older people waiting for care and support packages through providing I&A and advocacy working in collaboration with Powys County Council and PAVO Community Connectors.

Powys County Council UKSPF2 - Feasibility Study to scope out paid for services and Money MOT project delivering courses on numeracy across Powys for people aged 50+.

National Lottery Community Fund - Later Life MOT Supporting older people across Powys with money, home, wellbeing and later life planning.

Energy Saving Trust - Catreff Cynnes funding a Home Energy Officer to deliver low energy saving measures and advice for older people across Powys.

Postcode Lottery - For a dedicated cost-of-living officer, supporting older people to access benefits advice.

Smart Energy GB - Smart meters programme delivering I&A, energy advice supporting older people to access smart meters.

Community Foundation in Wales - To support the community volunteer and telephone volunteer programme to enable older people to reduce loneliness and isolation for vulnerable older clients.

Independent Age - To fund the advice van and information officer.

Age Cymru CAP - Community Assistance Programme supporting older people across Powys access community assistance through volunteering.

Hafren Dyfrdwy - To support the Wellbeing Support Service to support the wellbeing hubs across Powys.

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS	Tangible Fixed Assets	Net current Assets	Total
	£	£	£
Unrestricted Funds	20,285	132,962	153,247
Restricted Funds	-	87,506	87,506
	<hr/>	<hr/>	<hr/>
	20,285	220,468	240,753
	<hr/>	<hr/>	<hr/>

12 TRUSTEES REMUNERATION AND EXPENSES

No remuneration directly or indirectly out of the funds of the Charity was paid or payable in the year to any Trustee or to any person or persons known to be connected with any of them (2023 - £Nil).

No expenses were paid to Trustees in the year ended 31 March 2024 (2023 – £Nil).

13 TAXATION

The company is registered as a charity and is therefore not liable to Corporation Tax.

AGE CYMRU POWYS

England & Wales - Charity number 1174222

Accounts

Charity registration number: 1174222
Company registration number: 8212122

AGE CYMRU POWYS

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

AGE CYMRU POWYS
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2023

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AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

The trustees are pleased to present their Annual Directors' Report together with the Financial Statements of the charity for the year ending 31 March 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Financial Statements comply with the Charities Act 2011, the Companies Act 2006, the 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 2015).

Chair's Introduction

Last year was a challenge to everyone because of rising fuel prices and the cost of living crisis affecting especially the vulnerable elderly on a low income. Age Cymru Powys was able to help 2,205 older people, their carers and families in many ways, thanks to the hard work and dedication of a small group of staff and volunteers.

The launch of the latest project called the "Later Life MOT" enabled our staff to assess the needs of the individuals in all areas of health, home, isolation and loneliness, later life planning and financial needs. This new project already has benefited so many older people and has helped them put preventative strategies in place as they get older.

The ongoing services have continued to grow like the Mamwlad project, supporting older farmers often in crisis. Our befriending and community volunteers have had a massive impact into addressing loneliness and isolation for many who have no one. Our benefit check service and home energy check and energy advice has supported older people at risk of fuel poverty, enabling them to manage rising fuel costs and claim benefits they did not know they were entitled too. Simply Nails, our toenail service has continued to grow, to benefit so many older people. The clinics are a hub for all services across the county. Helping older people to live an active life without painful nails and the ability to access all our other services. All of our services continue to be greatly appreciated and very busy.

Our quality-accredited services are relied upon by statutory and non-statutory organisations to fill essential fundamental gaps in service provision for older people. We work with many third sector organisations, Adult Social Services, Safeguarding Teams and the NHS to deliver tailored packages of support.

None of this would be possible without funding. Our CEO Gail Colbridge and Operations Officer Sarah Bone who worked tirelessly and successfully throughout the year on funding applications that have impressed many of our supporters and funders, along with the Board of Trustees. I would like to thank the grant funders, clients, families and communities for their donations that support our vital work.

On behalf of my fellow Trustees, I must thank the team of staff and volunteers for their commitment and dedication.

I am sure that in the coming year many more people in Powys will feel the benefit we have undertaken in their lives.



Christopher Eatherton
Chair of Trustees

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

OBJECTIVES AND ACTIVITIES

Age Cymru Powys will work to improve quality of life for older people* in Powys.

*All people can be in need of help at certain times of their lives. Older people in need will be those who are isolated geographically, socially or economically in Powys or who have health needs which impact upon their lives. This will be the group for whom our services will be focused.

The aim of Age Cymru Powys (ACP) is to provide excellent quality services tailored to the needs of older people in Powys. To raise the profile of age issues and enable the voices of older people to positively influence policy and provision.

Be the valued, effective, reputable and expert provider of services

We will:

- Involve older people in what we plan, deliver and evaluate, positively promote older age and deliver services that are relevant for older people in Powys
- Maximise the use of volunteers in supporting our organisation and our service delivery
- Achieve Age UK I&A Quality Programme, Standards for Health Services in Wales, Quality Performance Mark
- Monitor and evaluate all aspects of our work and of the organisation and measure the impact we have on older people
- Make the most effective and efficient use of our limited resources and seek to broaden our funding base to increase our sustainability
- Continue to promote and invest in learning and development opportunities for our staff
- Ensure good governance and legal compliance through investment in and support for trustees

We work to collaborate with other organisations across Powys and Wales enhancing services and avoiding duplication

We will:

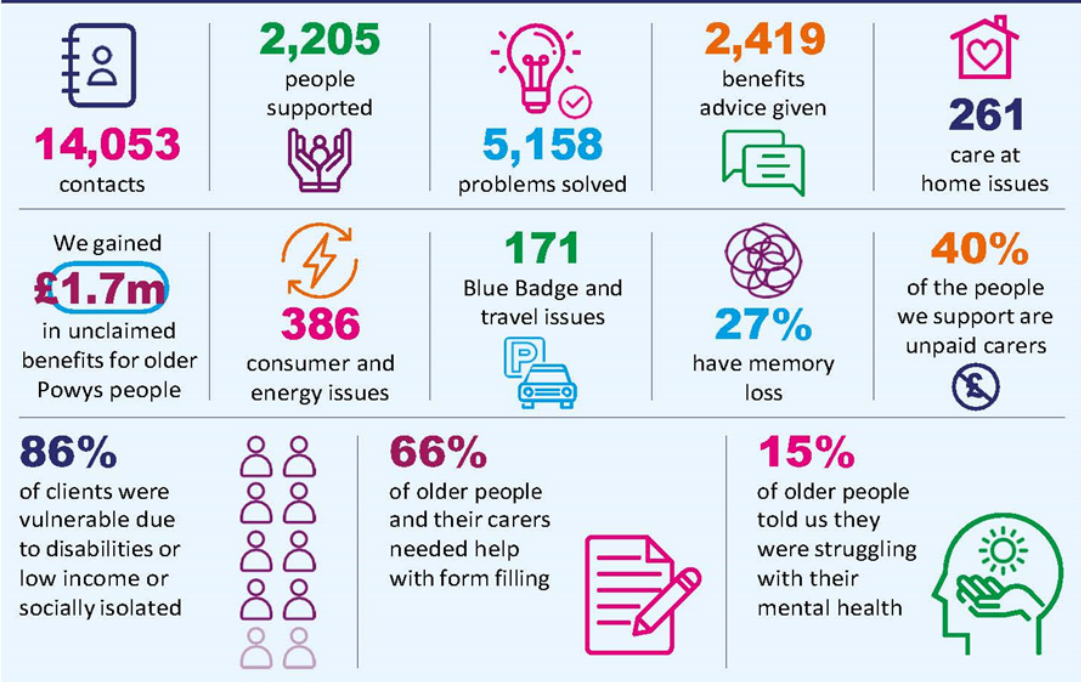
- Continue to develop our knowledge and awareness of services available to support older people and make links with these services to enable effective signposting and referrals
- Maintain our existing links with services we refer into
- Develop further effective partnerships to holistically meet the needs of vulnerable older people
- Attend and contribute positively to relevant networks within Powys and Wales
- Consider all service development proposals as potential partnerships

All Services Impact

2022-2023



Impact of Advice & Support including Later Life MOT, Befriending, Footcare, Home Energy Checks and services for Veterans and Farmers



How we provided support



Case Study:

Gwyneth, Retired Sheep Farmer



Fun, laughter and form-filling

A retired sheep farmer, Gwyneth, 84, contacted Mamwlad to help her maintain her independence due to a debilitating health condition and mobility issues that were restricting her quality of life.

Elin, Mamwlad Caseworker at Care & Repair Powys, carried out a Healthy Home Assessment for Gwyneth and advised she may also be entitled to financial support. Elin arranged for Gethin, Age Cymru Powys' Mamwlad Support Officer, to visit Gwyneth at home.



Gwyneth and Gethin spent some time discussing what help would make Gwyneth's life better and easier, and Gethin helped Gwyneth to apply for the support she was missing out on, including:

- Higher Rate Attendance Allowance
- Pension Credit
- Full Council Tax Reduction
- Free TV Licence
- Warm Homes Discount

The result has been a positive impact on Gwyneth's mental well-being, as the extra financial support helps her to live independently at home without the need to use her savings for everyday living costs.

In Gwyneth's words...

"My life is a lot easier now and I do not worry about having bills now, as I have this extra money coming in. I've enjoyed Gethin's company on home visits to complete the various forms and we had a lot of fun & laughter along the way – I would recommend Mamwlad to my friends and family in the farming community."

We offer immediate practical support for older Powys residents.



Age Cymru Powys, Old Warehouse,
Parkers Lane, Newtown, Powys, SY16 2LT
Tel: 01686 623707
E-mail: enquiries@acpowys.org.uk
www.agecymru.org.uk/powys

- Follow us on:**
- facebook.com/agecymrupowys
 - twitter.com/agecymrupowys
 - instagram.com/agecymrupowys

Age Cymru Powys is a registered charity 1174222 and limited by guarantee 08212122
We are local, we are independent, just in Powys.



AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

Information, Advice, Assistance

Age Cymru Powys operates a free, confidential information and advice service for people aged 65+ but the focus of our work is for vulnerable older people who are marginalised. We also support their carers and families.

Age Cymru Powys can offer information and/or advice on the following:

Benefits and money

- Carry out a benefit check – covering pensions, means-tested benefits and disability related benefits.
- Consumer issues including support to save money on energy bills, switching supplier, accessing grants to combat fuel poverty.
- Provide support in claiming benefits or helping the older person access other financial help.
- Challenge benefit authorities if the decision is not in their favour – or refer on to an independent advice agency to do so.

Social care

- Advise users on statutory and non-statutory social care services available, on eligibility criteria (financial and non-financial) and whether they may be eligible and what other options are available.
- Provide support in gaining access to social care services and equipment.
- Challenge statutory authorities if user has difficulty gaining their rights – or refer on to Local Authority or Health Board funded Advocacy Service.

Housing options

- Use advice skills to help users assess their housing needs. Help users access other local independent advice agencies if available.
- Make available to client's details of local sheltered housing and residential care options, and other housing and maintenance options.
- Refer on to national level specialist support where appropriate.

Local Services and support

- Keep up to date and make available to users, details of local services and support, both statutory and non-statutory, which are appropriate and beneficial for older people.

Support is provided face to face, at home, over the telephone and in communities. Delivering holistically based on needs for older people with disabilities.

Age Cymru Powys has alternative office status granted by DWP and all of our Advice staff are pension service nominated officers and are able to verify documents and are able to help with filling out forms, avoiding the need for clients to send sensitive information through the post.

Mamwlad – Information, Advice, Advocacy service for older farmers and their families across Powys. Collaborative working with Care and Repair Powys, our work targets the farming community who are naturally independent and reluctant to seek help. Enabling them to plan for later life and to access support that is holistic to their needs. Supporting those on a low income and can be asset rich, providing benefits support and assistance to reduce poverty and social isolation.

Veterans – The aim of this project was to ensure that the most socially and physically isolated older Veterans in Powys access to support services to improve their quality of life. Through collaborative working with other partners in Powys it targeted the Veteran community who are naturally independent and reluctant to seek help. We provided Information, Advice, Advocacy service for older veterans across Powys, enabling them to access support to improve the quality of life, identify unclaimed benefits preventing poverty. In addition support tackling loneliness and isolation by providing wellbeing activities in communities across Powys.

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

Warm Home Initiative Home Energy Checks

Age Cymru Powys was funded by Age UK and EON to support vulnerable older people check if they were staying warm and offering a home energy check. The home energy check was either delivered over the telephone or at the home address. The Home energy officer would holistically discuss home energy and would install small measures to save money of the vulnerable older persons energy bills. Items installed, were light bulbs, radiator foils, draft excluders, timers, boiler jackets. We also would refer them to providers if we identified they may benefit from a new boiler or other energy efficiency scheme.

The Home Energy Officer provided practical advice in the home on:

- General: electrical safety; health and cold, damp housing.
- Behaviour-change: energy use and energy saving practices.
- Systems, appliances and devices: safe, energy-efficient usage; temperature controls and timers.
- Money matters: income maximisation (benefits, winter fuel payments, warm home discount, cold weather payments) and budgeting; bills and smart metres; energy debts and solutions (supplier and hardship funds) ; access to loans and grants (Nest, Arbed, ECO schemes etc).
- Energy suppliers: legal rights/responsibilities; payment methods; tariffs, capping and priority services register; switching.
- Building/technical: energy efficiency improvements; water ingress, damp, condensation and air quality solutions.
- Private tenants: legal rights to supply, systems, appliances and energy efficiency improvements.
- 'Warm' referrals to relevant services.

During this period 70 Home Energy Checks were provided across Powys.

Simply Nails

Simply Nails delivering footcare and nail cutting since 2010. The service is mainly for people over the age of 50 with disabilities, who are no longer able to reach their feet due to several health reasons such as sight impairment, arthritis, hip operations or simply find it impossible cut their nails. Most of our clients are aged between 75+ to 94+. 8 trained volunteers supporting the service.

Active service in 9 communities every month.

The service provided a massive 1291 individual toenail-cutting appointments during April 2022 – March 2023. Delivering 104 community sessions. 252 new clients attended.

- Health and wellbeing checks at each appointment.
- Professionally delivered Qualified Foot Care Practitioner overseeing project.
- The service provides a critical and much-needed service for older people in Powys.
- The service reduces the likelihood of falls and the associated cost for health services.
- The service enables access to older people, who may not otherwise engage e.g., on vaccines, falls prevention, aid, and adaptations.
- The service undertakes 'early identification' of future potential issues e.g. physical and mental health, isolation, Protection of Vulnerable Adults, poor access to other required services, thereby preventing escalation of needs to critical levels.
- The Simply Nails service is provided as part of a holistic package to older people by Age Cymru Powys, including information and advice and advocacy
- The service reduces isolation, by giving people the opportunity to access telephone befriending calls and community volunteering.
- The service has established referral routes and partnerships with other key delivery agencies in the statutory and voluntary sector e.g., Care and Repair, social care, GP's.
- The service offers a range of opportunities for volunteers including developing new skills, knowledge and experience, increased employment prospects.
- Encourage older people to become more independent.
- Prevent falls and are therefore a huge cost saving to the NHS.
- Encourage cross networking; Simply Nails volunteers refer to the GP or POD if they see any suspicious marks on legs, which could become a lot worse.

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

Volunteering

Volunteers provided much valued help, time, and skills enabling older people to remain independent and to be less lonely and isolated. 37 volunteers give their time and support older people across Powys.

Our Wellbeing Support Volunteers to support vulnerable disabled people aged 65+ across Powys.

Our mission is to fight loneliness so no one is left coping alone and improve wellbeing. Creating community through volunteering. Our casework evidences the Cost-of-Living Crisis is causing the elderly disabled in Powys to cut back on heating, eating and paying for care at home, and is causing social isolation. Lack of community centres/health centres/social clubs/meeting opportunities, combined with the Cost-of-Living Crisis, is causing a vicious cycle of loneliness. People on low incomes are pushed into isolation as they've little money to socialise.

Those with disabilities/long-term health conditions (89% ACP clients) face mobility / lack of transport issues which can lead to them becoming housebound without community support.

Age Cymru Powys volunteering programmes are essential part to improving the lives of older people across Powys.

Organisation achievements

Age UK Organisational Quality Mark which is endorsed by the Charity Commission
Advice and Quality Mark
Living Wage Employer
Age Friendly Employer
Disability confident Employer
Achieved the Befriending Quality Mark
Signed up to the Armed Forces Covenant

PARTNERSHIP

Partnerships and networks

Employees and trustees of Age Cymru Powys attend the following partnership and network meetings:

- Older Peoples Partnership Board
- Farming Network
- Powys Advocacy Network
- Dementia Friendly Communities Group
- Age Cymru Information and Advice Network
- Age Cymru Chief Officer's Network
- Age Cymru Advocacy Network

Wider networks

Age Cymru Powys is committed to working in partnership across the County of Powys, within Wales, the UK, and with the wider Age Cymru movement. We are a member of voluntary sector umbrella organisations; Powys Association of Voluntary Organisations (PAVO) and Wales Council for Voluntary Action (WCVA). Employees and trustees are members of a wide variety of networks, partnerships and working groups covering a range of topics from advocacy, adult protection, I&A and public affairs.

FINANCIAL REVIEW

Total Incoming Resources in the year were £228,741 (2022 - £232,895). Expenditure was £286,795 compared to £283,655 for the previous year. Net expenditure for the year was £58,054 compared to £50,760 for the previous year. The net movement in funds were net expenditure for Restricted Funds of £28,038 (2022 - Net expenditure £42,585) and net expenditure for Unrestricted Funds of £30,016 (2022 - Net expenditure £8,175) details of which are provided in the notes to the Financial Statements.

Principal Funding Sources

Details of principal funding sources for the year ended 31 March 2023 are provided in note 2 of the Financial Statements.

Reserves Policy

The Trustees will establish a policy whereby the unrestricted funds not committed or invested in tangible fixed assets, or held in designated funds, ('the free reserves') held by the Charity should be between three and six months of budgeted expenditure which is estimated currently would be £150,000. At this level the Trustees feel they would be able to continue the current activities of the Charity in the event of a significant drop in funding. The actual free reserves at 31 March 2023 were £106,970 (2022 - £133,313). which falls below the target level at this date. However, the trustees are aware of this and have a strategy to build reserves through planned operating surpluses in future years.

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Age Cymru Powys is a registered charity, number 1174222 (formerly number 1149048) and is a private company limited by guarantee and not having a share capital, number 8212122, which was registered with Companies House on 12 September 2012.

Key Management Personnel

The trustees and the Chief Officer are the key management personnel. During the year, all trustees gave their time freely and no trustee received any remuneration.

The Chief Officer's salary is benchmarked against senior staff in other similar voluntary organisations, including other equivalent sized local Age Cymru partners. Our policy is to review the pay of all staff on an annual basis. Where funding allows, we will seek to increase salary in accordance with the living wage.

Major risks

Age Cymru Powys undertook a comprehensive strategic planning in January 2023. This identified possible risks and opportunities for the organisation. The subsequent risk register is reported to Board meetings. Actions have been taken to reduce risks and develop possible opportunities. For example, dependency on certain funding streams has been addressed by seeking funding from a wider variety of sources and undertaking fundraising for unrestricted funds.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Age Cymru Powys	
Registered Charity Number:	1174222	
Registered Company Number:	8212122	
Registered Office:	Old Warehouse Parker Lane Newtown Powys SY16 2LT	
Trustees:	Christopher Eatherton Michael Harris Gwyneth Bird Adrian Foulkes Howard Russon Alan Hill	Chair Appointed 5 September 2023 Appointed 11 November 2023
Secretary:	Gail Colbridge	
Bankers:	HSBC plc The Cross 1 Broad Street Newtown Powys SY16 2LX	
Independent Examiner:	A C Jones BSc (Econ), FCA Andrew Jones & Co Chartered Accountants The Old Surgery Spa Road Llandrindod Wells Powys LD1 5EY	

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

ACKNOWLEDGEMENTS

Thank you

Thanks must be given to the following for the support we have received over the year. We are grateful for funding from all our funders. Thanks also to all those individuals who have kindly donated money and their time to support the work of Age Cymru Powys throughout the year

RESPONSIBILITIES OF THE BOARD OF TRUSTEES

The trustees (who are also directors of Age Cymru Powys for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these Financial Statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company 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 corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Report of the Trustees has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2015) and in accordance with special provisions of Part 15 to the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 8 December 2023 and signed on its behalf by:



Christopher Eatherton
Chair

AGE CYMRU POWYS

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF AGE CYMRU POWYS**

I report on the accounts of the Charitable Company for the year ended 31 March 2023, which are set out on pages 10 to 18.

Respective Responsibilities of Trustees and Examiner

The Charity's Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the requirements
 - (a) to keep accounting records in accordance with section 386 of the Companies Act 2006 and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts be reached.



A C Jones BSc (Econ) FCA
Andrew Jones & Co
Chartered Accountants
The Old surgery
Spa Road
Llandrindod Wells
Powys
LD1 5EY

8 December 2023

AGE CYMRU POWYS

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

		Unrestricted Funds	Restricted Funds	Total Funds Year Ended 31/3/2023	Total Funds Year Ended 31/3/2022
INCOME	Note	£	£	£	£
Donations and Legacies		616	-	616	1,981
Charitable Activities		43,794	158,641	202,435	204,812
Other Trading Activities		25,514	-	25,514	26,097
Investment Income		176	-	176	5
TOTAL INCOME	2	<u>70,100</u>	<u>158,641</u>	<u>228,741</u>	<u>232,895</u>
EXPENDITURE					
Costs of Raising Funds		80	-	80	1,320
Charitable Activities		100,036	186,679	286,715	282,335
TOTAL EXPENDITURE	3	<u>100,116</u>	<u>186,679</u>	<u>286,795</u>	<u>283,655</u>
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS		(30,016)	(28,038)	(58,054)	(50,760)
Transfers Between Funds	5	-	-	-	-
NET INCOME/(EXPENDITURE) AND NET MOVEMENT IN FUNDS FOR THE YEAR		(30,016)	(28,038)	(58,054)	(50,760)
Total Funds Brought Forward		138,752	109,874	248,626	299,386
Total Funds Carried Forward		<u>108,736</u>	<u>81,836</u>	<u>190,572</u>	<u>248,626</u>

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 12 to 18 form an integral part of these Financial Statements.

AGE CYMRU POWYS

BALANCE SHEET
AT 31 MARCH 2023

		2023		2022	
	Note	£	£	£	£
FIXED ASSETS					
Tangible Assets	6		2,176		6,223
			<u>2,176</u>		<u>6,223</u>
CURRENT ASSETS					
Debtors	7	55,478		84,245	
Cash at Bank and In Hand		143,853		171,861	
		<u>199,331</u>		<u>256,106</u>	
CURRENT LIABILITIES					
Creditors falling due within one year	8	(10,935)		(13,703)	
NET CURRENT ASSETS			188,396		242,403
			<u>188,396</u>		<u>242,403</u>
NET ASSETS	11		190,572		248,626
			<u>190,572</u>		<u>248,626</u>
THE FUNDS OF THE CHARITY					
Unrestricted Income Funds:					
General Funds		108,736		138,752	
		<u>108,736</u>		<u>138,752</u>	
Unrestricted Funds	9		108,736		138,752
Restricted Funds	10		81,836		109,874
			<u>190,572</u>		<u>248,626</u>
TOTAL FUNDS	11		190,572		248,626
			<u>190,572</u>		<u>248,626</u>

For the year in question, the charitable company was entitled to exemption from an audit under section 477 of the Companies Act 2006.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of the accounts.

Approved by the Trustees on 8 December 2023 and signed on their behalf by:



Christopher Eatherton
Chair

Company registration No. 8212122

The notes on pages 12 to 18 form an integral part of these Financial Statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

1 ACCOUNTING POLICIES

Basis of Preparation

The Financial Statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Companies Act 2006. The charity is not required to prepare a Statement of Cash Flows.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Preparation of Accounts on a Going Concern Basis

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

Exemption from Preparing a Cash Flow Statement

The charity opted to adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

General Funds

These funds are available for the general purpose of the charity, to be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds

These are funds that can only be used for a particular restricted purpose within the objects of the charity. Restrictions arise when a specific donor or when the funds are raised for a particular purpose

Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

The charity is fortunate in the level of support it receives from volunteers, without which considerable expense would be incurred. It is not thought meaningful or practicable to put a monetary value on this support, but the trustees are extremely grateful to those who provide it.

Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Charitable activities

This includes all expenditure directly related to the aims of the charity.

Governance costs

These 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 Independent Examination, legal advice for trustees and 10% of the salary cost of the Chief Officer for time spent on dealing with constitutional and statutory requirements.

Expenditure by the charity in the year has been split between Unrestricted Funds and Restricted Funds and analysed between charitable activities, governance costs and the cost of generating funds.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

ACCOUNTING POLICIES (CONTINUED)

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided so as to write off the cost of an asset over its useful economic life, which is considered to be between 3 and 5 years at 33.33% and 20% straight line.

Cash and cash equivalents

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

Financial instruments

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

Basic financial liabilities

Liabilities are recognised in the Statement of Financial Activities as they become payable.

Retirements benefits

The charity operates a defined contribution scheme for the benefit of its employees. The assets of the scheme are held separately from those of the charity. Contributions payable are charged to the profit and loss account in the year they are payable and are charged against unrestricted funds.

Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the lease

Taxation

As a registered charity, Age Cymru Powys is entitled to the exemption from taxation in respect to income and capital gains received with sections 478-489 of the corporation tax Act 2010 and section 256 of the Taxation Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

Debtor

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

Creditor and provisions

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

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

2 INCOME	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
			Year Ended 31/3/2023	Year Ended 31/3/2022
	£	£	£	£
Donations and Legacies:				
Donations and Gifts	616	-	616	1,981
	616	-	616	1,981
Income from Charitable Activities:				
Grants Receivable	10,000	158,641	168,641	173,395
Service Contracts	33,794	-	33,794	31,417
	43,794	158,641	202,435	204,812
Other Trading Activities:				
Fundraising Income	44	-	44	604
Session Income	24,157	-	24,157	25,012
Other Income	1,313	-	1,313	481
	25,514	-	25,514	26,097
Investment Income:				
Interest Received	176	-	176	5
	176	-	176	5
TOTAL INCOME	70,100	158,641	228,741	232,895

GRANTS	Unrestricted Funds	Restricted Funds	Year Ended	Year Ended
			31/3/2023	31/3/2022
	£	£	£	£
Grants received in the year were as under:				
Powys Training Health Board	-	11,500	11,500	23,319
Age Cymru / UK	10,000	18,406	28,406	51,842
Mamwlad	-	73,562	73,562	61,888
Citizens Advice Ceredigion	-	-	-	17,500
EngAge	-	7,695	7,695	12,300
Western Power	-	7,064	7,064	6,546
Moondance	-	38,664	38,664	-
Veterans Project	-	1,750	1,750	-
	10,000	158,641	168,641	173,395

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

3 EXPENDITURE	Unrestricted Funds	Restricted Funds	Total Funds Year Ended 31/3/2023	(Restated) Total Funds Year Ended 31/3/2022
	£	£	£	£
Costs of Raising Funds:				
Fund Raising	80	-	80	1,320
	<u>80</u>	<u>-</u>	<u>80</u>	<u>1,320</u>
Charitable Activities				
Costs Directly Allocated to Activities:				
Staff Costs	59,769	152,069	211,838	210,592
Building Costs	2,543	11,332	13,875	17,122
Staff Travel and Subsistence	7,064	10,931	17,995	16,082
Office Costs	11,823	5,573	17,396	14,654
Direct Project Costs	4,623	3,980	8,603	6,937
Professional and Legal Fees	4,640	1,800	6,440	4,795
Sundry Costs	-	-	-	-
Depreciation of Owned Fixed Assets	3,053	994	4,047	4,244
Governance Costs (See below)	6,521	-	6,521	7,909
	<u>100,036</u>	<u>186,679</u>	<u>286,715</u>	<u>282,335</u>
Analysis of Governance Costs				
Staff Costs	3,919	-	3,919	4,109
Independent Examination	600	-	600	600
Accountancy	1,500	-	1,500	1,500
Legal Fees	128	-	128	1,333
Trustee Meeting Expenses	167	-	167	130
Bank Charges	207	-	207	237
	<u>6,521</u>	<u>-</u>	<u>6,521</u>	<u>7,909</u>

4 STAFF COSTS

There was an average of 11 employees including part-time (2022 - 11) during the year, whose costs were as under:

	2023	2022
	£	£
Salaries	200,009	199,101
Employers National Insurance	10,555	10,224
Staff Pension Costs	5,193	5,376
	<u>215,757</u>	<u>214,701</u>

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

5 TRANSFER BETWEEN FUNDS

There were no transfers between funds in the year.

6 TANGIBLE FIXED ASSETS

	Office Equipment	Total
	£	£
Cost or Revaluation		
At 1 April 2022	24,835	24,835
Additions	-	-
Disposals	-	-
At 31 March 2023	<u>24,835</u>	<u>24,835</u>
 Depreciation		
At 1 April 2022	18,612	18,612
Charge for year	4,047	4,047
At 31 March 2023	<u>22,659</u>	<u>22,659</u>
 Carrying Amount		
At 31 March 2023	<u>2,176</u>	<u>2,176</u>
At 31 March 2022	<u>6,223</u>	<u>6,223</u>

7 DEBTORS

	2023	2022
	£	£
Grants Receivable	33,934	27,068
Prepayments and Accrued Income	21,544	57,177
	<u>55,478</u>	<u>84,245</u>

8 CREDITORS: Amounts falling due within one year

	2023	2022
	£	£
Creditors	4,502	6,482
Accruals and Deferred Income	2,100	2,884
Tax and Social Security	4,333	4,337
	<u>10,935</u>	<u>13,703</u>

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

9 UNRESTRICTED FUNDS	At 1/4/2022	Income	Expenditure	Transfers	At 31/3/2023
Unrestricted Funds:	£	£	£	£	£
General Funds	138,752	70,100	(100,116)	-	108,736
Total Unrestricted Funds	138,752	70,100	(100,116)	-	108,736
10 RESTRICTED FUNDS	At 1/4/2022	Income	Expenditure	Transfers	At 31/3/2023
Restricted Income Funds:	£	£	£	£	£
EngAGE	-	7,695	(7,695)	-	-
Simply Nails	-	11,500	(11,500)	-	-
Tesco Bags of Help	253	-	(253)	-	-
Ageing Well Mature Movers	2,207	-	-	-	2,207
Age UK Isolation and Loneliness	1,000	-	-	-	1,000
Veterans Project	38,156	1,750	(33,320)	-	6,586
Age Cymru / UK - Emergency	11,512	-	(11,512)	-	-
Hope Project 1 and 2	7,526	2,400	(4,204)	-	5,722
WCVA - Emergency	1,811	-	(1,811)	-	-
Community Fund	620	-	-	(620)	-
Advicelink	4,372	-	(4,372)	-	-
Dementia Advocacy Hosting	7,500	5,000	(4,179)	-	8,321
Moondance	31,571	38,664	(31,570)	-	38,665
Mamwlad	-	73,562	(73,562)	-	-
Western Power	1,556	-	(1,556)	-	-
Age UK Volunteering	1,006	1,006	(151)	-	1,861
Age UK - Cost of Living	-	10,000	-	-	10,000
PAVO - Welfare Collaboration	-	7,064	-	-	7,064
	109,090	158,641	(185,685)	(620)	81,426
Restricted Capital Funds:					
ICF I & A	236	-	(236)	-	-
Veterans Project	548	-	(486)	-	62
Community Fund	-	-	(272)	620	348
	784	-	(994)	620	410
Total Restricted Funds	109,874	158,641	(186,679)	-	81,836

AGE CYMRU POWYS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

The purposes of Restricted Income Funds are:

EngAGE - grant supports over 50 forum and represents members' views at strategic level.

Simply Nails - grant is provided for a Toe Nail cutting service for people aged 50 plus. The project is run by a volunteer coordinator who trains under the guidance of the NHS Podiatry Service local volunteers. We currently operate clinics at Llandrindod Wells, Builth Wells, Brecon, Crickhowell, Llanidloes, Newtown, Llangantffraid, Welshpool, Knighton and Ystradgynlais.

Tesco Bags of Help - is funding received for the Happy Feet project to purchase specialised equipment for Simply Nails.

Aging Well Mature Movers - funding for Aging Well Mature Movers.

Age UK Isolation and Loneliness - funding an Isolation and Loneliness project.

Veterans Project - identifying older veterans who may need support providing low level advocacy.

Age Cymru / UK Emergency - rapid response and scale up work in response to covid 19.

Hope Project 1 and 2 - working together to deliver low level advocacy provision across Wales through partnership working with brand partners and Age Connects across Wales.

WCVA Emergency - to support older vulnerable people in Powys in response to covid 19 pandemic.

Community Fund - to support older vulnerable people in Powys in response to covid 19 pandemic.

ICF Powys D2RA - to support older vulnerable people in Powys in response to covid 19 pandemic and to scale up offering home from hospital support and I&A advice.

Advicelink - delivering I&A provision in collaboration with Citizens Advice in West Wales and Age Cymru Dyfed.

Dementia Advocacy Hosting - Working together as a network to deliver dementia advocacy provision across Wales through partnership working with brand partners across Wales.

Moondance Foundation - to support vulnerable older people at home and in their communities by providing information, Advice and Assistance

Mamwlad - funded by Welsh Government to support older farmers and their families in Powys.

Western Power - to support energy advocacy across North Powys to vulnerable older people at risk of fuel poverty

Age UK Volunteering - to support a Wales-wide strategic volunteering approach to enable better support, processes and training for volunteers.

Age UK Cost of Living - to support older people through the cost of living with Information and Advice triage, Wellbeing Community Sessions and befriending.

PAVO Welfare Collaboration - to support older people waiting for care and support packages through providing I&A and advocacy working in collaboration with Powys County Council and PAVO Community Connectors.

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS	Tangible Fixed Assets	Net current Assets	Total
	£	£	£
Unrestricted Funds	1,766	106,970	108,736
Restricted Funds	410	81,426	81,836
	2,176	188,396	190,572

12 TRUSTEES REMUNERATION AND EXPENSES

No remuneration directly or indirectly out of the funds of the Charity was paid or payable in the year to any Trustee or to any person or persons known to be connected with any of them (2022 - £Nil).

No expenses were paid to Trustees in the year ended 31 March 2023 (2022 – £Nil).

13 TAXATION

The company is registered as a charity and is therefore not liable to Corporation Tax.

AGE CYMRU POWYS

England & Wales - Charity number 1174222

Accounts

Charity registration number: 1174222
Company registration number: 8212122

AGE CYMRU POWYS
(A company limited by guarantee
and not having a share capital)

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

AGE CYMRU POWYS
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2022

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11	Balance Sheet
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AGE CYMRU POWYS

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The trustees are pleased to present their Annual Directors' Report together with the Financial Statements of the charity for the year ending 31 March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Financial Statements comply with the Charities Act 2011, the Companies Act 2006, the 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 2015).

Chair's Introduction

This year we have already started working hard to combat the cost-of-living crisis as we understand the challenges that older people on a low income will experience. Almost one in five older people in Wales are living in poverty before the cost-of-living crisis and soaring energy bills. Now they will be driven further into poverty over the coming months, putting their health at significant risk.

Age Cymru Powys been supporting the most deprived, vulnerable, frail and isolated, helping them apply and gain the benefits they are entitled. Minimising the impact on choosing between heating and eating, enabling them to stay healthy, reducing demand on NHS and Local Authority services by early interventions to avoid hospital admissions.

Age Cymru Powys dedicated team delivers a life-changing services, providing wrap-around care to make sure older Powys people get the help they desperately need to live full lives and sustain their independence for longer.

Our quality-accredited service is relied upon by statutory and non-statutory organisations to fill fundamental gaps in service provision for older people. We work with Adult Social Services, Safeguarding Teams and the NHS to deliver needs assessments and tailored packages of support.

This year the team of staff and volunteers helped many older people, their families, and their carers changing many lives. It still amazes me as Chair that so many people are helped, supported, enabled and grateful to the few.

On behalf of my fellow trustees I would like to thank the incredible dedication, hard work of our staff and volunteers.

Christopher Eatherton
Chair of Trustees

OBJECTIVES AND ACTIVITIES

Age Cymru Powys will work to improve quality of life for older people* in Powys.

*All people can be in need of help at certain times of their lives. Older people in need will be those who are isolated geographically, socially or economically in Powys or who have health needs which impact upon their lives. This will be the group for whom our services will be focused.

The aim of Age Cymru Powys (ACP) is to provide excellent quality services tailored to the needs of older people in Powys. To raise the profile of age issues and enable the voices of older people to positively influence policy and provision.

Be the valued, effective, reputable and expert provider of services

We will:

- Involve older people in what we plan, deliver and evaluate, positively promote older age and deliver services that are relevant for older people in Powys
- Maximise the use of volunteers in supporting our organisation and our service delivery
- Achieve Age UK I&A Quality Programme, Standards for Health Services in Wales, Quality Performance Mark
- Monitor and evaluate all aspects of our work and of the organisation and measure the impact we have on older people
- Make the most effective and efficient use of our limited resources and seek to broaden our funding base to increase our sustainability
- Continue to promote and invest in learning and development opportunities for our staff
- Ensure good governance and legal compliance through investment in and support for trustees

We work to collaborate with other organisations across Powys and Wales enhancing services and avoiding duplication

We will:

- Continue to develop our knowledge and awareness of services available to support older people and make links with these services to enable effective signposting and referrals
- Maintain our existing links with services we refer into
- Develop further effective partnerships to holistically meet the needs of vulnerable older people
- Attend and contribute positively to relevant networks within Powys and Wales
- Consider all service development proposals as potential partnerships

Our Impact

2021-2022



Impact of Information, Advice & Assistance services including specialist support for Veterans and Farmers

<p>3,427 contacts</p>	<p>1,392 people supported</p>	<p>3,395 problems solved</p>	<p>1,600 benefits advice given</p>	<p>301 care at home issues</p>
<p>We gained £1m in unclaimed benefits for older Powys people</p>	<p>193 consumer and energy issues</p>	<p>167 Blue Badge and travel issues</p>	<p>27% have memory loss</p>	<p>40% of the people we support are unpaid carers</p>
<p>88% of clients were vulnerable due to disabilities or low income or socially isolated</p>	<p>66% of older people and their carers needed help with form filling</p>	<p>15% of older people told us they were struggling with their mental health</p>		

How we provided support

<p>430 home visits conducted; we are one of the only providers locally that provide home visits</p>	<p>61% wanted support at home not in their community, because of their disability and frailty</p>	<p>100% said they received excellent support</p>	
<p>Our top referrers</p> <ul style="list-style-type: none"> voluntary organisations health professionals local authority 	<p>92 people on waiting list still requiring our support – unmet need, we need to increase capacity</p>	<p>100% of people could access the service in Welsh</p>	
<p>2,515 telephone calls</p>	<p>290 emails written</p>	<p>423 older people self-referrals</p>	<p>Advice Quality Standard - Quality Mark Achieved</p>

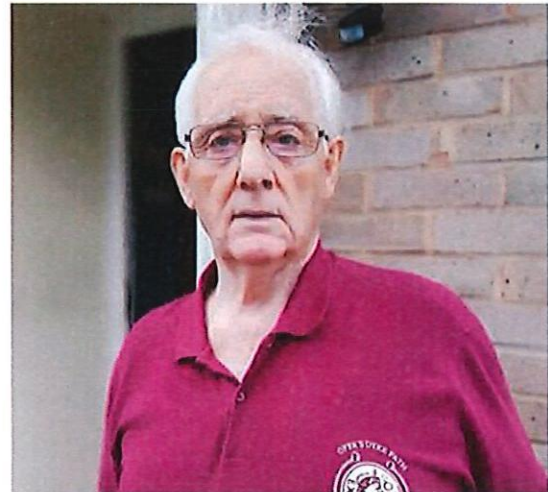
Case Study: Donald's TV Licence



Helping Donald to claim his financial entitlements

Whilst having his toenails cut at our Simply Nails clinic, Donald mentioned he was worried about paying for his TV licence.

Our Outreach Worker telephoned Donald, and they spent some time discussing what additional support he may be entitled to and what help would make his life better and easier.



What help is available?

The Age Cymru Powys Outreach Worker carried out a Financial Check for Donald which showed he was entitled to Pension Credit.

As Donald's health needs had changed, she advised he may also be missing out on claiming Attendance Allowance.

The Outreach Worker completed the paperwork with Donald over the telephone due to COVID-19.

What was the result?

The Pension Credit application was successful, meaning that in addition to extra money in his pocket, Donald no longer has to worry about paying for his TV licence – as he's now entitled to it free of charge.

The Pension Credit award also ensures that Donald receives the Warm Home Discount automatically.

Donald was also awarded Attendance Allowance – so he can now afford a cleaner to help him out around the house.

**We offer
immediate practical
support for older
Powys residents.**



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Tel: 01686 623707
E-mail: enquiries@acpowys.org.uk
www.agecymru.org.uk/powys

Follow us on:

- facebook.com/agecymrupowys
- twitter.com/agecymrupowys
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Age Cymru Powys is a registered charity 1174222
and limited by guarantee 08212122
We are local, we are independent, just in Powys.



AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

Information, Advice, Assistance

Age Cymru Powys operates a free, confidential information and advice service for people aged 65+ but the focus of our work is for vulnerable older people who are marginalised. We also support their carers and families.

Age Cymru Powys can offer information and/or advice on the following:

Benefits and money

- Carry out a benefit check – covering pensions, means-tested benefits and disability related benefits.
- Consumer issues including support to save money on energy bills, switching supplier, accessing grants to combat fuel poverty.
- Provide support in claiming benefits or helping the older person access other financial help.
- Challenge benefit authorities if the decision is not in their favour – or refer on to an independent advice agency to do so.

Social care

- Advise users on statutory and non-statutory social care services available, on eligibility criteria (financial and non-financial) and whether they may be eligible and what other options are available.
- Provide support in gaining access to social care services and equipment.
- Challenge statutory authorities if user has difficulty gaining their rights – or refer on to Local Authority or Health Board funded Advocacy Service.

Housing options

- Use advice skills to help users assess their housing needs. Help users access other local independent advice agencies if available.
- Make available to client's details of local sheltered housing and residential care options, and other housing and maintenance options.
- Refer on to national level specialist support where appropriate.

Local Services and support

- Keep up to date and make available to users, details of local services and support, both statutory and non-statutory, which are appropriate and beneficial for older people.

Support is provided face to face, at home over the telephone and in communities. Delivering holistically based on needs for older people with disabilities.

Age Cymru Powys has alternative office status granted by DWP and all of our advice staff are pension service nominated officers and are able to verify documents and are able to help with filling out forms, avoiding the need for clients to send sensitive information through the post.

Mamwald – Information, Advice, Advocacy service for older farmers and their families across Powys. Collaborative working with Care and Repair Powys, our work targets the farming community who are naturally independent and reluctant to seek help. Enabling them to plan for later life and to access support that is holistic to their needs. Supporting those on a low income and can be asset rich, providing benefits support and assistance to reduce poverty.

Veterans – The aim of this project was to ensure that the most socially and physically isolated older Veterans in Powys have access to support services to improve their quality of life. Through collaborative working with other partners in Powys it targeted the Veteran community who are naturally independent and reluctant to seek help. We provided Information, Advice, Advocacy service for older veterans across Powys, enabling them to access support to improve the quality of life, identify unclaimed benefits preventing poverty. In addition support tackling loneliness and isolation by providing wellbeing activities in communities across Powys.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

Warm Home Initiative Home Energy Checks

Age Cymru Powys was funded by Age UK and EON to support vulnerable older people check if they were staying warm and offering a home energy check. The home energy check was either delivered over the telephone or at the home address. The Home energy officer would holistically discuss home energy and would install small measures to save money of the vulnerable older persons energy bills. Items installed, were light bulbs, radiator foils, draft excluders, timers, boiler jackets. We also would refer them to providers if we identified they may benefit from a new boiler or other energy efficiency scheme.

The Home Energy Officer provided practical advice in the home on:

- General: electrical safety; health and cold, damp housing.
- Behaviour-change: energy use and energy saving practices.
- Systems, appliances and devices: safe, energy-efficient usage; temperature controls and timers.
- Money matters: income maximisation (benefits, winter fuel payments, warm home discount, cold weather payments) and budgeting; bills and smart metres; energy debts and solutions (supplier and hardship funds) ; access to loans and grants (Nest, Arbed, ECO schemes etc).
- Energy suppliers: legal rights/responsibilities; payment methods; tariffs, capping and priority services register; switching.
- Building/technical: energy efficiency improvements; water ingress, damp, condensation and air quality solutions.
- Private tenants: legal rights to supply, systems, appliances and energy efficiency improvements.
- 'Warm' referrals to relevant services.

During this period 94 Home Energy Checks were provided across Powys.

Simply Nails

Simply Nails delivering footcare and nail cutting since 2010. The service is mainly for people over the age of 50 with disabilities, who are no longer able to reach their feet due to several health reasons such as sight impairment, arthritis, hip operations or simply find it impossible cut their nails. Most of our clients are aged between 75+ to 94+. 9 trained volunteers supporting the service
Active service in 9 communities every month

The service provided a massive 1450 Individual toenail-cutting appointments during April 21 – March 2022.
Delivering 103 community sessions
363 new clients attended.

- Health and wellbeing checks at each appointment.
- Professionally delivered Qualified Foot Care Practitioner overseeing project.
- The service provides a critical and much-needed service for older people in Powys.
- The service reduces the likelihood of falls and the associated cost for health services.
- The service enables access to older people, who may not otherwise engage e.g., on vaccines, falls prevention, aid, and adaptations.
- The service undertakes 'early identification' of future potential issues e.g. physical and mental health, isolation, Protection of Vulnerable Adults, poor access to other required services, thereby preventing escalation of needs to critical levels.
- The Simply Nails service is provided as part of a holistic package to older people by Age Cymru Powys, including information and advice and advocacy
- The service reduces isolation, by giving people the opportunity to access telephone befriending calls and community volunteering.
- The service has established referral routes and partnerships with other key delivery agencies in the statutory and voluntary sector e.g., Care and Repair, social care, GP's.
- The service offers a range of opportunities for volunteers including developing new skills, knowledge and experience, increased employment prospects.
- Encourage older people to become more independent.
- Prevent falls and are therefore a huge cost saving to the NHS.
- Encourage cross networking; Simply Nails volunteers refer to the GP or POD if they see any suspicious marks on legs, which could become a lot worse.

Volunteering

Volunteers provided much valued help, time, and skills enabling older people to remain independent and to be less lonely and isolated. 66 volunteers give their time and support older people across Powys.

In October 2020 in response to the pandemic we developed Check in & Chat and Community Volunteering. We worked collaboratively with other services and communities plugging gaps in provision. We employed our very first volunteer coordinator and set about rapidly responding to the needs of older people. Volunteers regularly call our clients and brighten up their day. Many volunteers contact several clients each week.

AGE CYMRU POWYS

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

Organisation achievements

In November 2018 we successfully achieved Age UK Organisational Quality Mark which is endorsed by the Charity Commission. Also achieving the Advice and Quality Mark in September 2021.

Staff

Gall Colbridge	- Chief Officer
Sarah Bone	- Operations Officer
Amy Greaves	- Information and Advice Outreach Officer
Louise Croad	- Information and Advice Outreach Officer
Paul Colbridge	- Information and Advice/ Mamwlad Officer
Gethin Edwards	- Mamwlad Officer
Mary Evans	- Mamwlad Officer
Gwyneth Barrowclough	- Veterans Wellbeing Officer
Nikki Trow	- Information and Advice Trainee
Yvonne Bufton	- Simply Nails Co-ordinator
Steve Cadwallader Jones	- Home Energy Officer
Cath Midgley	- Volunteer Coordinator

PARTNERSHIP

Partnerships and networks

Employees and trustees of Age Cymru Powys attend the following partnership and network meetings: Older Peoples Partnership Board

- Farming Network
- Powys Advocacy Network
- Dementia Friendly Communities Group
- Age Cymru Information and Advice Network
- Age Cymru Chief Officer's Network
- Age Cymru Advocacy Network

Wider networks

Age Cymru Powys is committed to working in partnership across the County of Powys, within Wales, the UK, and with the wider Age Cymru movement. We are a member of voluntary sector umbrella organisations; Powys Association of Voluntary Organisations (PAVO) and Wales Council for Voluntary Action (WCVA). Employees and trustees are members of a wide variety of networks, partnerships and working groups covering a range of topics from advocacy, adult protection, I&A and public affairs.

FINANCIAL REVIEW

Total Incoming Resources in the year were £232,895 (2021 - £460,714). Expenditure was £283,655 compared to £264,613 for the previous year. Net expenditure for the year was £50,760 compared to net income of £196,101 for the previous year. The net movement in funds were net expenditure for Restricted Funds of £42,585 (2021 - net income of £115,583) and net expenditure for Unrestricted Funds of £8,175 (2021 - Net income £80,518) details of which are provided in the notes to the Financial Statements.

Principal Funding Sources

Details of principal funding sources for the year ended 31 March 2022 are provided in note 2 of the Financial Statements.

Reserves Policy

The Trustees will establish a policy whereby the unrestricted funds not committed or invested in tangible fixed assets, or held in designated funds, ('the free reserves') held by the Charity should be between three and six months of budgeted expenditure which is estimated currently would be £150,000. At this level the Trustees feel they would be able to continue the current activities of the Charity in the event of a significant drop in funding. The actual free reserves at 31 March 2021 were £133,313 (2021 - £138,842). which falls below the target level at this date. However, the trustees are aware of this and have a strategy to build reserves through planned operating surpluses in future years.

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Age Cymru Powys is a registered charity, number 1174222 (formerly number 1149048) and is a private limited company, number 8212122, which was registered with Companies House on 12 September 2012.

Key Management Personnel

The trustees and the Chief Officer are the key management personnel. During the year, all trustees gave their time freely and no trustee received any remuneration.

The Chief Officer's salary is benchmarked against senior staff in other similar voluntary organisations, including other equivalent sized local Age Cymru partners. Our policy is to review the pay of the senior staff member on an annual basis. Where funding allows, we will seek to increase salary in accordance with average earnings.

Major risks

Age Cymru Powys undertook a comprehensive strategic planning during covid19 pandemic. This identified possible risks and opportunities for the organisation. The subsequent risk register is reported to Board meetings. Actions have been taken to reduce risks and develop possible opportunities. For example, dependency on certain funding streams has been addressed by seeking funding from a wider variety of sources and undertaking fundraising for unrestricted funds.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Age Cymru Powys	
Registered Charity Number:	1174222	
Registered Company Number:	8212122	
Registered Office:	Old Warehouse Parker Lane Newtown Powys SY16 2LT	
Trustees:	Christopher Eatherton Michael Harris Gwyneth Bird Adrian Foulkes	Chair
Secretary:	Gail Colbridge	
Bankers:	HSBC plc The Cross 1 Broad Street Newtown Powys SY16 2LX	
Independent Examiner:	A C Jones BSc (Econ), FCA Andrew Jones & Co The Old Surgery Spa Riad Llandrindod Wells Powys LD1 5EY	

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

ACKNOWLEDGEMENTS

Thank you

Thanks, must be given to the following for the support we have received over the year. We are grateful for funding from all our funders in the year from, Powys Teaching Health Board, PAVO, Moondance, Welsh Government, Age Cymru, Age UK, Western Power Distribution and Armed Forces Covenant Trust to fund our services. Thanks also to all those individuals who have kindly donated money and their time to support the work of Age Cymru Powys throughout the year.

RESPONSIBILITIES OF THE BOARD OF TRUSTEES

The trustees (who are also directors of Age Cymru Powys for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these Financial Statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company 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 corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Report of the Trustees has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2015) and in accordance with special provisions of Part 15 to the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 7 December 2022 and signed on its behalf by:



Christopher Eatherton
Chair

AGE CYMRU POWYS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF AGE CYMRU POWYS

I report on the accounts of the Charitable Company for the year ended 31 March 2022, which are set out on pages 10 to 18.

Respective Responsibilities of Trustees and Examiner

The Charity's Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an Independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the requirements
 - (a) to keep accounting records in accordance with section 386 of the Companies Act 2006 and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts be reached.

A C Jones BSc (Econ) FCA
Andrew Jones & Co
Chartered Accountants
The Old surgery
Spa Road
Llandrindod Wells
Powys
LD1 5EY

7 December 2022

AGE CYMRU POWYS

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

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds Year Ended 31/03/2022 £	Total Funds Year Ended 31/03/2021 £
INCOME					
Donations and Legacies		1,981	-	1,981	3,138
Charitable Activities		41,417	163,395	204,812	435,970
Other Trading Activities		26,097	-	26,097	21,602
Investment Income		5	-	5	4
TOTAL INCOME	2	69,500	163,395	232,895	460,714
EXPENDITURE					
Costs of Raising Funds		1,320	-	1,320	875
Charitable Activities		76,936	205,399	282,335	263,738
TOTAL EXPENDITURE	3	78,256	205,399	283,655	264,613
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS		(8,756)	(42,004)	(50,760)	196,101
Transfers Between Funds	4	581	(581)	-	-
NET INCOME/(EXPENDITURE) AND NET MOVEMENT IN FUNDS FOR THE YEAR		(8,175)	(42,585)	(50,760)	196,101
Total Funds Brought Forward		146,927	152,459	299,386	103,285
Total Funds Carried Forward		138,752	109,874	248,626	299,386

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 12 to 18 form an integral part of these Financial Statements.

AGE CYMRU POWYS

BALANCE SHEET
AT 31 MARCH 2022

	Note	2022		2021	
		£	£	£	£
FIXED ASSETS					
Tangible Assets	6		6,223		9,615
			<hr/>		<hr/>
			6,223		9,615
CURRENT ASSETS					
Debtors	8	84,245		78,128	
Cash at Bank and In Hand		171,861		228,562	
		<hr/>		<hr/>	
		256,106		306,690	
LIABILITIES					
Creditors falling due within one year	9	(13,703)		(16,919)	
NET CURRENT ASSETS					
			<hr/>	<hr/>	
			242,403		289,771
NET ASSETS					
	12		<hr/>	<hr/>	
			248,626		299,386
THE FUNDS OF THE CHARITY					
Unrestricted Income Funds:					
General Funds		138,752		146,927	
		<hr/>		<hr/>	
	10		138,752		146,927
Restricted Funds			109,874		152,459
			<hr/>	<hr/>	
TOTAL FUNDS	12		<hr/>	<hr/>	
			248,626		299,386

For the year in question, the charitable company was entitled to exemption from an audit under section 477 of the Companies Act 2006.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of the accounts.

Approved by the Trustees on 7 December 2022 and signed on their behalf by:



Christopher Eatherton
Chair

Company registration No. 8212122

The notes on pages 12 to 18 form an integral part of these Financial Statements

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

1 ACCOUNTING POLICIES

Basis of Preparation

The Financial Statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Companies Act 2006. The charity is not required to prepare a Statement of Cash Flows.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Preparation of Accounts on a Going Concern Basis

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

Exemption from Preparing a Cash Flow Statement

The charity opted to adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

General Funds

These funds are available for the general purpose of the charity, to be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds

These are funds that can only be used for a particular restricted purpose within the objects of the charity. Restrictions arise when a specific donor or when the funds are raised for a particular purpose.

Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

The charity is fortunate in the level of support it receives from volunteers, without which considerable expense would be incurred. It is not thought meaningful or practicable to put a monetary value on this support, but the trustees are extremely grateful to those who provide it.

Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Charitable activities

This includes all expenditure directly related to the aims of the charity.

Governance costs

These 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 Independent Examination, legal advice for trustees and 10% of the salary cost of the Development Manager for time spent on dealing with constitutional and statutory requirements.

Expenditure by the charity in the year has been split between Unrestricted Funds and Restricted Funds and analysed between charitable activities, governance costs and the cost of generating funds.

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

ACCOUNTING POLICIES (CONTINUED)

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided so as to write off the cost of an asset over its useful economic life, which is considered to be between 3 and 5 years at 33.33% and 20% straight line.

Cash and cash equivalents

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

Financial instruments

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

Basic financial liabilities

Liabilities are recognised in the Statement of Financial Activities as they become payable.

Retirements benefits

The charity operates a defined contribution scheme for the benefit of its employees. The assets of the scheme are held separately from those of the charity. Contributions payable are charged to the profit and loss account in the year they are payable and are charged against unrestricted funds.

Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the lease

Taxation

As a registered charity, Age Cymru Powys is entitled to the exemption from taxation in respect to income and capital gains received with sections 478-489 of the corporation tax Act 2010 and section 256 of the Taxation Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

Debtor

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

Creditor and provisions

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

AGE CYMRU POWYS

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

2 INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds Year Ended 31/03/2022 £	Total Funds Year Ended 31/03/2021 £
Donations and Legacies:				
Donations and Gifts	1,981	-	1,981	3,138
	<u>1,981</u>	<u>-</u>	<u>1,981</u>	<u>3,138</u>
Income from Charitable Activities:				
Grants Receivable	10,000	163,395	173,395	397,109
Service Contracts	31,417	-	31,417	38,861
	<u>41,417</u>	<u>163,395</u>	<u>204,812</u>	<u>435,970</u>
Other Trading Activities:				
Fundraising Income	604	-	604	196
Session Income	25,012	-	25,012	17,437
Other Income	481	-	481	3,969
	<u>26,097</u>	<u>-</u>	<u>26,097</u>	<u>21,602</u>
Investment Income:				
Interest Received	5	-	5	4
	<u>5</u>	<u>-</u>	<u>5</u>	<u>4</u>
TOTAL INCOME	<u>69,500</u>	<u>163,395</u>	<u>232,895</u>	<u>460,714</u>

GRANTS	Unrestricted Funds £	Restricted Funds £	Year Ended 31/03/2022 £	Year Ended 31/03/2021 £
Grants received in the year were as under:				
Powys Training Health Board	-	23,319	23,319	30,825
Big Lottery Fund	-	-	-	48,923
Age Cymru / UK	10,000	41,842	51,842	82,754
Veterans Project	-	-	-	57,256
WCVA	-	-	-	41,461
Community Fund	-	-	-	39,479
Mamwlad	-	61,888	61,888	36,748
Jobs Growth Wales	-	-	-	2,559
Severn Water	-	-	-	2,000
Margaret Davies	-	-	-	5,000
Powys County Council	-	-	-	10,000
Citizens Advice Ceredigion	-	17,500	17,500	2,500
Moondance	-	-	-	33,920
Individual Grants	-	-	-	225
HMRC CJRS	-	-	-	3,459
EngAge	-	12,300	12,300	-
Western Power	-	6,546	6,546	-
	<u>10,000</u>	<u>163,395</u>	<u>173,395</u>	<u>397,109</u>

AGE CYMRU POWYS

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

3 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total Funds Year Ended 31/03/2022 £	Total Funds Year Ended 31/03/2021 £
Costs of Raising Funds:				
Fund Raising	1,320	-	1,320	875
	<u>1,320</u>	<u>-</u>	<u>1,320</u>	<u>875</u>
Charitable Activities				
Costs Directly Allocated to Activities:				
Staff Costs	39,841	170,751	210,592	203,693
Building Costs	10,555	6,567	17,122	11,546
Staff Travel and Subsistence	4,638	11,444	16,082	9,015
Office Costs	7,576	7,078	14,654	16,080
Direct Project Costs	2,164	4,773	6,937	8,135
Professional and Legal Fees	2,327	1,800	4,127	4,481
Sundry Costs	668	-	668	340
Depreciation of Owned Fixed Assets	3,498	746	4,244	2,821
Governance Costs (See below)	5,669	2,240	7,909	7,627
	<u>76,936</u>	<u>205,399</u>	<u>282,335</u>	<u>263,738</u>
Analysis of Governance Costs				
Staff Costs	1,869	2,240	4,109	3,826
Independent Examination	600	-	600	600
Accountancy	1,500	-	1,500	1,650
Legal Fees	1,333	-	1,333	1,223
Trustee Expenses	130	-	130	86
Bank Charges	237	-	237	242
	<u>5,669</u>	<u>2,240</u>	<u>7,909</u>	<u>7,627</u>

4 STAFF COSTS

There was an average of 11 employees including part-time (2021 - 13) during the year, whose costs were as under:

	2022 £	2021 £
Salaries	199,101	193,145
Employers National Insurance	10,224	8,806
Staff Pension Costs	5,376	5,568
	<u>214,701</u>	<u>207,519</u>

AGE CYMRU POWYS

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

5 TRANSFER BETWEEN FUNDS	Unrestricted Funds £	Restricted Funds £
The transfer between funds in the year are:		
Transfer of Core costs from Unrestricted Funds to Restricted Funds	588	(588)
Transfer of Core Funds from Unrestricted Funds to Restricted Funds	(7)	7
	<u>581</u>	<u>(581)</u>
6 TANGIBLE FIXED ASSETS	Office Equipment £	Total £
Cost or Revaluation		
At 1 April 2021	23,983	23,983
Additions	852	852
Disposals	-	-
	<u>24,835</u>	<u>24,835</u>
At 31 March 2022		
Depreciation		
At 1 April 2021	14,368	14,368
Charge for year	4,244	4,244
On Disposals	-	-
	<u>18,612</u>	<u>18,612</u>
At 31 March 2022		
Carrying Amount		
At 31 March 2022	<u>6,223</u>	<u>6,223</u>
At 31 March 2021	<u>9,615</u>	<u>9,615</u>
7 DEBTORS	2022 £	2021 £
Grants Receivable	27,068	30,825
Prepayments and Accrued Income	57,177	47,303
	<u>84,245</u>	<u>78,128</u>
8 CREDITORS: Amounts falling due within one year	2022 £	2021 £
Creditors	6,482	10,580
Accruals and Deferred Income	2,884	2,454
Tax and Social Security	4,337	3,885
	<u>13,703</u>	<u>16,919</u>

AGE CYMRU POWYS

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

9 UNRESTRICTED FUNDS	At 01/04/2021	Income	Expenditure	Transfers	At 31/03/2022
Unrestricted Funds:	£	£	£	£	£
General Funds	146,927	69,500	(78,256)	581	138,752
Total Unrestricted Funds	146,927	69,500	(78,256)	581	138,752
10 RESTRICTED FUNDS	At 01/04/2021	Incoming Resources	Outgoing Resources	Transfers	At 31/03/2022
Restricted Income Funds:	£	£	£	£	£
EngAGE	85	12,301	(12,386)	-	-
Simply Nails	-	11,500	(11,500)	-	-
Tesco Bags of Help	253	-	-	-	253
Aging Well Mature Movers	2,207	-	-	-	2,207
Age UK Isolation and Loneliness	1,000	-	-	-	1,000
Veterans Project	47,621	10,272	(19,737)	-	38,156
Age Cymru / UK - Emergency	11,563	-	(51)	-	11,512
Severn Water	548	-	(548)	-	-
Margaret Davies	1,368	-	(1,368)	-	-
Hope Project 1 and 2	5,126	2,400	-	-	7,526
WCVA - Emergency	1,902	-	(91)	-	1,811
Community Fund	39,479	-	(38,859)	-	620
ICF Powys D2RA	857	11,819	(12,676)	-	-
Advicelink	2,500	17,500	(15,628)	-	4,372
Dementia Advocacy Hosting	2,500	5,000	-	-	7,500
Moondance	33,920	-	(2,349)	-	31,571
Mamwlad	-	61,888	(61,300)	(588)	-
Winter Pressure 21 / 22	-	23,163	(23,170)	7	-
Western Power	-	6,546	(4,990)	-	1,556
Age UK Volunteering	-	1,006	-	-	1,006
	150,929	163,395	(204,653)	(581)	109,090
Restricted Capital Funds:					
Margaret Davies Trust	23	-	(23)	-	-
ICF I & A	473	-	(237)	-	236
Veterans Project	1,034	-	(486)	-	548
	1,530	-	(746)	-	784
Total Restricted Funds	152,459	163,395	(205,399)	(581)	109,874

AGE CYMRU POWYS

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

The purposes of Restricted Income Funds are:

EngAGE - grant supports over 50 forum and represents members' views at strategic level.

Simply Nails - grant is provided for a Toe Nail cutting service for people aged 50 plus. The project is run by a volunteer coordinator who trains under the guidance of the NHS Podiatry Service local volunteers. We currently operate clinics at Llandrindod Wells, Builth Wells, Brecon, Crickhowell, Llanidloes, Newtown, Llansantffraid, Welshpool, Knighton and Ystradgynlais.

Tesco Bags of Help - is funding received for the Happy Feet project to purchase specialised equipment for Simply Nails.

Aging Well Mature Movers - funding for Aging Well Mature Movers.

Age UK Isolation and Loneliness - funding an Isolation and Loneliness project.

Veterans Project - identifying older veterans who may need support providing low level advocacy.

Age Cymru / UK Emergency - rapid response and scale up work in response to covid 19.

Severn Water - to support older vulnerable people in Powys in response to covid 19.

Margaret Davies - to support older vulnerable people in Powys in response to covid 19 pandemic.

Hope Project 1 and 2 - working together to deliver low level advocacy provision across Wales through partnership working with brand partners and Age Connects across Wales.

WCVA Emergency - to support older vulnerable people in Powys in response to covid 19 pandemic.

Community Fund - to support older vulnerable people in Powys in response to covid 19 pandemic.

ICF Powys D2RA - to support older vulnerable people in Powys in response to covid 19 pandemic and to scale up offering home from hospital support and I&A advice.

Advicellink - delivering I&A provision in collaboration with Citizens Advice in West Wales and Age Cymru Dyfed.

Dementia Advocacy Hosting - Working together as a network to deliver dementia advocacy provision across Wales through partnership working with brand partners across Wales.

Moondance Foundation - to support vulnerable older people at home and in their communities by providing information, Advice and Assistance

Mamwlad - funded by Welsh Government to support older farmers and their families in Powys.

Winter Pressure 21/22 - to support safe hospital discharge and prevent hospital admissions. Providing information, advice and assistance working with Age Cymru Powys befriending project to enable older people to remain safe and healthy.

Western Power - to support energy advocacy across North Powys to vulnerable older people at risk of fuel poverty

Age UK Volunteering - to support a Wales-wide strategic volunteering approach to enable better support, processes and training for volunteers.

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Tangible Fixed Assets £	Net Current Assets £	Total £
Unrestricted Funds - General Funds	5,439	133,313	138,752
Restricted Funds	784	109,090	109,874
	6,223	242,403	248,626

12 TRUSTEES REMUNERATION AND EXPENSES

No remuneration directly or indirectly out of the funds of the Charity was paid or payable in the year to any Trustee or to any person or persons known to be connected with any of them (2021 - £Nil).

No expenses were paid to Trustees in the year ended 31 March 2022 (2021 – £Nil).

13 TAXATION

The company is registered as a charity and is therefore not liable to Corporation Tax.

Charity registration number: 1174222
Company registration number: 8212122

AGE CYMRU POWYS
(A company limited by guarantee
and not having a share capital)

**ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

AGE CYMRU POWYS
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2022

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AGE CYMRU POWYS

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The trustees are pleased to present their Annual Directors' Report together with the Financial Statements of the charity for the year ending 31 March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Financial Statements comply with the Charities Act 2011, the Companies Act 2006, the 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 2015).

Chair's Introduction

This year we have already started working hard to combat the cost-of-living crisis as we understand the challenges that older people on a low income will experience. Almost one in five older people in Wales are living in poverty before the cost-of-living crisis and soaring energy bills. Now they will be driven further into poverty over the coming months, putting their health at significant risk.

Age Cymru Powys been supporting the most deprived, vulnerable, frail and isolated, helping them apply and gain the benefits they are entitled. Minimising the impact on choosing between heating and eating, enabling them to stay healthy, reducing demand on NHS and Local Authority services by early interventions to avoid hospital admissions.

Age Cymru Powys dedicated team delivers a life-changing services, providing wrap-around care to make sure older Powys people get the help they desperately need to live full lives and sustain their independence for longer.

Our quality-accredited service is relied upon by statutory and non-statutory organisations to fill fundamental gaps in service provision for older people. We work with Adult Social Services, Safeguarding Teams and the NHS to deliver needs assessments and tailored packages of support.

This year the team of staff and volunteers helped many older people, their families, and their carers changing many lives. It still amazes me as Chair that so many people are helped, supported, enabled and grateful to the few.

On behalf of my fellow trustees I would like to thank the incredible dedication, hard work of our staff and volunteers.

Christopher Eatherton
Chair of Trustees

OBJECTIVES AND ACTIVITIES

Age Cymru Powys will work to improve quality of life for older people* in Powys.

*All people can be in need of help at certain times of their lives. Older people in need will be those who are isolated geographically, socially or economically in Powys or who have health needs which impact upon their lives. This will be the group for whom our services will be focused.

The aim of Age Cymru Powys (ACP) is to provide excellent quality services tailored to the needs of older people in Powys. To raise the profile of age issues and enable the voices of older people to positively influence policy and provision.

Be the valued, effective, reputable and expert provider of services

We will:

- Involve older people in what we plan, deliver and evaluate, positively promote older age and deliver services that are relevant for older people in Powys
- Maximise the use of volunteers in supporting our organisation and our service delivery
- Achieve Age UK I&A Quality Programme, Standards for Health Services in Wales, Quality Performance Mark
- Monitor and evaluate all aspects of our work and of the organisation and measure the impact we have on older people
- Make the most effective and efficient use of our limited resources and seek to broaden our funding base to increase our sustainability
- Continue to promote and invest in learning and development opportunities for our staff
- Ensure good governance and legal compliance through investment in and support for trustees

We work to collaborate with other organisations across Powys and Wales enhancing services and avoiding duplication

We will:

- Continue to develop our knowledge and awareness of services available to support older people and make links with these services to enable effective signposting and referrals
- Maintain our existing links with services we refer into
- Develop further effective partnerships to holistically meet the needs of vulnerable older people
- Attend and contribute positively to relevant networks within Powys and Wales
- Consider all service development proposals as potential partnerships

Our Impact

2021-2022



Impact of Information, Advice & Assistance services including specialist support for Veterans and Farmers

<p>3,427 contacts</p>	<p>1,392 people supported</p>	<p>3,395 problems solved</p>	<p>1,600 benefits advice given</p>	<p>301 care at home issues</p>
<p>We gained £1m in unclaimed benefits for older Powys people</p>	<p>193 consumer and energy issues</p>	<p>167 Blue Badge and travel issues</p>	<p>27% have memory loss</p>	<p>40% of the people we support are unpaid carers</p>
<p>88% of clients were vulnerable due to disabilities or low income or socially isolated</p>	<p>66% of older people and their carers needed help with form filling</p>	<p>15% of older people told us they were struggling with their mental health</p>		

How we provided support

<p>430 home visits conducted; we are one of the only providers locally that provide home visits</p>	<p>61% wanted support at home not in their community, because of their disability and frailty</p>	<p>100% said they received excellent support</p>	
<p>Our top referrers</p> <ul style="list-style-type: none"> voluntary organisations health professionals local authority 	<p>92 people on waiting list still requiring our support – unmet need, we need to increase capacity</p>	<p>100% of people could access the service in Welsh</p>	
<p>2,515 telephone calls</p>	<p>290 emails written</p>	<p>423 older people self-referrals</p>	<p>Advice Quality Standard - Quality Mark Achieved</p>

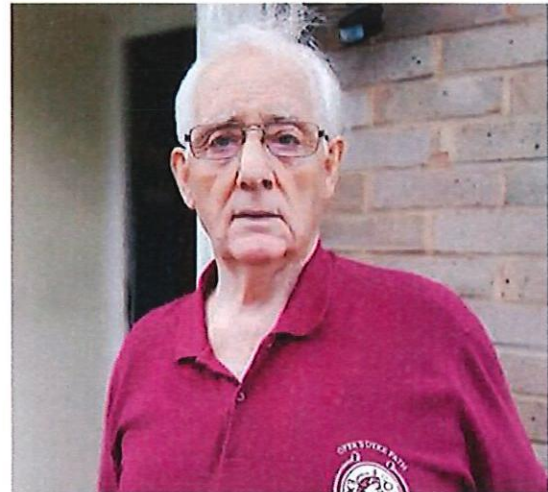
Case Study: Donald's TV Licence



Helping Donald to claim his financial entitlements

Whilst having his toenails cut at our Simply Nails clinic, Donald mentioned he was worried about paying for his TV licence.

Our Outreach Worker telephoned Donald, and they spent some time discussing what additional support he may be entitled to and what help would make his life better and easier.



What help is available?

The Age Cymru Powys Outreach Worker carried out a Financial Check for Donald which showed he was entitled to Pension Credit.

As Donald's health needs had changed, she advised he may also be missing out on claiming Attendance Allowance.

The Outreach Worker completed the paperwork with Donald over the telephone due to COVID-19.

What was the result?

The Pension Credit application was successful, meaning that in addition to extra money in his pocket, Donald no longer has to worry about paying for his TV licence – as he's now entitled to it free of charge.

The Pension Credit award also ensures that Donald receives the Warm Home Discount automatically.

Donald was also awarded Attendance Allowance – so he can now afford a cleaner to help him out around the house.

**We offer
immediate practical
support for older
Powys residents.**



Age Cymru Powys, Old Warehouse,
Parkers Lane, Newtown, Powys, SY16 2LT
Tel: 01686 623707
E-mail: enquiries@acpowys.org.uk
www.agecymru.org.uk/powys

Follow us on:

- facebook.com/agecymrupowys
- twitter.com/agecymrupowys
- instagram.com/agecymrupowys

Age Cymru Powys is a registered charity 1174222
and limited by guarantee 08212122
We are local, we are independent, just in Powys.



AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

Information, Advice, Assistance

Age Cymru Powys operates a free, confidential information and advice service for people aged 65+ but the focus of our work is for vulnerable older people who are marginalised. We also support their carers and families.

Age Cymru Powys can offer information and/or advice on the following:

Benefits and money

- Carry out a benefit check – covering pensions, means-tested benefits and disability related benefits.
- Consumer issues including support to save money on energy bills, switching supplier, accessing grants to combat fuel poverty.
- Provide support in claiming benefits or helping the older person access other financial help.
- Challenge benefit authorities if the decision is not in their favour – or refer on to an independent advice agency to do so.

Social care

- Advise users on statutory and non-statutory social care services available, on eligibility criteria (financial and non-financial) and whether they may be eligible and what other options are available.
- Provide support in gaining access to social care services and equipment.
- Challenge statutory authorities if user has difficulty gaining their rights – or refer on to Local Authority or Health Board funded Advocacy Service.

Housing options

- Use advice skills to help users assess their housing needs. Help users access other local independent advice agencies if available.
- Make available to client's details of local sheltered housing and residential care options, and other housing and maintenance options.
- Refer on to national level specialist support where appropriate.

Local Services and support

- Keep up to date and make available to users, details of local services and support, both statutory and non-statutory, which are appropriate and beneficial for older people.

Support is provided face to face, at home over the telephone and in communities. Delivering holistically based on needs for older people with disabilities.

Age Cymru Powys has alternative office status granted by DWP and all of our advice staff are pension service nominated officers and are able to verify documents and are able to help with filling out forms, avoiding the need for clients to send sensitive information through the post.

Mamwald – Information, Advice, Advocacy service for older farmers and their families across Powys. Collaborative working with Care and Repair Powys, our work targets the farming community who are naturally independent and reluctant to seek help. Enabling them to plan for later life and to access support that is holistic to their needs. Supporting those on a low income and can be asset rich, providing benefits support and assistance to reduce poverty.

Veterans – The aim of this project was to ensure that the most socially and physically isolated older Veterans in Powys have access to support services to improve their quality of life. Through collaborative working with other partners in Powys it targeted the Veteran community who are naturally independent and reluctant to seek help. We provided Information, Advice, Advocacy service for older veterans across Powys, enabling them to access support to improve the quality of life, identify unclaimed benefits preventing poverty. In addition support tackling loneliness and isolation by providing wellbeing activities in communities across Powys.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

Warm Home Initiative Home Energy Checks

Age Cymru Powys was funded by Age UK and EON to support vulnerable older people check if they were staying warm and offering a home energy check. The home energy check was either delivered over the telephone or at the home address. The Home energy officer would holistically discuss home energy and would install small measures to save money of the vulnerable older persons energy bills. Items installed, were light bulbs, radiator foils, draft excluders, timers, boiler jackets. We also would refer them to providers if we identified they may benefit from a new boiler or other energy efficiency scheme.

The Home Energy Officer provided practical advice in the home on:

- General: electrical safety; health and cold, damp housing.
- Behaviour-change: energy use and energy saving practices.
- Systems, appliances and devices: safe, energy-efficient usage; temperature controls and timers.
- Money matters: income maximisation (benefits, winter fuel payments, warm home discount, cold weather payments) and budgeting; bills and smart metres; energy debts and solutions (supplier and hardship funds) ; access to loans and grants (Nest, Arbed, ECO schemes etc).
- Energy suppliers: legal rights/responsibilities; payment methods; tariffs, capping and priority services register; switching.
- Building/technical: energy efficiency improvements; water ingress, damp, condensation and air quality solutions.
- Private tenants: legal rights to supply, systems, appliances and energy efficiency improvements.
- 'Warm' referrals to relevant services.

During this period 94 Home Energy Checks were provided across Powys.

Simply Nails

Simply Nails delivering footcare and nail cutting since 2010. The service is mainly for people over the age of 50 with disabilities, who are no longer able to reach their feet due to several health reasons such as sight impairment, arthritis, hip operations or simply find it impossible cut their nails. Most of our clients are aged between 75+ to 94+. 9 trained volunteers supporting the service
Active service in 9 communities every month

The service provided a massive 1450 Individual toenail-cutting appointments during April 21 – March 2022.
Delivering 103 community sessions
363 new clients attended.

- Health and wellbeing checks at each appointment.
- Professionally delivered Qualified Foot Care Practitioner overseeing project.
- The service provides a critical and much-needed service for older people in Powys.
- The service reduces the likelihood of falls and the associated cost for health services.
- The service enables access to older people, who may not otherwise engage e.g., on vaccines, falls prevention, aid, and adaptations.
- The service undertakes 'early identification' of future potential issues e.g. physical and mental health, isolation, Protection of Vulnerable Adults, poor access to other required services, thereby preventing escalation of needs to critical levels.
- The Simply Nails service is provided as part of a holistic package to older people by Age Cymru Powys, including information and advice and advocacy
- The service reduces isolation, by giving people the opportunity to access telephone befriending calls and community volunteering.
- The service has established referral routes and partnerships with other key delivery agencies in the statutory and voluntary sector e.g., Care and Repair, social care, GP's.
- The service offers a range of opportunities for volunteers including developing new skills, knowledge and experience, increased employment prospects.
- Encourage older people to become more independent.
- Prevent falls and are therefore a huge cost saving to the NHS.
- Encourage cross networking; Simply Nails volunteers refer to the GP or POD if they see any suspicious marks on legs, which could become a lot worse.

Volunteering

Volunteers provided much valued help, time, and skills enabling older people to remain independent and to be less lonely and isolated. 66 volunteers give their time and support older people across Powys.

In October 2020 in response to the pandemic we developed Check in & Chat and Community Volunteering. We worked collaboratively with other services and communities plugging gaps in provision. We employed our very first volunteer coordinator and set about rapidly responding to the needs of older people. Volunteers regularly call our clients and brighten up their day. Many volunteers contact several clients each week.

AGE CYMRU POWYS

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

Organisation achievements

In November 2018 we successfully achieved Age UK Organisational Quality Mark which is endorsed by the Charity Commission. Also achieving the Advice and Quality Mark in September 2021.

Staff

Gall Colbridge	- Chief Officer
Sarah Bone	- Operations Officer
Amy Greaves	- Information and Advice Outreach Officer
Louise Croad	- Information and Advice Outreach Officer
Paul Colbridge	- Information and Advice/ Mamwlad Officer
Gethin Edwards	- Mamwlad Officer
Mary Evans	- Mamwlad Officer
Gwyneth Barrowclough	- Veterans Wellbeing Officer
Nikki Trow	- Information and Advice Trainee
Yvonne Bufton	- Simply Nails Co-ordinator
Steve Cadwallader Jones	- Home Energy Officer
Cath Midgley	- Volunteer Coordinator

PARTNERSHIP

Partnerships and networks

Employees and trustees of Age Cymru Powys attend the following partnership and network meetings: Older Peoples Partnership Board

- Farming Network
- Powys Advocacy Network
- Dementia Friendly Communities Group
- Age Cymru Information and Advice Network
- Age Cymru Chief Officer's Network
- Age Cymru Advocacy Network

Wider networks

Age Cymru Powys is committed to working in partnership across the County of Powys, within Wales, the UK, and with the wider Age Cymru movement. We are a member of voluntary sector umbrella organisations; Powys Association of Voluntary Organisations (PAVO) and Wales Council for Voluntary Action (WCVA). Employees and trustees are members of a wide variety of networks, partnerships and working groups covering a range of topics from advocacy, adult protection, I&A and public affairs.

FINANCIAL REVIEW

Total Incoming Resources in the year were £232,895 (2021 - £460,714). Expenditure was £283,655 compared to £264,613 for the previous year. Net expenditure for the year was £50,760 compared to net income of £196,101 for the previous year. The net movement in funds were net expenditure for Restricted Funds of £42,585 (2021 - net income of £115,583) and net expenditure for Unrestricted Funds of £8,175 (2021 - Net income £80,518) details of which are provided in the notes to the Financial Statements.

Principal Funding Sources

Details of principal funding sources for the year ended 31 March 2022 are provided in note 2 of the Financial Statements.

Reserves Policy

The Trustees will establish a policy whereby the unrestricted funds not committed or invested in tangible fixed assets, or held in designated funds, ('the free reserves') held by the Charity should be between three and six months of budgeted expenditure which is estimated currently would be £150,000. At this level the Trustees feel they would be able to continue the current activities of the Charity in the event of a significant drop in funding. The actual free reserves at 31 March 2021 were £133,313 (2021 - £138,842). which falls below the target level at this date. However, the trustees are aware of this and have a strategy to build reserves through planned operating surpluses in future years.

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Age Cymru Powys is a registered charity, number 1174222 (formerly number 1149048) and is a private limited company, number 8212122, which was registered with Companies House on 12 September 2012.

Key Management Personnel

The trustees and the Chief Officer are the key management personnel. During the year, all trustees gave their time freely and no trustee received any remuneration.

The Chief Officer's salary is benchmarked against senior staff in other similar voluntary organisations, including other equivalent sized local Age Cymru partners. Our policy is to review the pay of the senior staff member on an annual basis. Where funding allows, we will seek to increase salary in accordance with average earnings.

Major risks

Age Cymru Powys undertook a comprehensive strategic planning during covid19 pandemic. This identified possible risks and opportunities for the organisation. The subsequent risk register is reported to Board meetings. Actions have been taken to reduce risks and develop possible opportunities. For example, dependency on certain funding streams has been addressed by seeking funding from a wider variety of sources and undertaking fundraising for unrestricted funds.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Age Cymru Powys	
Registered Charity Number:	1174222	
Registered Company Number:	8212122	
Registered Office:	Old Warehouse Parker Lane Newtown Powys SY16 2LT	
Trustees:	Christopher Eatherton Michael Harris Gwyneth Bird Adrian Foulkes	Chair
Secretary:	Gail Colbridge	
Bankers:	HSBC plc The Cross 1 Broad Street Newtown Powys SY16 2LX	
Independent Examiner:	A C Jones BSc (Econ), FCA Andrew Jones & Co The Old Surgery Spa Riad Llandrindod Wells Powys LD1 5EY	

AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

ACKNOWLEDGEMENTS

Thank you

Thanks, must be given to the following for the support we have received over the year. We are grateful for funding from all our funders in the year from, Powys Teaching Health Board, PAVO, Moondance, Welsh Government, Age Cymru, Age UK, Western Power Distribution and Armed Forces Covenant Trust to fund our services. Thanks also to all those individuals who have kindly donated money and their time to support the work of Age Cymru Powys throughout the year.

RESPONSIBILITIES OF THE BOARD OF TRUSTEES

The trustees (who are also directors of Age Cymru Powys for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these Financial Statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company 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 corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Report of the Trustees has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2015) and in accordance with special provisions of Part 15 to the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 7 December 2022 and signed on its behalf by:



Christopher Eatherton
Chair

AGE CYMRU POWYS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF AGE CYMRU POWYS

I report on the accounts of the Charitable Company for the year ended 31 March 2022, which are set out on pages 10 to 18.

Respective Responsibilities of Trustees and Examiner

The Charity's Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an Independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the requirements
 - (a) to keep accounting records in accordance with section 386 of the Companies Act 2006 and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts be reached.

A C Jones BSc (Econ) FCA
Andrew Jones & Co
Chartered Accountants
The Old surgery
Spa Road
Llandrindod Wells
Powys
LD1 5EY

7 December 2022

AGE CYMRU POWYS

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

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds Year Ended 31/03/2022 £	Total Funds Year Ended 31/03/2021 £
INCOME					
Donations and Legacies		1,981	-	1,981	3,138
Charitable Activities		41,417	163,395	204,812	435,970
Other Trading Activities		26,097	-	26,097	21,602
Investment Income		5	-	5	4
TOTAL INCOME	2	69,500	163,395	232,895	460,714
EXPENDITURE					
Costs of Raising Funds		1,320	-	1,320	875
Charitable Activities		76,936	205,399	282,335	263,738
TOTAL EXPENDITURE	3	78,256	205,399	283,655	264,613
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS		(8,756)	(42,004)	(50,760)	196,101
Transfers Between Funds	4	581	(581)	-	-
NET INCOME/(EXPENDITURE) AND NET MOVEMENT IN FUNDS FOR THE YEAR		(8,175)	(42,585)	(50,760)	196,101
Total Funds Brought Forward		146,927	152,459	299,386	103,285
Total Funds Carried Forward		138,752	109,874	248,626	299,386

The statement of financial activities includes all gains and losses recognised in the year.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 12 to 18 form an integral part of these Financial Statements.

AGE CYMRU POWYS

BALANCE SHEET
AT 31 MARCH 2022


	Note	2022		2021	
		£	£	£	£
FIXED ASSETS					
Tangible Assets	6		6,223		9,615
			<hr/>		<hr/>
			6,223		9,615
CURRENT ASSETS					
Debtors	8	84,245		78,128	
Cash at Bank and In Hand		171,861		228,562	
		<hr/>		<hr/>	
		256,106		306,690	
LIABILITIES					
Creditors falling due within one year	9	(13,703)		(16,919)	
NET CURRENT ASSETS					
			<hr/>	<hr/>	
			242,403		289,771
NET ASSETS					
	12		<hr/>	<hr/>	
			248,626		299,386
THE FUNDS OF THE CHARITY					
Unrestricted Income Funds:					
General Funds		138,752		146,927	
		<hr/>		<hr/>	
	10		138,752		146,927
Restricted Funds			109,874		152,459
			<hr/>	<hr/>	
TOTAL FUNDS	12		<hr/>	<hr/>	
			248,626		299,386

For the year in question, the charitable company was entitled to exemption from an audit under section 477 of the Companies Act 2006.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of the accounts.

Approved by the Trustees on 7 December 2022 and signed on their behalf by:



Christopher Eatherton
Chair

Company registration No. 8212122

The notes on pages 12 to 18 form an integral part of these Financial Statements

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

1 ACCOUNTING POLICIES

Basis of Preparation

The Financial Statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Companies Act 2006. The charity is not required to prepare a Statement of Cash Flows.

The charity constitutes a public benefit entity as defined by FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Preparation of Accounts on a Going Concern Basis

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

Exemption from Preparing a Cash Flow Statement

The charity opted to adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

General Funds

These funds are available for the general purpose of the charity, to be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds

These are funds that can only be used for a particular restricted purpose within the objects of the charity. Restrictions arise when a specific donor or when the funds are raised for a particular purpose.

Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

The charity is fortunate in the level of support it receives from volunteers, without which considerable expense would be incurred. It is not thought meaningful or practicable to put a monetary value on this support, but the trustees are extremely grateful to those who provide it.

Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Charitable activities

This includes all expenditure directly related to the aims of the charity.

Governance costs

These 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 Independent Examination, legal advice for trustees and 10% of the salary cost of the Development Manager for time spent on dealing with constitutional and statutory requirements.

Expenditure by the charity in the year has been split between Unrestricted Funds and Restricted Funds and analysed between charitable activities, governance costs and the cost of generating funds.

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

ACCOUNTING POLICIES (CONTINUED)

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided so as to write off the cost of an asset over its useful economic life, which is considered to be between 3 and 5 years at 33.33% and 20% straight line.

Cash and cash equivalents

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

Financial instruments

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

Basic financial liabilities

Liabilities are recognised in the Statement of Financial Activities as they become payable.

Retirements benefits

The charity operates a defined contribution scheme for the benefit of its employees. The assets of the scheme are held separately from those of the charity. Contributions payable are charged to the profit and loss account in the year they are payable and are charged against unrestricted funds.

Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the lease

Taxation

As a registered charity, Age Cymru Powys is entitled to the exemption from taxation in respect to income and capital gains received with sections 478-489 of the corporation tax Act 2010 and section 256 of the Taxation Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

Debtor

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

Creditor and provisions

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

AGE CYMRU POWYS

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

2 INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds Year Ended 31/03/2022 £	Total Funds Year Ended 31/03/2021 £
Donations and Legacies:				
Donations and Gifts	1,981	-	1,981	3,138
	<u>1,981</u>	<u>-</u>	<u>1,981</u>	<u>3,138</u>
Income from Charitable Activities:				
Grants Receivable	10,000	163,395	173,395	397,109
Service Contracts	31,417	-	31,417	38,861
	<u>41,417</u>	<u>163,395</u>	<u>204,812</u>	<u>435,970</u>
Other Trading Activities:				
Fundraising Income	604	-	604	196
Session Income	25,012	-	25,012	17,437
Other Income	481	-	481	3,969
	<u>26,097</u>	<u>-</u>	<u>26,097</u>	<u>21,602</u>
Investment Income:				
Interest Received	5	-	5	4
	<u>5</u>	<u>-</u>	<u>5</u>	<u>4</u>
TOTAL INCOME	<u>69,500</u>	<u>163,395</u>	<u>232,895</u>	<u>460,714</u>

GRANTS	Unrestricted Funds £	Restricted Funds £	Year Ended 31/03/2022 £	Year Ended 31/03/2021 £
Grants received in the year were as under:				
Powys Training Health Board	-	23,319	23,319	30,825
Big Lottery Fund	-	-	-	48,923
Age Cymru / UK	10,000	41,842	51,842	82,754
Veterans Project	-	-	-	57,256
WCVA	-	-	-	41,461
Community Fund	-	-	-	39,479
Mamwlad	-	61,888	61,888	36,748
Jobs Growth Wales	-	-	-	2,559
Severn Water	-	-	-	2,000
Margaret Davies	-	-	-	5,000
Powys County Council	-	-	-	10,000
Citizens Advice Ceredigion	-	17,500	17,500	2,500
Moondance	-	-	-	33,920
Individual Grants	-	-	-	225
HMRC CJRS	-	-	-	3,459
EngAge	-	12,300	12,300	-
Western Power	-	6,546	6,546	-
	<u>10,000</u>	<u>163,395</u>	<u>173,395</u>	<u>397,109</u>

AGE CYMRU POWYS

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

3 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total Funds Year Ended 31/03/2022 £	Total Funds Year Ended 31/03/2021 £
Costs of Raising Funds:				
Fund Raising	1,320	-	1,320	875
	<u>1,320</u>	<u>-</u>	<u>1,320</u>	<u>875</u>
Charitable Activities				
Costs Directly Allocated to Activities:				
Staff Costs	39,841	170,751	210,592	203,693
Building Costs	10,555	6,567	17,122	11,546
Staff Travel and Subsistence	4,638	11,444	16,082	9,015
Office Costs	7,576	7,078	14,654	16,080
Direct Project Costs	2,164	4,773	6,937	8,135
Professional and Legal Fees	2,327	1,800	4,127	4,481
Sundry Costs	668	-	668	340
Depreciation of Owned Fixed Assets	3,498	746	4,244	2,821
Governance Costs (See below)	5,669	2,240	7,909	7,627
	<u>76,936</u>	<u>205,399</u>	<u>282,335</u>	<u>263,738</u>
Analysis of Governance Costs				
Staff Costs	1,869	2,240	4,109	3,826
Independent Examination	600	-	600	600
Accountancy	1,500	-	1,500	1,650
Legal Fees	1,333	-	1,333	1,223
Trustee Expenses	130	-	130	86
Bank Charges	237	-	237	242
	<u>5,669</u>	<u>2,240</u>	<u>7,909</u>	<u>7,627</u>

4 STAFF COSTS

There was an average of 11 employees including part-time (2021 - 13) during the year, whose costs were as under:

	2022 £	2021 £
Salaries	199,101	193,145
Employers National Insurance	10,224	8,806
Staff Pension Costs	5,376	5,568
	<u>214,701</u>	<u>207,519</u>

AGE CYMRU POWYS

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

5 TRANSFER BETWEEN FUNDS	Unrestricted Funds £	Restricted Funds £
The transfer between funds in the year are:		
Transfer of Core costs from Unrestricted Funds to Restricted Funds	588	(588)
Transfer of Core Funds from Unrestricted Funds to Restricted Funds	(7)	7
	<u>581</u>	<u>(581)</u>
6 TANGIBLE FIXED ASSETS	Office Equipment £	Total £
Cost or Revaluation		
At 1 April 2021	23,983	23,983
Additions	852	852
Disposals	-	-
	<u>24,835</u>	<u>24,835</u>
At 31 March 2022	24,835	24,835
Depreciation		
At 1 April 2021	14,368	14,368
Charge for year	4,244	4,244
On Disposals	-	-
	<u>18,612</u>	<u>18,612</u>
At 31 March 2022	18,612	18,612
Carrying Amount		
At 31 March 2022	<u>6,223</u>	<u>6,223</u>
At 31 March 2021	<u>9,615</u>	<u>9,615</u>
7 DEBTORS	2022 £	2021 £
Grants Receivable	27,068	30,825
Prepayments and Accrued Income	57,177	47,303
	<u>84,245</u>	<u>78,128</u>
8 CREDITORS: Amounts falling due within one year	2022 £	2021 £
Creditors	6,482	10,580
Accruals and Deferred Income	2,884	2,454
Tax and Social Security	4,337	3,885
	<u>13,703</u>	<u>16,919</u>

AGE CYMRU POWYS

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

9 UNRESTRICTED FUNDS	At 01/04/2021	Income	Expenditure	Transfers	At 31/03/2022
Unrestricted Funds:	£	£	£	£	£
General Funds	146,927	69,500	(78,256)	581	138,752
Total Unrestricted Funds	146,927	69,500	(78,256)	581	138,752
10 RESTRICTED FUNDS	At 01/04/2021	Incoming Resources	Outgoing Resources	Transfers	At 31/03/2022
Restricted Income Funds:	£	£	£	£	£
EngAGE	85	12,301	(12,386)	-	-
Simply Nails	-	11,500	(11,500)	-	-
Tesco Bags of Help	253	-	-	-	253
Aging Well Mature Movers	2,207	-	-	-	2,207
Age UK Isolation and Loneliness	1,000	-	-	-	1,000
Veterans Project	47,621	10,272	(19,737)	-	38,156
Age Cymru / UK - Emergency	11,563	-	(51)	-	11,512
Severn Water	548	-	(548)	-	-
Margaret Davies	1,368	-	(1,368)	-	-
Hope Project 1 and 2	5,126	2,400	-	-	7,526
WCVA - Emergency	1,902	-	(91)	-	1,811
Community Fund	39,479	-	(38,859)	-	620
ICF Powys D2RA	857	11,819	(12,676)	-	-
Advicelink	2,500	17,500	(15,628)	-	4,372
Dementia Advocacy Hosting	2,500	5,000	-	-	7,500
Moondance	33,920	-	(2,349)	-	31,571
Mamwlad	-	61,888	(61,300)	(588)	-
Winter Pressure 21 / 22	-	23,163	(23,170)	7	-
Western Power	-	6,546	(4,990)	-	1,556
Age UK Volunteering	-	1,006	-	-	1,006
	150,929	163,395	(204,653)	(581)	109,090
Restricted Capital Funds:					
Margaret Davies Trust	23	-	(23)	-	-
ICF I & A	473	-	(237)	-	236
Veterans Project	1,034	-	(486)	-	548
	1,530	-	(746)	-	784
Total Restricted Funds	152,459	163,395	(205,399)	(581)	109,874

AGE CYMRU POWYS

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

The purposes of Restricted Income Funds are:

EngAGE - grant supports over 50 forum and represents members' views at strategic level.

Simply Nails - grant is provided for a Toe Nail cutting service for people aged 50 plus. The project is run by a volunteer coordinator who trains under the guidance of the NHS Podiatry Service local volunteers. We currently operate clinics at Llandrindod Wells, Builth Wells, Brecon, Crickhowell, Llanidloes, Newtown, Llanantffraid, Welshpool, Knighton and Ystradgynlais.

Tesco Bags of Help - is funding received for the Happy Feet project to purchase specialised equipment for Simply Nails.

Aging Well Mature Movers - funding for Aging Well Mature Movers.

Age UK Isolation and Loneliness - funding an Isolation and Loneliness project.

Veterans Project - identifying older veterans who may need support providing low level advocacy.

Age Cymru / UK Emergency - rapid response and scale up work in response to covid 19.

Severn Water - to support older vulnerable people in Powys in response to covid 19.

Margaret Davies - to support older vulnerable people in Powys in response to covid 19 pandemic.

Hope Project 1 and 2 - working together to deliver low level advocacy provision across Wales through partnership working with brand partners and Age Connects across Wales.

WCVA Emergency - to support older vulnerable people in Powys in response to covid 19 pandemic.

Community Fund - to support older vulnerable people in Powys in response to covid 19 pandemic.

ICF Powys D2RA - to support older vulnerable people in Powys in response to covid 19 pandemic and to scale up offering home from hospital support and I&A advice.

Advicellink - delivering I&A provision in collaboration with Citizens Advice in West Wales and Age Cymru Dyfed.

Dementia Advocacy Hosting - Working together as a network to deliver dementia advocacy provision across Wales through partnership working with brand partners across Wales.

Moondance Foundation - to support vulnerable older people at home and in their communities by providing information, Advice and Assistance

Mamwlad - funded by Welsh Government to support older farmers and their families in Powys.

Winter Pressure 21/22 - to support safe hospital discharge and prevent hospital admissions. Providing information, advice and assistance working with Age Cymru Powys befriending project to enable older people to remain safe and healthy.

Western Power - to support energy advocacy across North Powys to vulnerable older people at risk of fuel poverty

Age UK Volunteering - to support a Wales-wide strategic volunteering approach to enable better support, processes and training for volunteers.

11 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Tangible Fixed Assets £	Net Current Assets £	Total £
Unrestricted Funds - General Funds	5,439	133,313	138,752
Restricted Funds	784	109,090	109,874
	6,223	242,403	248,626

12 TRUSTEES REMUNERATION AND EXPENSES

No remuneration directly or indirectly out of the funds of the Charity was paid or payable in the year to any Trustee or to any person or persons known to be connected with any of them (2021 - £Nil).

No expenses were paid to Trustees in the year ended 31 March 2022 (2021 – £Nil).

13 TAXATION

The company is registered as a charity and is therefore not liable to Corporation Tax.

7 December 2022

Andrew Jones & Co
The Old Surgery
Spa Road
LLANDRINDOD WELLS
Powys
LD1 5EY

Dear Sirs

Age Cymru Powys

We confirm to the best of our knowledge and belief and having made appropriate enquiries of other trustees and officials of the charitable company, the following representations given to you in connection with your preparation of the charitable company's accounts for the year ended 31 March 2022.

1. We acknowledge as trustees our responsibility for the accounts, which you have prepared for the charitable company, and we consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. All the accounting records have been made available to you for the purpose of your review and all the transactions undertaken by the charitable company have been properly reflected and recorded in the accounting records.
2. We confirm that there have been no changes in the accounting policies other than those disclosed in the accounts. In our opinion, the accounting policies are appropriate to the charitable company and conform with generally accepted accounting principles. We confirm that all transactions and balances have been accounted for in accordance with these accounting policies.
3. We confirm that all assets have been included in the balance sheet.
4. We confirm that all assets included in the balance sheet exist.
5. We confirm that the charitable company owns all the assets included in the balance sheet, unless otherwise stated in the accounts.
6. We confirm that the cost or value of all the assets in the balance sheet are fairly stated.
7. We confirm that depreciation has been provided on all fixed assets with a limited economic life in accordance with the stated accounting policy. In our opinion, the rates of depreciation are reasonable.
8. We confirm that all liabilities have been fully recorded in the balance sheet.

Newtown Office We confirm that all liabilities recorded in the balance sheet are properly those of the
Old Warehouse Office, Parkers Lane
Newtown
Powys SY16 2LT
Ff/T 01686 623707e enquiries@acpowys.org.uk
www.agecymru.org.uk/powys

10. We confirm that all liabilities have been recorded at a fair value.
11. We confirm that there has been no netting off of assets and liabilities.
12. We confirm that all income and expenses have been fully recorded and correctly classified in the correct fund.
13. We confirm the specific representations made to you during the course of the review, as under;
 - i) We have advised you of all restricted funds received for restricted purposes as disclosed in the Financial Statements.
 - ii) We have advised you of Direct Charitable expenditure funded by Restricted Funds and of the expenditure funded by each Restricted Fund in the year.
14. The charitable company has had at no time during the year any arrangement, transaction or agreement to provide credit facilities (including loans, quasi-loans or credit transactions) for trustees, nor to guarantee or provide security for such matters.
15. The charitable company has no contingent liabilities other than those disclosed in the accounts.
16. There has been no event since the balance sheet date which requires disclosing or which would materially affect the amounts in the accounts, other than those already disclosed or included in the accounts.
17. The charitable company has not contracted for, nor authorised, any capital expenditure other than as disclosed in the accounts.

Yours sincerely



Trustee



Trustee

Signed on behalf of the Trustees

7 December 2022

AGE CYMRU POWYS

England & Wales - Charity number 1174222

Accounts

Charity registration number: 1174222
Company registration number: 8212122

AGE CYMRU POWYS
(A company limited by guarantee
and not having a share capital)

ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

**AGE CYMRU POWYS
YEAR ENDED 31 MARCH 2021**

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**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

The trustees are pleased to present their Annual Directors' Report together with the Financial Statements of the charity for the year ending 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Financial Statements comply with the Charities Act 2011, the Companies Act 2006, the 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 2015).

Chair's Introduction

I have been Chair of Age Cymru Powys' Board of Trustees since 15 April 2021 and could not have predicted the challenges the charity was about to face at that time. At the end of 2019 we unfortunately lost our Advocacy contract and despite our efforts to protect the employment of some members of staff difficult conversations were necessary leading to the loss of personnel.

So, it is with great gratitude to our Chief Officer, Gail Colbridge, that I am pleased to report that the year to March 2021 although presenting its challenges we have adapted and responded well. The foresight of our Chief Officer at the onset of the COVID-19 pandemic meant that the services we provide were quickly adapted to best serve our community particularly with the check in and chat service.

We are a very fortunate organisation to have this leadership and the commitment and loyalty of our very small staff numbers. The willingness of the staff to respond to the changing landscape experienced due to COVID-19 has been especially welcomed and respected by the Trustees. Many thanks to you all.

I express my thanks to the many funders for their support. 2021/22 and beyond will present some difficulties and distinct challenges for our organisation not least in the area of funding as we face a future of economic uncertainty as will the funding bodies of the charity. I am confident that with the continued strong leadership of Gail and commitment of the staff team those challenges will be met.

Christopher Eatherton
Chair of Trustees

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

OBJECTIVES AND ACTIVITIES

Age Cymru Powys will work to improve quality of life for older people* in Powys.

*All people can be in need of help at certain times of their lives. Older people in need will be those who are isolated geographically, socially or economically in Powys or who have health needs which impact upon their lives. This will be the group for whom our services will be focused.

The aim of Age Cymru Powys (ACP) is to provide excellent quality services tailored to the needs of older people in Powys. To raise the profile of age issues and enable the voices of older people to positively influence policy and provision.

Be the valued, effective, reputable and expert provider of services

We will:

- Involve older people in what we plan, deliver and evaluate, positively promote older age and deliver services that are relevant for older people in Powys
- Maximise the use of volunteers in supporting our organisation and our service delivery
- Achieve Age UK I&A Quality Programme, Standards for Health Services in Wales, Quality Performance Mark
- Monitor and evaluate all aspects of our work and of the organisation and measure the impact we have on older people
- Make the most effective and efficient use of our limited resources and seek to broaden our funding base to increase our sustainability
- Continue to promote and invest in learning and development opportunities for our staff
- Ensure good governance and legal compliance through investment in and support for trustees

We work to collaborate with other organisations across Powys and Wales enhancing services and avoiding duplication

We will:

- Continue to develop our knowledge and awareness of services available to support older people and make links with these services to enable effective signposting and referrals
- Maintain our existing links with services we refer into
- Develop further effective partnerships to holistically meet the needs of vulnerable older people
- Attend and contribute positively to relevant networks within Powys and Wales
- Consider all service development proposals as potential partnerships

OUR SERVICES AND PERFORMANCE

The charity has offices in both Llandrindod Wells and Newtown and is able to offer its services throughout the county.

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

Information and Advice

Age Cymru Powys operates a free, confidential information and advice service for people aged 65+ but the focus of our work is for vulnerable older people. We also support their carers and families.

Opening hours for telephone advice are Monday to Friday, 9am to 4pm. We are working in collaboration with Age Cymru Advice line, and they help us answer calls 12pm to 4pm Monday to Friday. Our advisers are available to speak with Monday to Friday 9am-12pm. We provide home visits for older people with disabilities to support with completing benefits checks and forms, this is by appointment only.

Service enquirers needing to access information about Age Cymru Powys services can call outside of these hours. These are picked up by an administrator 5pm to 8pm, also 9am to 5pm on Saturdays.

Age Cymru Powys can offer information and/or advice on the following:

Benefits and money

- ▣ Carry out a benefit check – covering pensions, means-tested benefits and disability related benefits.
- ▣ Consumer issues including support to save money on energy bills, switching supplier, accessing grants to combat fuel poverty.
- ▣ Provide support in claiming benefits or helping the older person access other financial help.
- ▣ Challenge benefit authorities if the decision is not in their favour – or refer on to an independent advice agency to do so.

Social care

- ▣ Advise users on statutory and non-statutory social care services available, on eligibility criteria (financial and non-financial) and whether they may be eligible and what other options are available.
- ▣ Provide support in gaining access to social care services and equipment.
- ▣ Challenge statutory authorities if user has difficulty gaining their rights – or refer on to Local Authority or Health Board funded Advocacy Service.

Housing options

- ▣ Use advice skills to help users assess their housing needs. Help users access other local independent advice agencies if available.
- ▣ Make available to client's details of local sheltered housing and residential care options, and other housing and maintenance options.
- ▣ Refer on to national level specialist support where appropriate.

Local Services and support

- ▣ Keep up to date and make available to users, details of local services and support, both statutory and non-statutory, which are appropriate and beneficial for older people.

During 2020/2021, we received 2659 contacts for people requiring Information and Advice.

A large proportion of our work involves supporting older people to claim additional benefits by advising of their rights and entitlements and helping them to apply for benefits they didn't know they were entitled to. During the year, our I&A team supported older people to successfully claim over £783,274.85 in annualised benefits.

Currently our work has changed to focus on those over 65+ due to the complexities of people requiring support during the Covid -19 pandemic. During this time, we saw staff moving into information and advice and other services change. We offered every older person a Safe and Well Check and worked tirelessly to maintain stability and improved wellbeing for those older people struggling during this time.

Urgent Cases were prioritised. As we resume to some form of normality in the next coming year, we expect further increase in demands for the service and continued complex cases. As many people only dealt with essential urgent issues, which has the potential to compound their issues.

Age Cymru Powys has alternative office status granted by DWP and all of our Advice staff are pension service nominated officers and are able to verify documents and are able to help with filling out forms, avoiding the need for clients to send sensitive information through the post.

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

In September 2017 the service successfully achieved the Advice and Quality Mark.
Client Comment I&A

"Thanks largely to your help I've just been given the £60 Attendance Allowance, thank you very much.
I have now switched my Electricity provider and have started to compile a list of my annual outgoings.
I'm getting a grip on my finances which I should never have relaxed.

Warm Home Initiative Benefits

During September to March 21 Age Cymru Powys was funded by Age UK and EON to support vulnerable older people check if they were receiving all their benefits entitlements and to check that they were claiming warm home discount. We also would refer them to providers if we identified they may benefit from a new boiler or other energy efficiency scheme.

During this period 481 benefits checks were undertaken

Total on low income 13%,

Total vulnerable 51%

Total low income & vulnerable 23%

Total 86 % in or at the risk of fuel poverty

Warm Home Initiative Home Energy Checks

During September to March 21 Age Cymru Powys was funded by Age UK and EON to support vulnerable older people check if they were staying warm and offering a home energy check. The home energy check was either delivered over the telephone or at the home address. The Home energy officer would holistically discuss home energy and would install small measures to save money of the vulnerable older persons energy bills. Items installed, were light bulbs, radiator foils, draft excluders, timers, boiler jackets. We also would refer them to providers if we identified they may benefit from a new boiler or other energy efficiency scheme.

The Home Energy Officer provided practical advice in the home on:

- General: electrical safety; health and cold, damp housing.
- Behaviour-change: energy use and energy saving practices.
- Systems, appliances and devices: safe, energy-efficient usage; temperature controls and timers.
- Money matters: income maximisation (benefits, winter fuel payments, warm home discount, cold weather payments) and budgeting; bills and smart metres; energy debts and solutions (supplier and hardship funds) ; access to loans and grants (Nest, Arbed, ECO schemes etc).
- Energy suppliers: legal rights/responsibilities; payment methods; tariffs, capping and priority services register; switching.
- Building/technical: energy efficiency improvements; water ingress, damp, condensation and air quality solutions.
- Private tenants: legal rights to supply, systems, appliances and energy efficiency improvements.
- 'Warm' referrals to relevant services.

During this period 78 Home Energy Checks were provided across Powys.

Connected Generation

This collaborative project is made up of an alliance of Credu, Age Cymru Powys, Disability Powys, Powys Citizens Advice and Royal Voluntary Service. It is designed to facilitate and enable the most vulnerable older people to achieve self-determined, sustainable livelihoods using an innovative hybrid of methods that have a strong co-productive ethos.

The project supports older people through building on individual strengths, social networks and enriching the relationship between citizen and service providers. It will also model a positive approach to enabling a growing aging population to thrive and sustain optimum wellbeing, tackling isolation and loneliness and improving financial situations. Older people referred to this project are supported and enabled by Disability Powys, Credu or Age Cymru Powys.

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REPORT OF THE TRUSTEES
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Powys Citizens Advice provide support on more complex legal matters (e.g., tribunals and appeals). The Volunteer support element is led by Royal Voluntary Service who leads on the recruiting, ongoing training of volunteers, supporting project beneficiaries to become volunteers and supporting any element of the project depending upon skills and interests. This exciting project is funded by Big Lottery

Simply Nails

Simply Nails has been successfully running since 2010 and it started as a basic and affordable toenail cutting service across Powys. This year and last year the service has been transitioning dealing with increased cases tackling issues more than its original remit. Currently there are two offers a basic service provided by volunteers and an enhanced service provided by the coordinator who is a trained Foot Care Practitioner.

The service is mainly for people over the age of 50 with disabilities who are no longer able to reach their feet due to a number of health reasons such as sight impairment, arthritis, hip operations or simply find it impossible to reach their feet. Most of our clients are aged between 75+ to 94+.

Age Cymru Powys currently have 9 volunteers, all active cutters have a current DBS, trained by Age Cymru Powys and training by Powys Teaching Health Board. We currently have 9 clinics, some of the clinics operate twice a month and are extremely well subscribed. The service provided 981 individual toenail-cutting appointments during June 2020 – March 2021 operating for 7 months in total. Received 194 podiatry referrals, 130 who attended SN. Previously we had up to 10 pod referrals per month last year, this year this increased to 32 pod referrals that is 8 per week. Average clients seen per week 34 a 31% increase on the previous year. Influx of volunteers through promotion via Facebook, these were eventually trained and retained some volunteers to support the safe delivery during the pandemic.

The Simply Nails project has evolved from a basic toenail cutting service to an enhanced service delivered by the fully qualified foot health practitioner, alongside trained volunteers. The volunteers are responsible for carrying out the basic service which includes a cut and file, for those clients who have no pathological conditions. The foot health practitioner carries out specialist treatments, including corns, calluses, hard nail treatment and ingrowing toenails. This in turn has given PTHB Podiatry a referral pathway for clients to source an affordable specialist footcare service.

We are able to provide a service to those with diabetes where there has been a referral from NHS Podiatry. The nail cutting service is not suitable for persons who have severely thickened, deformed or painful toenail, on steroids, taking any blood thinners and who suffer from Rheumatoid Arthritis, unless they NHS Pod have referred them. The ability of the Foot Health Practitioner to conduct health assessments alleviates the pressure from PTHB Podiatry and allows the team to concentrate on more urgent complex cases. Simply Nails clients with more serious foot complications are referred into the NHS Podiatry service as necessary. 2020-2021 we supported 981 sessions delivered in the community urgent footcare clinics.

Coronavirus- We have been delivering urgent footcare in Powys communities following Welsh Government guidance

Mamwald

The aim is to ensure that the most socially and physically isolated older people in Powys have knowledge of and access to support services to improve their quality of life. Through collaborative working, our work targets the farming community who are naturally independent and reluctant to seek help.

Total New clients to date =

Direct 142 & In-direct 15

Breakdown as follows:

Care and Repair 77 new clients of which:

80% of Care & Repair clients have received a Healthy Home Assessment

64% of these require home adaptations, 43% of which will be small adaptations.

100% of adaptations will assist in the reduction of falls.

100% have been offered an income assessment.

22% have received advice on heating and energy efficiency.

CRP Client % across Powys – North 58% Mid 39% South 3%

**AGE CYMRU POWYS
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Age Cymru Powys

65 Direct + 15 In-direct (family circles)

ACP has identified an additional 15 in-direct clients within family circles who have benefited from the *Marnwlad* project.

100% of Age Cymru Powys clients have been offered an income assessment.

ACP Client % across Powys - North 52.5% Mid 27.5% South 20%

Referrals are steady via internal sources, community connectors, inter agency referral, self-referral into the organisation due to publicity and marketing.

One volunteer has been enrolled for the Project Support Group. The aim is for the Group to be fully established by the end of Q2 Year 2.

Veterans should not be forgotten

This project commenced July 2020 with the employment of a Veteran who has been able to develop and implement a veteran specific information and advice service for older veterans and their families in Powys including peer-to-peer generic advocacy service for veterans aged 65+. Increasing the knowledge of veterans aged 65+ across Powys of care and preventative services available and how to access them and how to make their voice heard. A network of volunteers developed from the wider veterans' community supporting veterans. Successful funding secured and benefits obtained for veterans needing additional help and services. The aim of this project was to ensure that the most socially and physically isolated older Veterans in Powys have knowledge of and access to support services to improve their quality of life. Through collaborative working with other partners in Powys it targeted the Veteran community who are naturally independent and reluctant to seek help.

Quotes/Feedback

Mrs. X stated that she has been overwhelmed by the help provided, supporting her all the way and without this service she said she would have not been able to cope. Getting the alterations done to her bathroom will mean so much to her and she is very grateful for a new cooker, but more importantly having the weekly contact made her feel that someone cared. She is extremely grateful.

Case Study 2

1. About the person

Mr X a disabled Veteran living on his own with poor very mobility and in low spirits.

2. What was the situation?

Mr X had a Mobility aid chair – He had an old second-hand rise and fall chair which he used all day and night, but this was broken and beyond repair and he was struggling to get out of the chair once he sat down. He had no money to purchase a new one.

3. What did Age Cymru Powys do to make a difference, what was achieved?

Contact made with SSAFA and it was established that some assistance would be available to help. The result of this has been the purchase of new rise and fall chair for the Veteran

4. Quotes/Feedback

"I can't believe my luck; the new chair has made so much difference to me I am so lucky it is very comfortable, and I am able to get in and out of the new one without the problems I used to have it has made a huge difference to me - Thank you so much"

Veterans Supported July 2020 to January 2021

Have you served in the Armed Forces	63
Are you a relative of a Veteran	37
Are you associated with the Armed Forces	1
Are you a Spouse of a Veteran	9

**AGE CYMRU POWYS
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Volunteering

In October 2020 in response to the pandemic we first advertised for C-19 volunteers and developed Check in & Chat as a separate service. This service was created from identified need in Powys. We worked collaboratively with other services and communities. We employed our very first volunteer coordinator and set about rapidly responding to the needs of older people. Many had become lonely and isolated due to the pandemic and the winter of 2020 many older people felt frightened about the impact of the virus was having on them from the need of what this need.

After a successful recruitment campaign, we were astounded to the offers of help from people living in the community that wanted to help us tackle the issues. Just in one campaign we had 68 volunteers interested. We set up a check in and chat service, vetted, trained volunteers. Between 1st December 2020 and 31st March 2021 36 volunteers were supporting older vulnerable people across Powys. Volunteers would regularly call our clients and brightened up their day. Many volunteers contact several clients each week.

Mair said "The service that ACP has provided me has been very good and I have enjoyed talking to Mary. We have similar interests, so it has given us lots to talk about. Last week Mary came to visit me, and we spent most of the day together. I had built an impression of what Mary looked like while we were chatting and when we met, she was nothing like the image I had in my head, but it was lovely to meet her, and I really enjoyed spending the time together and look forward to seeing her again."

Mary said "I was a bit concerned about making my first call to Mair back in December even though I do like to talk! I needn't have worried as Mair likes to chat just as much, if not more! We both like the countryside, gardening, food and rural life. ACP did a good job matching us up. We talk about current affairs as well and regularly put the world to rights. There's certainly been no shortage of news stories for us to discuss. I was really pleased to visit Mair although she wasn't how I imagined her at all. She made me feel welcome in her home and we chatted for ages. I hope to visit again soon. Being a tele-befriender has made me appreciate the challenges that getting older can bring and I certainly enjoy the hour a week we share. It's been a really positive experience for me."

During the Covid-19 pandemic Mair felt very cut off and lonely. She used to have a tele-befriender from another organisation, but they retired so Mair was really missing the weekly calls and being able to put the world to rights.

What did ACP do that made a difference?

A new tele-befriender who had similar interests to Mair, Mary Davies, was set up and calls commenced. Regular checks were made to see if the calls were going well and both Mary and Mair said that they were enjoying their calls.

What outcomes did you achieve?

Having a tele-befriender calling Mair on a regular basis gave Mair something to look forward to and has made her feel less isolated during the pandemic. Mair's son said that the calls have been brilliant and that his mum loves them.

Organisation achievements

In November 2018 we successfully achieved Age UK Organisational Quality Mark which is endorsed by the Charity Commission. Also achieving the Advice and Quality Mark in September 2017.

**AGE CYMRU POWYS
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FOR THE YEAR ENDED 31 MARCH 2021**

ACCOMMODATION AND STAFING

Office accommodation

We operate from two offices: Llandrindod Wells and Newtown.

Staff

Gail Colbridge	- Chief Officer
Sarah Bone	- Operations Officer
Rhian Williams	- Information and Advice Officer
Amy Greaves	- Information and Advice Outreach Officer
Louise Croad	- Information and Advice Outreach Officer
Nikki Trow	- Information and Advice Trainee
Yvonne Bufton	- Simply Nails Co-ordinator
Steve Cadwallader Jones	- Handyman/Connected Generations Outreach Worker
Cath Midgley	- Volunteer Coordinator
Kasie Fury	- Trainee Administrator
Gethin Edwards	- Mamwlad Officer
Gwyneth Barrowclough	- Veterans Wellbeing Officer

Volunteers

Thank you to all the wonderful volunteers that offer their time freely to support our vital services.

PARTNERSHIP

Partnerships and networks

Employees and trustees of Age Cymru Powys attend the following partnership and network meetings:

- Older Peoples Partnership Board
- Farming Network
- Powys Advocacy Network
- Dementia Friendly Communities Group
- Community Transport Forum
- CSert Covid19 response Network
- Age Cymru Information and Advice Network
- Age Cymru Chief Officer's Network
- Age Cymru Advocacy Network

Wider networks

Age Cymru Powys is committed to working in partnership across the County of Powys, within Wales, the UK, and with the wider Age Cymru movement. We are a member of voluntary sector umbrella organisations; Powys Association of Voluntary Organisations (PAVO) and Wales Council for Voluntary Action (WCVA). Employees and trustees are members of a wide variety of networks, partnerships and working groups covering a range of topics from advocacy, adult protection, I&A and public affairs.

FINANCIAL REVIEW

Total Incoming Resources in the year were £460,714 (2020 - £217,624). Expenditure was £264,613 compared to £215,849 for the previous year. Net income for the year was £196,101 compared to £1,775 for the previous year. The net movement in funds were net income for Restricted Funds of £115,583 (2020 - net expenditure of £594) and net income for Unrestricted Funds of £80,518 (2020 - Net income £2,369) details of which are provided in the notes to the Financial Statements.

Principal Funding Sources

Details of principal funding sources for the year ended 31 March 2021 are provided in note 2 of the Financial Statements.

Reserves Policy

The Trustees will establish a policy whereby the unrestricted funds not committed or invested in tangible fixed assets, or held in designated funds, ('the free reserves') held by the Charity should be between three and six months of budgeted expenditure which is estimated currently would be £150,000. At this level the Trustees feel they would be able to continue the current activities of the Charity in the event of a significant drop in funding. The actual free reserves at 31 March 2021 were £137,312 (2020 - £63,135), which falls below the target level at this date. However, the trustees are aware of this and have a strategy to build reserves through planned operating surpluses in future years.

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Age Cymru Powys is a registered charity, number 1174222 (formerly number 1149048) and is a private limited company, number 8212122, which was registered with Companies House on 12 September 2012.

Key Management Personnel

The trustees and the Chief Officer are the key management personnel. During the year, all trustees gave their time freely and no trustee received any remuneration.

The Chief Officer's salary is benchmarked against senior staff in other similar voluntary organisations, including other equivalent sized local Age Cymru partners. Our policy is to review the pay of the senior staff member on an annual basis. Where funding allows, we will seek to increase salary in accordance with average earnings.

Major risks

Age Cymru Powys undertook a comprehensive strategic planning during covid19 pandemic. This identified possible risks and opportunities for the organisation. The subsequent risk register is reported to Board meetings. Actions have been taken to reduce risks and develop possible opportunities. For example, dependency on certain funding streams has been addressed by seeking funding from a wider variety of sources and undertaking fundraising for unrestricted funds.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Age Cymru Powys	
Registered Charity Number:	1174222	
Registered Company Number:	8212122	
Registered Office:	Marlow South Crescent Llandrindod Wells Powys LD1 5DH	
Trustees:	Christopher Eatherton Michael Harris Gwyneth Bird Adrian Foulkes Ian Phelps	Chair (Appointed 15 April 2021) Chair (Resigned 10 March 2021)
Secretary:	Gail Colbridge	
Bankers:	HSBC plc The Cross 1 Broad Street Newtown Powys SY16 2LX	
Independent Examiner:	A C Jones BSc (Econ), FCA Andrew Jones & Co The Old Surgery Spa Riad Llandrindod Wells Powys LD1 5EY	

**AGE CYMRU POWYS
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF AGE CYMRU POWYS**

I report on the accounts of the Company for the year ended 31 March 2021, which are set out on pages 10 to 20.

Respective Responsibilities of Trustees and Examiner

The Charity's Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ICAEW (the Institute of Chartered Accountants in England and Wales).

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the requirements
 - (a) to keep accounting records in accordance with section 386 of the Companies Act 2006 and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and have not been met;
or
to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts be reached.

A C Jones BSc (Econ), FCA
Andrew Jones & Co
Chartered Accountants
The Old surgery
Spa Road
Llandrindod Wells
Powys
LD1 5EY

2 December 2021

AGE CYMRU POWYS
STATEMENT OF FINANCIAL ACTIVITIES
(Including Income and Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income					
Donations and legacies		3,138	-	3,138	4,023
Charitable activities		64,086	371,884	435,970	190,555
Other trading activities		21,602	-	21,602	23,035
Investments		4	-	4	11
Total income	2	<u>88,830</u>	<u>371,884</u>	<u>460,714</u>	<u>217,624</u>
Expenditure					
Costs of raising Funds		875	-	875	456
Charitable activities		18,720	245,018	263,738	215,393
Total expenditure	3	<u>19,595</u>	<u>245,018</u>	<u>264,613</u>	<u>215,849</u>
Net (outgoing)income/resources before transfers		69,235	126,866	196,101	1,775
Transfers between funds	5	<u>11,283</u>	<u>(11,283)</u>	-	-
Net income /(expenditure) and Net movement in funds		80,518	115,583	196,101	1,775
Total Funds brought forward		66,409	36,876	103,285	101,510
Fund Balances carried forward		<u>146,927</u>	<u>152,459</u>	<u>299,386</u>	<u>103,285</u>

The statement of financial activities includes gains and losses recognised for the year.

All of the income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 12 to 20 form an integral part of these Financial Statements.

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

The notes on pages 12 to 20 form an integral part of these Financial Statements.

1. ACCOUNTING POLICIES

Charity information

Age Cymru Powys is a private company limited by guarantee incorporated in England and Wales. The registered office is Marlow, South Crescent, Llandrindod Wells, Powys, Wales, LD1 5DH.

1.1 Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

Figures contained in the financial statements have been rounded to the nearest pound.

Cash flow statement

As a small charity it has availed itself of the amendment to the Statement of Recommendation Practice: 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) issues on 16 July 2015 and amended on the 2 February 2016 and not prepared a cash flow statement.

1.2 Preparation of accounts on a going concern basis

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

1.3 Charitable funds

General Funds

These funds are available for the general purpose of the charity, to be use in the accordance with the charitable objects at the discretion of the trustees.

Restricted funds

These are funds that can only be used for a particular restricted purpose within the objects of the charity. Restrictions arise when a specific donor or when the funds are raised for a particular purpose

1.4 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

The charity is fortunate in the level of support it receives from volunteers, without which considerable expense would be incurred. It is not thought meaningful or practicable to put a monetary value on this support, but the trustees are extremely grateful to those who provide it.

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES (continued)

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Costs of raising funds

These costs include the costs of fundraising.

Charitable activities

This includes all expenditure directly related to the aims of the charity.

Governance costs

These 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 Independent Examination, legal advice for trustees and 10% of the salary cost of the Development Manager for time spent on dealing with constitutional and statutory requirements.

Expenditure by the charity in the year has been split between Unrestricted Funds and Restricted Funds and analysed between charitable activities, governance costs and the cost of generating funds.

1.6 Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided so as to write off the cost of an asset over its useful economic life, which is considered to be between 3 and 5 years at 33.33% and 20% straight line.

1.7 Cash and cash equivalents

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

1.8 Financial instruments

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

Basic financial liabilities

Liabilities are recognised in the Statement of Financial Activities as they become payable.

1.9 Retirements benefits

The charity operates a defined contribution scheme for the benefit of its employees. The assets of the scheme are held separately from those of the charity. Contributions payable are charged to the profit and loss account in the year they are payable and are charged against unrestricted funds.

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES (continued)

1.10 Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the lease

1.11 Taxation

As a registered charity, Age Cymru Powys is entitled to the exemption from taxation in respect to income and capital gains received with sections 478-489 of the corporation tax Act 2010 and section 256 of the Taxation Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

1.12 Debtor

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

1.13 Creditor and provisions

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

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

2. Income

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Donations and legacies				
Donations and gifts	3,138	-	3,138	4,023
	<u>3,138</u>	<u>-</u>	<u>3,138</u>	<u>4,023</u>
Income from charitable activities				
Grants received	25,225	371,884	397,109	190,555
Service contracts	38,861	-	38,861	-
	<u>64,086</u>	<u>371,884</u>	<u>435,970</u>	<u>190,555</u>
Income from other trading activities				
Fund raising income	196	-	196	1,940
Session income	17,437	-	17,437	19,041
Other income	3,969	-	3,969	2,054
	<u>21,602</u>	<u>-</u>	<u>21,602</u>	<u>23,035</u>
Income from investments				
Interest receivable	4	-	4	11
	<u>4</u>	<u>-</u>	<u>4</u>	<u>11</u>
Total Income	<u>88,830</u>	<u>371,884</u>	<u>460,714</u>	<u>217,624</u>
Grants Receivable were as under				
Welsh Government	-	-	-	56,721
Powys Training Health Board	-	30,825	30,825	11,500
Big Lottery Fund	-	48,923	48,923	51,685
Age Cymru / UK	15,000	67,754	82,754	57,230
ICF	-	-	-	13,419
Veterans Project	-	57,256	57,256	-
WCVA	-	41,461	41,461	-
Community Fund	-	39,479	39,479	-
Mamwlad	-	36,748	36,748	-
Jobs Growth Wales	-	2,559	2,559	-
Severn Water	-	2,000	2,000	-
Margaret Davies	-	5,000	5,000	-
Powys County Council	10,000	-	10,000	-
Citizens Advice Ceredigion	-	2,500	2,500	-
Moondance	-	33,920	33,920	-
Individual Grants	225	-	225	-
HMRC CJRS	-	3,459	3,459	-
	<u>25,225</u>	<u>371,884</u>	<u>397,109</u>	<u>190,555</u>

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

3. Expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Costs of raising funds				
Fund raising costs	875	-	875	456
	<u>875</u>	<u>-</u>	<u>875</u>	<u>456</u>
Expenditure on charitable activities				
Staff costs	3,146	200,547	203,693	148,934
Building costs	1,579	9,967	11,546	20,413
Staff travel and subsistence	2,187	6,828	9,015	14,665
Office costs	4,535	11,545	16,080	11,782
Direct Project costs	494	7,641	8,135	2,240
Professional and legal fees	851	3,630	4,481	5,145
Sundry costs	296	44	340	852
Depreciation of owned fixed assets	2,092	729	2,821	1,215
Governance costs (see note 4)	3,540	4,087	7,627	10,147
	<u>18,720</u>	<u>245,018</u>	<u>263,738</u>	<u>215,393</u>
Total Expenditure	<u>19,595</u>	<u>245,018</u>	<u>264,613</u>	<u>215,849</u>

4. Governance costs

	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
Staff costs	-	3,826	3,826	3,828
Office Costs	86	-	86	-
Independent examination	600	-	600	600
Accountancy	1,389	261	1,650	1,650
Legal fees	1,223	-	1,223	3,697
Trustee expenses	-	-	-	-
Bank charges	242	-	242	372
	<u>3,540</u>	<u>4,087</u>	<u>7,627</u>	<u>10,147</u>

**AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

5. Transfers between funds

The transfer between funds in the year was:

	2021	2020
	£	£
Transfer of restricted Funds to unrestricted funds		
Harry Tuffin Trust	250	-
Margaret Davies Trust	1,487	-
Transfer unrestricted funds to restricted funds		
Simply Nails	(1,497)	(104)
Transfer core costs from unrestricted funds to restricted funds		
Information and advice	-	11,368
Handy Man	2,607	-
Warm Homes	8,436	-
	11,283	11,264

6. Employees

Number of employees

The average monthly number of employees during the year was:

	Total 2021	Total 2020
	Number	Number
Office staff	13	10

	2021	2020
	£	£
Employment costs		
Gross salaries	193,145	141,886
National Insurance less SMP	8,806	6,490
Pensions	5,568	4,386
	207,519	152,762

There were no employees whose emoluments, including pension contributions and bonuses, for the current or previous year, were greater than £60,000.

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

6. Tangible fixed assets

	Office Equipment £	Total £
Cost		
At 1 April 2020	14,821	14,821
Additions	9,162	9,162
At 31 March 2021	23,983	23,983
Depreciation and impairment		
At 1 April 2020	11,547	11,547
Charge for the year	2,821	2,821
At 31 March 2021	14,368	14,368
Carrying amount		
At 31 March 2021	9,615	9,615
At 31 March 2020	3,274	3,274

7. Debtors – amounts falling due within one year

	2021 £	2020 £
Grant receivable	30,825	18,466
Prepayments and accrued income	47,303	7,441
	78,128	25,907

8. Creditors – amounts falling due within one year

	2021 £	2020 £
Tax and Social Security	3,885	1,826
Creditors	10,580	10,279
Accruals and deferred income	2,454	5,530
	16,919	17,635

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

9. Funds

The funds of the charity are:

	At 1 April 2020	Income Resources	Resources Expended	Transfers	At 31 March 2021
	£	£	£	£	£
Unrestricted Funds					
General Funds	66,409	88,830	(19,595)	11,283	146,927
	<u>66,409</u>	<u>88,830</u>	<u>(19,595)</u>	<u>11,283</u>	<u>146,927</u>
Restricted Funds					
Restricted Income Funds					
EngAGE	85	-	-	-	85
Harry Tuffin Trust	250	-	-	(250)	-
Connected Generations	6,708	48,923	(55,631)	-	-
Margaret Davies Trust	1,579	-	-	(1,579)	-
Tesco Bags of Help	253	-	-	-	253
Aging Well Alcohol Program	3,470	-	(3,470)	-	-
Aging Well Mature Movers	2,207	-	-	-	2,207
Age UK Isolation & Loneliness	1,000	-	-	-	1,000
Handy Man Project	2,701	-	(94)	(2,607)	-
Warm Homes	9,101	-	(665)	(8,436)	-
Veterans Project	8,812	57,256	(16,990)	(1,457)	47,621
ICF I&A	710	-	-	(710)	-
Simply Nails	-	11,500	(12,997)	1,497	-
Mamwlad	-	36,748	(36,748)	-	-
Age Cymru/UK – Emergency	-	29,072	(17,509)	-	11,563
Severn Water	-	2,000	(1,452)	-	548
Margaret Davies	-	5,000	(3,632)	-	1,368
Hope Project 1 & 2	-	9,361	(4,235)	-	5,126
WCVA – Emergency	-	41,461	(39,559)	-	1,902
Jobs Growth Wales	-	2,559	(2,559)	-	-
Community Fund	-	39,479	-	-	39,479
ICF Powys D2RA	-	19,325	(18,468)	-	857
I & A AC Collaboration	-	26,821	(26,821)	-	-
Advicelink	-	2,500	-	-	2,500
Dementia Advocacy Hosting	-	2,500	-	-	2,500
Moondance	-	33,920	-	-	33,920
HMRC - JRS	-	3,459	(3,459)	-	-
Restricted Capital Funds					
Margaret Davies Trust	-	-	(69)	92	23
ICF I&A	-	-	(237)	710	473
Veterans Project	-	-	(423)	1,457	1,034
	<u>36,876</u>	<u>371,884</u>	<u>(245,018)</u>	<u>(11,283)</u>	<u>152,459</u>
Total Funds	<u>103,285</u>	<u>460,714</u>	<u>(264,613)</u>	<u>-</u>	<u>299,386</u>

**AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

The purposes of Restricted Income Funds are:

EngAGE grant supports over 50 forum and represents members' views at strategic level.

The National Lottery Connected Generations was for a project to support people aged 50 plus.

Margaret Davies Trust funding was a contribution to deliver services rurally for volunteers and staff costs.

Tesco Bags of Help is funding received for the Happy Feet project to purchase specialised equipment for Simply Nails.

PDAC funding for an Aging Well Alcohol Program.

Age UK funding for Aging Well Mature Movers.

Age UK funding an Isolation and Loneliness project.

Age UK Warm Homes & Handy Man Project funding to undertake Home Energy Checks to reduce fuel poverty

Age Cymru Veterans Project identifying older veterans who may need support providing low level advocacy

Simply Nails grant is provided for a Toe Nail cutting service for people aged 50 plus. The project is run by a volunteer coordinator who trains under the guidance of the NHS Podiatry Service local volunteers. We currently operate clinics at Llandrindod Wells, Builth Wells, Brecon, Crickhowell, Llanidloes, Newtown, Llansantffraid, Welshpool, Knighton and Ystradgynlais.

Mamwlad – Funded by Welsh Government to support older farmers and their families in Powys

Age Cymru Emergency- Rapid response and scale up work in response to covid 19

Severn Water- to support older vulnerable people in Powys in response to covid 19 pandemic

Margaret Davies- to support older vulnerable people in Powys in response to covid 19 pandemic

Hope Project- Working together to deliver low level advocacy provision across Wales through partnership working with brand partners and Age Connects across Wales

WCVA Emergency- to support older vulnerable people in Powys in response to covid 19 pandemic

Jobs Growth Wales

The National Lottery Community Fund- to support older vulnerable people in Powys in response to covid 19 pandemic

ICF Powys D2RA- to support older vulnerable people in Powys in response to covid 19 pandemic and to scale up offering home from hospital support and I&A advice

I & A AC Collaboration- Working together to deliver better I&A provision across Wales through partnership working with Brand partners across Wales

Advicelink- Delivering I&A provision in collaboration with Citizens Advice in West Wales and Age Cymru Dyfed.

Dementia Advocacy Hosting- Working together as a network to deliver dementia advocacy provision across Wales through partnership working with brand partners across Wales

Moondance

HMRC JRS- funding to encourage younger people into the workplace

The purposes of Restricted Capital Funds are:

Age Cymru Veterans Project funding for a laptop.

ICF I&A funding for a laptop.

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

10. Analysis of net assets between funds

	Tangible Fixed Assets £	Net Current Assets £	Total 2021 £
Unrestricted Funds	8,085	138,842	146,927
Restricted Funds	<u>1,530</u>	<u>150,929</u>	<u>152,459</u>
	<u>9,615</u>	<u>289,771</u>	<u>299,386</u>

11. Trustees

No remuneration or expenses were paid to Trustees in the year ended 31 March 2021 (2020 – £Nil).

**AGE CYMRU POWYS
BALANCE SHEET AT 31 MARCH 2021**

	Note	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	7		9,615		3,274
Current assets					
Debtors	8	78,128		25,907	
Cash at bank and in hand		<u>228,562</u>		<u>91,739</u>	
		306,690		117,646	
Liabilities					
Creditors: Amounts falling due within one year	9	<u>(16,919)</u>		<u>(17,635)</u>	
Net current assets			289,771		100,011
Net assets	12		<u>299,386</u>		<u>103,285</u>
The Funds of the Charity					
Restricted funds	10		152,459		36,876
Unrestricted income funds	10		<u>146,927</u>		<u>66,409</u>
Total Charity Funds	12		<u>299,386</u>		<u>103,285</u>

For the year in question, the charitable company was entitled to exemption from an audit under section 477 of the Companies Act 2006.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of the accounts.

Approved by the Trustees on 2 December 2021 and signed on their behalf by:



Christopher Eatherton
Chair

Company registration No. 8212122

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

ACKNOWLEDGEMENTS

Thank you

Thanks, must be given to the following for the support we have received over the year. We are grateful for funding from all our funders in the year from, Powys Teaching Health Board, Funds (Via PAVO), Welsh Government, Age UK, Big Lottery Fund, E. ON and Armed Forces Covenant Trust to fund our services. Thanks also to all those individuals who have kindly donated money and their time to support the work of Age Cymru Powys throughout the year.

RESPONSIBILITIES OF THE BOARD OF TRUSTEES

The trustees (who are also directors of Age Cymru Powys for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these Financial Statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company 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 corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Report of the Trustees has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2015) and in accordance with special provisions of Part 15 to the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 2 December 2021 and signed on its behalf by:



Christopher Eatherton
Chair

Charity registration number: 1174222
Company registration number: 8212122

AGE CYMRU POWYS
(A company limited by guarantee
and not having a share capital)

ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

**AGE CYMRU POWYS
YEAR ENDED 31 MARCH 2021**

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**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

The trustees are pleased to present their Annual Directors' Report together with the Financial Statements of the charity for the year ending 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The Financial Statements comply with the Charities Act 2011, the Companies Act 2006, the 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 2015).

Chair's Introduction

I have been Chair of Age Cymru Powys' Board of Trustees since 15 April 2021 and could not have predicted the challenges the charity was about to face at that time. At the end of 2019 we unfortunately lost our Advocacy contract and despite our efforts to protect the employment of some members of staff difficult conversations were necessary leading to the loss of personnel.

So, it is with great gratitude to our Chief Officer, Gail Colbridge, that I am pleased to report that the year to March 2021 although presenting its challenges we have adapted and responded well. The foresight of our Chief Officer at the onset of the COVID-19 pandemic meant that the services we provide were quickly adapted to best serve our community particularly with the check in and chat service.

We are a very fortunate organisation to have this leadership and the commitment and loyalty of our very small staff numbers. The willingness of the staff to respond to the changing landscape experienced due to COVID-19 has been especially welcomed and respected by the Trustees. Many thanks to you all.

I express my thanks to the many funders for their support. 2021/22 and beyond will present some difficulties and distinct challenges for our organisation not least in the area of funding as we face a future of economic uncertainty as will the funding bodies of the charity. I am confident that with the continued strong leadership of Gail and commitment of the staff team those challenges will be met.

Christopher Eatherton
Chair of Trustees

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

OBJECTIVES AND ACTIVITIES

Age Cymru Powys will work to improve quality of life for older people* in Powys.

*All people can be in need of help at certain times of their lives. Older people in need will be those who are isolated geographically, socially or economically in Powys or who have health needs which impact upon their lives. This will be the group for whom our services will be focused.

The aim of Age Cymru Powys (ACP) is to provide excellent quality services tailored to the needs of older people in Powys. To raise the profile of age issues and enable the voices of older people to positively influence policy and provision.

Be the valued, effective, reputable and expert provider of services

We will:

- Involve older people in what we plan, deliver and evaluate, positively promote older age and deliver services that are relevant for older people in Powys
- Maximise the use of volunteers in supporting our organisation and our service delivery
- Achieve Age UK I&A Quality Programme, Standards for Health Services in Wales, Quality Performance Mark
- Monitor and evaluate all aspects of our work and of the organisation and measure the impact we have on older people
- Make the most effective and efficient use of our limited resources and seek to broaden our funding base to increase our sustainability
- Continue to promote and invest in learning and development opportunities for our staff
- Ensure good governance and legal compliance through investment in and support for trustees

We work to collaborate with other organisations across Powys and Wales enhancing services and avoiding duplication

We will:

- Continue to develop our knowledge and awareness of services available to support older people and make links with these services to enable effective signposting and referrals
- Maintain our existing links with services we refer into
- Develop further effective partnerships to holistically meet the needs of vulnerable older people
- Attend and contribute positively to relevant networks within Powys and Wales
- Consider all service development proposals as potential partnerships

OUR SERVICES AND PERFORMANCE

The charity has offices in both Llandrindod Wells and Newtown and is able to offer its services throughout the county.

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

Information and Advice

Age Cymru Powys operates a free, confidential information and advice service for people aged 65+ but the focus of our work is for vulnerable older people. We also support their carers and families.

Opening hours for telephone advice are Monday to Friday, 9am to 4pm. We are working in collaboration with Age Cymru Advice line, and they help us answer calls 12pm to 4pm Monday to Friday. Our advisers are available to speak with Monday to Friday 9am-12pm. We provide home visits for older people with disabilities to support with completing benefits checks and forms, this is by appointment only.

Service enquirers needing to access information about Age Cymru Powys services can call outside of these hours. These are picked up by an administrator 5pm to 8pm, also 9am to 5pm on Saturdays.

Age Cymru Powys can offer information and/or advice on the following:

Benefits and money

- ▣ Carry out a benefit check – covering pensions, means-tested benefits and disability related benefits.
- ▣ Consumer issues including support to save money on energy bills, switching supplier, accessing grants to combat fuel poverty.
- ▣ Provide support in claiming benefits or helping the older person access other financial help.
- ▣ Challenge benefit authorities if the decision is not in their favour – or refer on to an independent advice agency to do so.

Social care

- ▣ Advise users on statutory and non-statutory social care services available, on eligibility criteria (financial and non-financial) and whether they may be eligible and what other options are available.
- ▣ Provide support in gaining access to social care services and equipment.
- ▣ Challenge statutory authorities if user has difficulty gaining their rights – or refer on to Local Authority or Health Board funded Advocacy Service.

Housing options

- ▣ Use advice skills to help users assess their housing needs. Help users access other local independent advice agencies if available.
- ▣ Make available to client's details of local sheltered housing and residential care options, and other housing and maintenance options.
- ▣ Refer on to national level specialist support where appropriate.

Local Services and support

- ▣ Keep up to date and make available to users, details of local services and support, both statutory and non-statutory, which are appropriate and beneficial for older people.

During 2020/2021, we received 2659 contacts for people requiring Information and Advice.

A large proportion of our work involves supporting older people to claim additional benefits by advising of their rights and entitlements and helping them to apply for benefits they didn't know they were entitled to. During the year, our I&A team supported older people to successfully claim over £783,274.85 in annualised benefits.

Currently our work has changed to focus on those over 65+ due to the complexities of people requiring support during the Covid -19 pandemic. During this time, we saw staff moving into information and advice and other services change. We offered every older person a Safe and Well Check and worked tirelessly to maintain stability and improved wellbeing for those older people struggling during this time.

Urgent Cases were prioritised. As we resume to some form of normality in the next coming year, we expect further increase in demands for the service and continued complex cases. As many people only dealt with essential urgent issues, which has the potential to compound their issues.

Age Cymru Powys has alternative office status granted by DWP and all of our Advice staff are pension service nominated officers and are able to verify documents and are able to help with filling out forms, avoiding the need for clients to send sensitive information through the post.

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

In September 2017 the service successfully achieved the Advice and Quality Mark.
Client Comment I&A

"Thanks largely to your help I've just been given the £60 Attendance Allowance, thank you very much.
I have now switched my Electricity provider and have started to compile a list of my annual outgoings.
I'm getting a grip on my finances which I should never have relaxed.

Warm Home Initiative Benefits

During September to March 21 Age Cymru Powys was funded by Age UK and EON to support vulnerable older people check if they were receiving all their benefits entitlements and to check that they were claiming warm home discount. We also would refer them to providers if we identified they may benefit from a new boiler or other energy efficiency scheme.

During this period 481 benefits checks were undertaken

Total on low income 13%,

Total vulnerable 51%

Total low income & vulnerable 23%

Total 86 % in or at the risk of fuel poverty

Warm Home Initiative Home Energy Checks

During September to March 21 Age Cymru Powys was funded by Age UK and EON to support vulnerable older people check if they were staying warm and offering a home energy check. The home energy check was either delivered over the telephone or at the home address. The Home energy officer would holistically discuss home energy and would install small measures to save money of the vulnerable older persons energy bills. Items installed, were light bulbs, radiator foils, draft excluders, timers, boiler jackets. We also would refer them to providers if we identified they may benefit from a new boiler or other energy efficiency scheme.

The Home Energy Officer provided practical advice in the home on:

- General: electrical safety; health and cold, damp housing.
- Behaviour-change: energy use and energy saving practices.
- Systems, appliances and devices: safe, energy-efficient usage; temperature controls and timers.
- Money matters: income maximisation (benefits, winter fuel payments, warm home discount, cold weather payments) and budgeting; bills and smart metres; energy debts and solutions (supplier and hardship funds) ; access to loans and grants (Nest, Arbed, ECO schemes etc).
- Energy suppliers: legal rights/responsibilities; payment methods; tariffs, capping and priority services register; switching.
- Building/technical: energy efficiency improvements; water ingress, damp, condensation and air quality solutions.
- Private tenants: legal rights to supply, systems, appliances and energy efficiency improvements.
- 'Warm' referrals to relevant services.

During this period 78 Home Energy Checks were provided across Powys.

Connected Generation

This collaborative project is made up of an alliance of Credu, Age Cymru Powys, Disability Powys, Powys Citizens Advice and Royal Voluntary Service. It is designed to facilitate and enable the most vulnerable older people to achieve self-determined, sustainable livelihoods using an innovative hybrid of methods that have a strong co-productive ethos.

The project supports older people through building on individual strengths, social networks and enriching the relationship between citizen and service providers. It will also model a positive approach to enabling a growing aging population to thrive and sustain optimum wellbeing, tackling isolation and loneliness and improving financial situations. Older people referred to this project are supported and enabled by Disability Powys, Credu or Age Cymru Powys.

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

Powys Citizens Advice provide support on more complex legal matters (e.g., tribunals and appeals). The Volunteer support element is led by Royal Voluntary Service who leads on the recruiting, ongoing training of volunteers, supporting project beneficiaries to become volunteers and supporting any element of the project depending upon skills and interests. This exciting project is funded by Big Lottery

Simply Nails

Simply Nails has been successfully running since 2010 and it started as a basic and affordable toenail cutting service across Powys. This year and last year the service has been transitioning dealing with increased cases tackling issues more than its original remit. Currently there are two offers a basic service provided by volunteers and an enhanced service provided by the coordinator who is a trained Foot Care Practitioner.

The service is mainly for people over the age of 50 with disabilities who are no longer able to reach their feet due to a number of health reasons such as sight impairment, arthritis, hip operations or simply find it impossible to reach their feet. Most of our clients are aged between 75+ to 94+.

Age Cymru Powys currently have 9 volunteers, all active cutters have a current DBS, trained by Age Cymru Powys and training by Powys Teaching Health Board. We currently have 9 clinics, some of the clinics operate twice a month and are extremely well subscribed. The service provided 981 individual toenail-cutting appointments during June 2020 – March 2021 operating for 7 months in total. Received 194 podiatry referrals, 130 who attended SN. Previously we had up to 10 pod referrals per month last year, this year this increased to 32 pod referrals that is 8 per week. Average clients seen per week 34 a 31% increase on the previous year. Influx of volunteers through promotion via Facebook, these were eventually trained and retained some volunteers to support the safe delivery during the pandemic.

The Simply Nails project has evolved from a basic toenail cutting service to an enhanced service delivered by the fully qualified foot health practitioner, alongside trained volunteers. The volunteers are responsible for carrying out the basic service which includes a cut and file, for those clients who have no pathological conditions. The foot health practitioner carries out specialist treatments, including corns, calluses, hard nail treatment and ingrowing toenails. This in turn has given PTHB Podiatry a referral pathway for clients to source an affordable specialist footcare service.

We are able to provide a service to those with diabetes where there has been a referral from NHS Podiatry. The nail cutting service is not suitable for persons who have severely thickened, deformed or painful toenail, on steroids, taking any blood thinners and who suffer from Rheumatoid Arthritis, unless they NHS Pod have referred them. The ability of the Foot Health Practitioner to conduct health assessments alleviates the pressure from PTHB Podiatry and allows the team to concentrate on more urgent complex cases. Simply Nails clients with more serious foot complications are referred into the NHS Podiatry service as necessary. 2020-2021 we supported 981 sessions delivered in the community urgent footcare clinics.

Coronavirus- We have been delivering urgent footcare in Powys communities following Welsh Government guidance

Mamwald

The aim is to ensure that the most socially and physically isolated older people in Powys have knowledge of and access to support services to improve their quality of life. Through collaborative working, our work targets the farming community who are naturally independent and reluctant to seek help.

Total New clients to date =

Direct 142 & In-direct 15

Breakdown as follows:

Care and Repair 77 new clients of which:

80% of Care & Repair clients have received a Healthy Home Assessment

64% of these require home adaptations, 43% of which will be small adaptations.

100% of adaptations will assist in the reduction of falls.

100% have been offered an income assessment.

22% have received advice on heating and energy efficiency.

CRP Client % across Powys – North 58% Mid 39% South 3%

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

Age Cymru Powys

65 Direct + 15 In-direct (family circles)

ACP has identified an additional 15 in-direct clients within family circles who have benefited from the *Marnwlad* project.

100% of Age Cymru Powys clients have been offered an income assessment.

ACP Client % across Powys - North 52.5% Mid 27.5% South 20%

Referrals are steady via internal sources, community connectors, inter agency referral, self-referral into the organisation due to publicity and marketing.

One volunteer has been enrolled for the Project Support Group. The aim is for the Group to be fully established by the end of Q2 Year 2.

Veterans should not be forgotten

This project commenced July 2020 with the employment of a Veteran who has been able to develop and implement a veteran specific information and advice service for older veterans and their families in Powys including peer-to-peer generic advocacy service for veterans aged 65+. Increasing the knowledge of veterans aged 65+ across Powys of care and preventative services available and how to access them and how to make their voice heard. A network of volunteers developed from the wider veterans' community supporting veterans. Successful funding secured and benefits obtained for veterans needing additional help and services. The aim of this project was to ensure that the most socially and physically isolated older Veterans in Powys have knowledge of and access to support services to improve their quality of life. Through collaborative working with other partners in Powys it targeted the Veteran community who are naturally independent and reluctant to seek help.

Quotes/Feedback

Mrs. X stated that she has been overwhelmed by the help provided, supporting her all the way and without this service she said she would have not been able to cope. Getting the alterations done to her bathroom will mean so much to her and she is very grateful for a new cooker, but more importantly having the weekly contact made her feel that someone cared. She is extremely grateful.

Case Study 2

1. About the person

Mr X a disabled Veteran living on his own with poor very mobility and in low spirits.

2. What was the situation?

Mr X had a Mobility aid chair – He had an old second-hand rise and fall chair which he used all day and night, but this was broken and beyond repair and he was struggling to get out of the chair once he sat down. He had no money to purchase a new one.

3. What did Age Cymru Powys do to make a difference, what was achieved?

Contact made with SSAFA and it was established that some assistance would be available to help. The result of this has been the purchase of new rise and fall chair for the Veteran

4. Quotes/Feedback

"I can't believe my luck; the new chair has made so much difference to me I am so lucky it is very comfortable, and I am able to get in and out of the new one without the problems I used to have it has made a huge difference to me - Thank you so much"

Veterans Supported July 2020 to January 2021

Have you served in the Armed Forces	63
Are you a relative of a Veteran	37
Are you associated with the Armed Forces	1
Are you a Spouse of a Veteran	9

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

Volunteering

In October 2020 in response to the pandemic we first advertised for C-19 volunteers and developed Check in & Chat as a separate service. This service was created from identified need in Powys. We worked collaboratively with other services and communities. We employed our very first volunteer coordinator and set about rapidly responding to the needs of older people. Many had become lonely and isolated due to the pandemic and the winter of 2020 many older people felt frightened about the impact of the virus was having on them from the need of what this need.

After a successful recruitment campaign, we were astounded to the offers of help from people living in the community that wanted to help us tackle the issues. Just in one campaign we had 68 volunteers interested. We set up a check in and chat service, vetted, trained volunteers. Between 1st December 2020 and 31st March 2021 36 volunteers were supporting older vulnerable people across Powys. Volunteers would regularly call our clients and brightened up their day. Many volunteers contact several clients each week.

Mair said "The service that ACP has provided me has been very good and I have enjoyed talking to Mary. We have similar interests, so it has given us lots to talk about. Last week Mary came to visit me, and we spent most of the day together. I had built an impression of what Mary looked like while we were chatting and when we met, she was nothing like the image I had in my head, but it was lovely to meet her, and I really enjoyed spending the time together and look forward to seeing her again."

Mary said "I was a bit concerned about making my first call to Mair back in December even though I do like to talk! I needn't have worried as Mair likes to chat just as much, if not more! We both like the countryside, gardening, food and rural life. ACP did a good job matching us up. We talk about current affairs as well and regularly put the world to rights. There's certainly been no shortage of news stories for us to discuss. I was really pleased to visit Mair although she wasn't how I imagined her at all. She made me feel welcome in her home and we chatted for ages. I hope to visit again soon. Being a tele-befriender has made me appreciate the challenges that getting older can bring and I certainly enjoy the hour a week we share. It's been a really positive experience for me."

During the Covid-19 pandemic Mair felt very cut off and lonely. She used to have a tele-befriender from another organisation, but they retired so Mair was really missing the weekly calls and being able to put the world to rights.

What did ACP do that made a difference?

A new tele-befriender who had similar interests to Mair, Mary Davies, was set up and calls commenced. Regular checks were made to see if the calls were going well and both Mary and Mair said that they were enjoying their calls.

What outcomes did you achieve?

Having a tele-befriender calling Mair on a regular basis gave Mair something to look forward to and has made her feel less isolated during the pandemic. Mair's son said that the calls have been brilliant and that his mum loves them.

Organisation achievements

In November 2018 we successfully achieved Age UK Organisational Quality Mark which is endorsed by the Charity Commission. Also achieving the Advice and Quality Mark in September 2017.

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

ACCOMMODATION AND STAFING

Office accommodation

We operate from two offices: Llandrindod Wells and Newtown.

Staff

Gail Colbridge	- Chief Officer
Sarah Bone	- Operations Officer
Rhian Williams	- Information and Advice Officer
Amy Greaves	- Information and Advice Outreach Officer
Louise Croad	- Information and Advice Outreach Officer
Nikki Trow	- Information and Advice Trainee
Yvonne Bufton	- Simply Nails Co-ordinator
Steve Cadwallader Jones	- Handyman/Connected Generations Outreach Worker
Cath Midgley	- Volunteer Coordinator
Kasie Fury	- Trainee Administrator
Gethin Edwards	- Mamwlad Officer
Gwyneth Barrowclough	- Veterans Wellbeing Officer

Volunteers

Thank you to all the wonderful volunteers that offer their time freely to support our vital services.

PARTNERSHIP

Partnerships and networks

Employees and trustees of Age Cymru Powys attend the following partnership and network meetings:

- Older Peoples Partnership Board
- Farming Network
- Powys Advocacy Network
- Dementia Friendly Communities Group
- Community Transport Forum
- CSert Covid19 response Network
- Age Cymru Information and Advice Network
- Age Cymru Chief Officer's Network
- Age Cymru Advocacy Network

Wider networks

Age Cymru Powys is committed to working in partnership across the County of Powys, within Wales, the UK, and with the wider Age Cymru movement. We are a member of voluntary sector umbrella organisations; Powys Association of Voluntary Organisations (PAVO) and Wales Council for Voluntary Action (WCVA). Employees and trustees are members of a wide variety of networks, partnerships and working groups covering a range of topics from advocacy, adult protection, I&A and public affairs.

FINANCIAL REVIEW

Total Incoming Resources in the year were £460,714 (2020 - £217,624). Expenditure was £264,613 compared to £215,849 for the previous year. Net income for the year was £196,101 compared to £1,775 for the previous year. The net movement in funds were net income for Restricted Funds of £115,583 (2020 - net expenditure of £594) and net income for Unrestricted Funds of £80,518 (2020 - Net income £2,369) details of which are provided in the notes to the Financial Statements.

Principal Funding Sources

Details of principal funding sources for the year ended 31 March 2021 are provided in note 2 of the Financial Statements.

Reserves Policy

The Trustees will establish a policy whereby the unrestricted funds not committed or invested in tangible fixed assets, or held in designated funds, ('the free reserves') held by the Charity should be between three and six months of budgeted expenditure which is estimated currently would be £150,000. At this level the Trustees feel they would be able to continue the current activities of the Charity in the event of a significant drop in funding. The actual free reserves at 31 March 2021 were £137,312 (2020 - £63,135), which falls below the target level at this date. However, the trustees are aware of this and have a strategy to build reserves through planned operating surpluses in future years.

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Age Cymru Powys is a registered charity, number 1174222 (formerly number 1149048) and is a private limited company, number 8212122, which was registered with Companies House on 12 September 2012.

Key Management Personnel

The trustees and the Chief Officer are the key management personnel. During the year, all trustees gave their time freely and no trustee received any remuneration.

The Chief Officer's salary is benchmarked against senior staff in other similar voluntary organisations, including other equivalent sized local Age Cymru partners. Our policy is to review the pay of the senior staff member on an annual basis. Where funding allows, we will seek to increase salary in accordance with average earnings.

Major risks

Age Cymru Powys undertook a comprehensive strategic planning during covid19 pandemic. This identified possible risks and opportunities for the organisation. The subsequent risk register is reported to Board meetings. Actions have been taken to reduce risks and develop possible opportunities. For example, dependency on certain funding streams has been addressed by seeking funding from a wider variety of sources and undertaking fundraising for unrestricted funds.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Age Cymru Powys	
Registered Charity Number:	1174222	
Registered Company Number:	8212122	
Registered Office:	Marlow South Crescent Llandrindod Wells Powys LD1 5DH	
Trustees:	Christopher Eatherton Michael Harris Gwyneth Bird Adrian Foulkes Ian Phelps	Chair (Appointed 15 April 2021) Chair (Resigned 10 March 2021)
Secretary:	Gail Colbridge	
Bankers:	HSBC plc The Cross 1 Broad Street Newtown Powys SY16 2LX	
Independent Examiner:	A C Jones BSc (Econ), FCA Andrew Jones & Co The Old Surgery Spa Riad Llandrindod Wells Powys LD1 5EY	

**AGE CYMRU POWYS
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF AGE CYMRU POWYS**

I report on the accounts of the Company for the year ended 31 March 2021, which are set out on pages 10 to 20.

Respective Responsibilities of Trustees and Examiner

The Charity's Trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The Charity's Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ICAEW (the Institute of Chartered Accountants in England and Wales).

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act 2011;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

- which gives me reasonable cause to believe that, in any material respect, the requirements
 - (a) to keep accounting records in accordance with section 386 of the Companies Act 2006 and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and have not been met;
or
to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts be reached.

A C Jones BSc (Econ), FCA
Andrew Jones & Co
Chartered Accountants
The Old surgery
Spa Road
Llandrindod Wells
Powys
LD1 5EY

2 December 2021

AGE CYMRU POWYS
STATEMENT OF FINANCIAL ACTIVITIES
(Including Income and Expenditure Account)
FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income					
Donations and legacies		3,138	-	3,138	4,023
Charitable activities		64,086	371,884	435,970	190,555
Other trading activities		21,602	-	21,602	23,035
Investments		4	-	4	11
Total income	2	<u>88,830</u>	<u>371,884</u>	<u>460,714</u>	<u>217,624</u>
Expenditure					
Costs of raising Funds		875	-	875	456
Charitable activities		18,720	245,018	263,738	215,393
Total expenditure	3	<u>19,595</u>	<u>245,018</u>	<u>264,613</u>	<u>215,849</u>
Net (outgoing)income/resources before transfers		69,235	126,866	196,101	1,775
Transfers between funds	5	<u>11,283</u>	<u>(11,283)</u>	-	-
Net income /(expenditure) and Net movement in funds		80,518	115,583	196,101	1,775
Total Funds brought forward		66,409	36,876	103,285	101,510
Fund Balances carried forward		<u>146,927</u>	<u>152,459</u>	<u>299,386</u>	<u>103,285</u>

The statement of financial activities includes gains and losses recognised for the year.

All of the income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 12 to 20 form an integral part of these Financial Statements.

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

The notes on pages 12 to 20 form an integral part of these Financial Statements.

1. ACCOUNTING POLICIES

Charity information

Age Cymru Powys is a private company limited by guarantee incorporated in England and Wales. The registered office is Marlow, South Crescent, Llandrindod Wells, Powys, Wales, LD1 5DH.

1.1 Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

Figures contained in the financial statements have been rounded to the nearest pound.

Cash flow statement

As a small charity it has availed itself of the amendment to the Statement of Recommendation Practice: 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) issues on 16 July 2015 and amended on the 2 February 2016 and not prepared a cash flow statement.

1.2 Preparation of accounts on a going concern basis

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

1.3 Charitable funds

General Funds

These funds are available for the general purpose of the charity, to be use in the accordance with the charitable objects at the discretion of the trustees.

Restricted funds

These are funds that can only be used for a particular restricted purpose within the objects of the charity. Restrictions arise when a specific donor or when the funds are raised for a particular purpose

1.4 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

The charity is fortunate in the level of support it receives from volunteers, without which considerable expense would be incurred. It is not thought meaningful or practicable to put a monetary value on this support, but the trustees are extremely grateful to those who provide it.

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES (continued)

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Costs of raising funds

These costs include the costs of fundraising.

Charitable activities

This includes all expenditure directly related to the aims of the charity.

Governance costs

These 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 Independent Examination, legal advice for trustees and 10% of the salary cost of the Development Manager for time spent on dealing with constitutional and statutory requirements.

Expenditure by the charity in the year has been split between Unrestricted Funds and Restricted Funds and analysed between charitable activities, governance costs and the cost of generating funds.

1.6 Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided so as to write off the cost of an asset over its useful economic life, which is considered to be between 3 and 5 years at 33.33% and 20% straight line.

1.7 Cash and cash equivalents

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

1.8 Financial instruments

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

Basic financial liabilities

Liabilities are recognised in the Statement of Financial Activities as they become payable.

1.9 Retirements benefits

The charity operates a defined contribution scheme for the benefit of its employees. The assets of the scheme are held separately from those of the charity. Contributions payable are charged to the profit and loss account in the year they are payable and are charged against unrestricted funds.

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES (continued)

1.10 Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the lease

1.11 Taxation

As a registered charity, Age Cymru Powys is entitled to the exemption from taxation in respect to income and capital gains received with sections 478-489 of the corporation tax Act 2010 and section 256 of the Taxation Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

1.12 Debtor

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

1.13 Creditor and provisions

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

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

2. Income

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Donations and legacies				
Donations and gifts	3,138	-	3,138	4,023
	<u>3,138</u>	<u>-</u>	<u>3,138</u>	<u>4,023</u>
Income from charitable activities				
Grants received	25,225	371,884	397,109	190,555
Service contracts	38,861	-	38,861	-
	<u>64,086</u>	<u>371,884</u>	<u>435,970</u>	<u>190,555</u>
Income from other trading activities				
Fund raising income	196	-	196	1,940
Session income	17,437	-	17,437	19,041
Other income	3,969	-	3,969	2,054
	<u>21,602</u>	<u>-</u>	<u>21,602</u>	<u>23,035</u>
Income from investments				
Interest receivable	4	-	4	11
	<u>4</u>	<u>-</u>	<u>4</u>	<u>11</u>
Total Income	<u>88,830</u>	<u>371,884</u>	<u>460,714</u>	<u>217,624</u>
Grants Receivable were as under				
Welsh Government	-	-	-	56,721
Powys Training Health Board	-	30,825	30,825	11,500
Big Lottery Fund	-	48,923	48,923	51,685
Age Cymru / UK	15,000	67,754	82,754	57,230
ICF	-	-	-	13,419
Veterans Project	-	57,256	57,256	-
WCVA	-	41,461	41,461	-
Community Fund	-	39,479	39,479	-
Mamwlad	-	36,748	36,748	-
Jobs Growth Wales	-	2,559	2,559	-
Severn Water	-	2,000	2,000	-
Margaret Davies	-	5,000	5,000	-
Powys County Council	10,000	-	10,000	-
Citizens Advice Ceredigion	-	2,500	2,500	-
Moondance	-	33,920	33,920	-
Individual Grants	225	-	225	-
HMRC CJRS	-	3,459	3,459	-
	<u>25,225</u>	<u>371,884</u>	<u>397,109</u>	<u>190,555</u>

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

3. Expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Costs of raising funds				
Fund raising costs	875	-	875	456
	<u>875</u>	<u>-</u>	<u>875</u>	<u>456</u>
Expenditure on charitable activities				
Staff costs	3,146	200,547	203,693	148,934
Building costs	1,579	9,967	11,546	20,413
Staff travel and subsistence	2,187	6,828	9,015	14,665
Office costs	4,535	11,545	16,080	11,782
Direct Project costs	494	7,641	8,135	2,240
Professional and legal fees	851	3,630	4,481	5,145
Sundry costs	296	44	340	852
Depreciation of owned fixed assets	2,092	729	2,821	1,215
Governance costs (see note 4)	3,540	4,087	7,627	10,147
	<u>18,720</u>	<u>245,018</u>	<u>263,738</u>	<u>215,393</u>
Total Expenditure	<u>19,595</u>	<u>245,018</u>	<u>264,613</u>	<u>215,849</u>

4. Governance costs

	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
Staff costs	-	3,826	3,826	3,828
Office Costs	86	-	86	-
Independent examination	600	-	600	600
Accountancy	1,389	261	1,650	1,650
Legal fees	1,223	-	1,223	3,697
Trustee expenses	-	-	-	-
Bank charges	242	-	242	372
	<u>3,540</u>	<u>4,087</u>	<u>7,627</u>	<u>10,147</u>

**AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

5. Transfers between funds

The transfer between funds in the year was:

	2021	2020
	£	£
Transfer of restricted Funds to unrestricted funds		
Harry Tuffin Trust	250	-
Margaret Davies Trust	1,487	-
Transfer unrestricted funds to restricted funds		
Simply Nails	(1,497)	(104)
Transfer core costs from unrestricted funds to restricted funds		
Information and advice	-	11,368
Handy Man	2,607	-
Warm Homes	8,436	-
	11,283	11,264

6. Employees

Number of employees

The average monthly number of employees during the year was:

	Total 2021	Total 2020
	Number	Number
Office staff	13	10

	2021	2020
	£	£
Employment costs		
Gross salaries	193,145	141,886
National Insurance less SMP	8,806	6,490
Pensions	5,568	4,386
	207,519	152,762

There were no employees whose emoluments, including pension contributions and bonuses, for the current or previous year, were greater than £60,000.

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

6. Tangible fixed assets

	Office Equipment £	Total £
Cost		
At 1 April 2020	14,821	14,821
Additions	9,162	9,162
At 31 March 2021	23,983	23,983
Depreciation and impairment		
At 1 April 2020	11,547	11,547
Charge for the year	2,821	2,821
At 31 March 2021	14,368	14,368
Carrying amount		
At 31 March 2021	9,615	9,615
At 31 March 2020	3,274	3,274

7. Debtors – amounts falling due within one year

	2021 £	2020 £
Grant receivable	30,825	18,466
Prepayments and accrued income	47,303	7,441
	78,128	25,907

8. Creditors – amounts falling due within one year

	2021 £	2020 £
Tax and Social Security	3,885	1,826
Creditors	10,580	10,279
Accruals and deferred income	2,454	5,530
	16,919	17,635

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

9. Funds

The funds of the charity are:

	At 1 April 2020	Income Resources	Resources Expended	Transfers	At 31 March 2021
	£	£	£	£	£
Unrestricted Funds					
General Funds	66,409	88,830	(19,595)	11,283	146,927
	<u>66,409</u>	<u>88,830</u>	<u>(19,595)</u>	<u>11,283</u>	<u>146,927</u>
Restricted Funds					
Restricted Income Funds					
EngAGE	85	-	-	-	85
Harry Tuffin Trust	250	-	-	(250)	-
Connected Generations	6,708	48,923	(55,631)	-	-
Margaret Davies Trust	1,579	-	-	(1,579)	-
Tesco Bags of Help	253	-	-	-	253
Aging Well Alcohol Program	3,470	-	(3,470)	-	-
Aging Well Mature Movers	2,207	-	-	-	2,207
Age UK Isolation & Loneliness	1,000	-	-	-	1,000
Handy Man Project	2,701	-	(94)	(2,607)	-
Warm Homes	9,101	-	(665)	(8,436)	-
Veterans Project	8,812	57,256	(16,990)	(1,457)	47,621
ICF I&A	710	-	-	(710)	-
Simply Nails	-	11,500	(12,997)	1,497	-
Mamwlad	-	36,748	(36,748)	-	-
Age Cymru/UK – Emergency	-	29,072	(17,509)	-	11,563
Severn Water	-	2,000	(1,452)	-	548
Margaret Davies	-	5,000	(3,632)	-	1,368
Hope Project 1 & 2	-	9,361	(4,235)	-	5,126
WCVA – Emergency	-	41,461	(39,559)	-	1,902
Jobs Growth Wales	-	2,559	(2,559)	-	-
Community Fund	-	39,479	-	-	39,479
ICF Powys D2RA	-	19,325	(18,468)	-	857
I & A AC Collaboration	-	26,821	(26,821)	-	-
Advicelink	-	2,500	-	-	2,500
Dementia Advocacy Hosting	-	2,500	-	-	2,500
Moondance	-	33,920	-	-	33,920
HMRC - JRS	-	3,459	(3,459)	-	-
Restricted Capital Funds					
Margaret Davies Trust	-	-	(69)	92	23
ICF I&A	-	-	(237)	710	473
Veterans Project	-	-	(423)	1,457	1,034
	<u>36,876</u>	<u>371,884</u>	<u>(245,018)</u>	<u>(11,283)</u>	<u>152,459</u>
Total Funds	<u>103,285</u>	<u>460,714</u>	<u>(264,613)</u>	<u>-</u>	<u>299,386</u>

**AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

The purposes of Restricted Income Funds are:

EngAGE grant supports over 50 forum and represents members' views at strategic level.

The National Lottery Connected Generations was for a project to support people aged 50 plus.

Margaret Davies Trust funding was a contribution to deliver services rurally for volunteers and staff costs.

Tesco Bags of Help is funding received for the Happy Feet project to purchase specialised equipment for Simply Nails.

PDAC funding for an Aging Well Alcohol Program.

Age UK funding for Aging Well Mature Movers.

Age UK funding an Isolation and Loneliness project.

Age UK Warm Homes & Handy Man Project funding to undertake Home Energy Checks to reduce fuel poverty

Age Cymru Veterans Project identifying older veterans who may need support providing low level advocacy

Simply Nails grant is provided for a Toe Nail cutting service for people aged 50 plus. The project is run by a volunteer coordinator who trains under the guidance of the NHS Podiatry Service local volunteers. We currently operate clinics at Llandrindod Wells, Builth Wells, Brecon, Crickhowell, Llanidloes, Newtown, Llansantffraid, Welshpool, Knighton and Ystradgynlais.

Mamwlad – Funded by Welsh Government to support older farmers and their families in Powys

Age Cymru Emergency- Rapid response and scale up work in response to covid 19

Severn Water- to support older vulnerable people in Powys in response to covid 19 pandemic

Margaret Davies- to support older vulnerable people in Powys in response to covid 19 pandemic

Hope Project- Working together to deliver low level advocacy provision across Wales through partnership working with brand partners and Age Connects across Wales

WCVA Emergency- to support older vulnerable people in Powys in response to covid 19 pandemic

Jobs Growth Wales

The National Lottery Community Fund- to support older vulnerable people in Powys in response to covid 19 pandemic

ICF Powys D2RA- to support older vulnerable people in Powys in response to covid 19 pandemic and to scale up offering home from hospital support and I&A advice

I & A AC Collaboration- Working together to deliver better I&A provision across Wales through partnership working with Brand partners across Wales

Advicelink- Delivering I&A provision in collaboration with Citizens Advice in West Wales and Age Cymru Dyfed.

Dementia Advocacy Hosting- Working together as a network to deliver dementia advocacy provision across Wales through partnership working with brand partners across Wales

Moondance

HMRC JRS- funding to encourage younger people into the workplace

The purposes of Restricted Capital Funds are:

Age Cymru Veterans Project funding for a laptop.

ICF I&A funding for a laptop.

AGE CYMRU POWYS
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

10. Analysis of net assets between funds

	Tangible Fixed Assets £	Net Current Assets £	Total 2021 £
Unrestricted Funds	8,085	138,842	146,927
Restricted Funds	<u>1,530</u>	<u>150,929</u>	<u>152,459</u>
	<u>9,615</u>	<u>289,771</u>	<u>299,386</u>

11. Trustees

No remuneration or expenses were paid to Trustees in the year ended 31 March 2021 (2020 – £Nil).

**AGE CYMRU POWYS
BALANCE SHEET AT 31 MARCH 2021**

	Note	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	7		9,615		3,274
Current assets					
Debtors	8	78,128		25,907	
Cash at bank and in hand		<u>228,562</u>		<u>91,739</u>	
		306,690		117,646	
Liabilities					
Creditors: Amounts falling due within one year	9	<u>(16,919)</u>		<u>(17,635)</u>	
Net current assets			289,771		100,011
Net assets	12		<u>299,386</u>		<u>103,285</u>
The Funds of the Charity					
Restricted funds	10		152,459		36,876
Unrestricted income funds	10		<u>146,927</u>		<u>66,409</u>
Total Charity Funds	12		<u>299,386</u>		<u>103,285</u>

For the year in question, the charitable company was entitled to exemption from an audit under section 477 of the Companies Act 2006.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of the accounts.

Approved by the Trustees on 2 December 2021 and signed on their behalf by:



Christopher Eatherton
Chair

Company registration No. 8212122

**AGE CYMRU POWYS
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

ACKNOWLEDGEMENTS

Thank you

Thanks, must be given to the following for the support we have received over the year. We are grateful for funding from all our funders in the year from, Powys Teaching Health Board, Funds (Via PAVO), Welsh Government, Age UK, Big Lottery Fund, E. ON and Armed Forces Covenant Trust to fund our services. Thanks also to all those individuals who have kindly donated money and their time to support the work of Age Cymru Powys throughout the year.

RESPONSIBILITIES OF THE BOARD OF TRUSTEES

The trustees (who are also directors of Age Cymru Powys for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these Financial Statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company 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 corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The Report of the Trustees has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2015) and in accordance with special provisions of Part 15 to the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees on 2 December 2021 and signed on its behalf by:



Christopher Eatherton
Chair

2 40 December 2020/21 CE

Andrew Jones & Co
The Old Surgery
Spa Road
LLANDRINDOD WELLS
Powys
LD1 5EY

Dear Sirs

Age Cymru Powys

We confirm to the best of our knowledge and belief and having made appropriate enquiries of other trustees and officials of the charitable company, the following representations given to you in connection with your preparation of the charitable company's accounts for the year ended 31 March ~~2020~~ 2021, CE

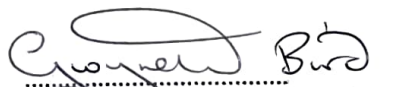
1. We acknowledge as trustees our responsibility for the accounts, which you have prepared for the charitable company, and we consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. All the accounting records have been made available to you for the purpose of your review and all the transactions undertaken by the charitable company have been properly reflected and recorded in the accounting records.
2. We confirm that there have been no changes in the accounting policies other than those disclosed in the accounts. In our opinion, the accounting policies are appropriate to the charitable company and conform with generally accepted accounting principles. We confirm that all transactions and balances have been accounted for in accordance with these accounting policies.
3. We confirm that all assets have been included in the balance sheet.
4. We confirm that all assets included in the balance sheet exist.
5. We confirm that the charitable company owns all the assets included in the balance sheet, unless otherwise stated in the accounts.
6. We confirm that the cost or value of all the assets in the balance sheet are fairly stated.
7. We confirm that depreciation has been provided on all fixed assets with a limited economic life in accordance with the stated accounting policy. In our opinion, the rates of depreciation are reasonable.
8. We confirm that all liabilities have been fully recorded in the balance sheet.
9. We confirm that all liabilities recorded in the balance sheet are properly those of the charitable company.

10. We confirm that all liabilities have been recorded at a fair value.
11. We confirm that there has been no netting off of assets and liabilities.
12. We confirm that all income and expenses have been fully recorded and correctly classified in the correct fund.
13. We confirm the specific representations made to you during the course of the review, as under:
 - i) We have advised you of all restricted funds received for restricted purposes as disclosed in the Financial Statements.
 - ii) We have advised you of Direct Charitable expenditure funded by Restricted Funds and of the expenditure funded by each Restricted Fund in the year.
14. The charitable company has had at no time during the year any arrangement, transaction or agreement to provide credit facilities (including loans, quasi-loans or credit transactions) for trustees, nor to guarantee or provide security for such matters.
15. The charitable company has no contingent liabilities other than those disclosed in the accounts.
16. There has been no event since the balance sheet date which requires disclosing or which would materially affect the amounts in the accounts, other than those already disclosed or included in the accounts.
17. The charitable company has not contracted for, nor authorised, any capital expenditure other than as disclosed in the accounts.

Yours sincerely



Chris Eatherton
Chair
Signed on behalf of the Trustees


Gwyneth Bird
Vice-Chair