

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.

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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
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%

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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		<u>18,720</u>	<u>245,018</u>	<u>263,738</u>	<u>215,393</u>
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		<u>66,409</u>	<u>36,876</u>	<u>103,285</u>	<u>101,510</u>
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 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

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	-
	<u>11,283</u>	<u>11,264</u>

6. Employees

Number of employees

The average monthly number of employees during the year was:

	Total 2021	Total 2020
	Number	Number
Office staff	<u>13</u>	<u>10</u>

	2021	2020
	£	£
Employment costs		
Gross salaries	193,145	141,886
National Insurance less SMP	8,806	6,490
Pensions	5,568	4,386
	<u>207,519</u>	<u>152,762</u>

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	<u>23,983</u>	<u>23,983</u>
 Depreciation and impairment		
At 1 April 2020	11,547	11,547
Charge for the year	2,821	2,821
At 31 March 2021	<u>14,368</u>	<u>14,368</u>
 Carrying amount		
At 31 March 2021	<u>9,615</u>	<u>9,615</u>
 At 31 March 2020	<u>3,274</u>	<u>3,274</u>

7. Debtors – amounts falling due within one year

	2021 £	2020 £
Grant receivable	30,825	18,466
Prepayments and accrued income	47,303	7,441
	<u>78,128</u>	<u>25,907</u>

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
	<u>16,919</u>	<u>17,635</u>

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.

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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%

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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	Chair (Appointed 15 April 2021)
	Michael Harris	
	Gwyneth Bird	
	Adrian Foulkes	
	Ian Phelps	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	88,830	371,884	460,714	217,624
Expenditure					
Costs of raising Funds		875	-	875	456
Charitable activities		18,720	245,018	263,738	215,393
Total expenditure	3	19,595	245,018	264,613	215,849
Net (outgoing)income/resources before transfers		69,235	126,866	196,101	1,775
Transfers between funds	5	11,283	(11,283)	-	-
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		146,927	152,459	299,386	103,285

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 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

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	-
	<u>11,283</u>	<u>11,264</u>

6. Employees

Number of employees

The average monthly number of employees during the year was:

	Total 2021	Total 2020
	Number	Number
Office staff	<u>13</u>	<u>10</u>

	2021	2020
	£	£
Employment costs		
Gross salaries	193,145	141,886
National Insurance less SMP	8,806	6,490
Pensions	5,568	4,386
	<u>207,519</u>	<u>152,762</u>

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	<u>23,983</u>	<u>23,983</u>
 Depreciation and impairment		
At 1 April 2020	11,547	11,547
Charge for the year	2,821	2,821
At 31 March 2021	<u>14,368</u>	<u>14,368</u>
 Carrying amount		
At 31 March 2021	<u>9,615</u>	<u>9,615</u>
 At 31 March 2020	<u>3,274</u>	<u>3,274</u>

7. Debtors – amounts falling due within one year

	2021 £	2020 £
Grant receivable	30,825	18,466
Prepayments and accrued income	47,303	7,441
	<u>78,128</u>	<u>25,907</u>

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
	<u>16,919</u>	<u>17,635</u>

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 C.E.

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 2020/21, C.E.

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