

Annual Report

April 2017 - March 2018











01286 677711

A word from the Chair

INTRODUCTION

As more and more of us live to a fair age, thanks to the medical world and the improvement of quality of life in general, we as a society must give more attention to caring for our elderly. Indeed, this may be a bigger challenge in our life - how we can ensure that getting old does not mean being alone, having no friends, and living without anyone to look after us.

At the same time, we see the money available to local authorities and social services being cut off, so that it is clear now that by working together we can only provide the help that our elderly need (and I include myself!). That is, the public sector (Councils, Health Board etc), the private sector, and the voluntary / community sector that we are part of Age Cymru Gwynedd a Môn, have to find new ways of working together for the benefit of our people.

Last year was a very exciting period for us at Age Cymru Gwynedd and Môn, as we renovated the old Bontnewydd Home to provide a new centre. Please feel free to drop in for a chat or for a bite to eat over lunch. There are also a number of activities you can participate in. More information can be found within this report.

We do our best to keep in touch with every part of the two counties, but it is absolutely impossible to do so alone. We rely on staff, and a number of excellent volunteers, but we must also continue to work on ways of working with other partners. We are currently developing a new Business Plan that looks at this, and to use the resources available to us in the most effective way possible. The aim always is to improve the quality of life for those older residents of Gwynedd and Môn, and try to ensure that we reach anyone who feels lonely, or believe that they are socially excluded. We also look forward to being part of the Gwyrfai Dementia Friendly Community, and being there to help anyone who is living with the condition.

Finally, I would like to thank Eleri and her team of excellent staff, and to the

Trustees who give their time and experience to steer the work of our organisation.

Yours sincerely Dafydd Iwan July 2018.



The objective of the charity is to: - Create an Age Friendly Wales

• To promote the welfare of older people to retain their independence to live a full and happy life in their own homes

The charity aims to:

- Create opportunities for older people to maintain their independence and to live a full and happy life in their own homes if they so wish
- Improve the quality of life for the elderly and their carers
- Promote the provision of services in these sectors, and especially for vulnerable citizens and the mentally confused
- Support and promote services that are co-ordinated, integrated and make
 efficient use of resources
- Promote positive attitudes towards ageing and old age
- Promote services which meet the needs of the individual as a whole being, through the medium of Welsh or English, according to the wish of the client.

Future Objectives:

- To develop services that are sustainable to meet future needs
- To provide a quality service that is fit for purpose for older people commensurate with their needs and aspirations
- To achieve greater collaboration with partners across all sectors
- To create an effective balance between encouraging new ventures and maintaining sound cost analysis in all initiatives.

Reserves policy

It is the policy of Age Cymru Gwynedd a Mon's Board of Trustees that unrestricted funds, which have not been designated for a specific use, should be maintained at a level equivalent to between three and six month's expenditure.

Charity reserves have been used in recent years to invest in the charity's own use of premises, which will in the longer term provide income and stability for the charity.

The trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charitable aims and objectives while consideration is given to ways in which additional funds may be raised.

Future goals will be to increase the availability of cash reserves in the bank to allow for any fluctuations in funding.

The trustees have assessed the major risks to which the charitable company is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Acknowledgements

Thank you to all the staff and volunteers, our partners, our sponsors and contributors again this year, all of which have contributed to the work of Age Cymru Gwynedd a Môn.

Upgrading 'Y Cartref' Bontnewydd has been a major project and now we the staff and volunteers can look forward to co-working in the community to support local people in the area.

It has again been a very busy year. We have seen an increase in the numbers of people who come to us for support. It is becoming increasingly difficult in the current climate to sustain some services. Being an independent charity, working as a non-profit organisation, our aim is to provide services that give value for money. Our charitable work very much depends on the unrestricted income we raise from our shops and insurance, and the support from local groups. Thanks to all who have supported us throughout the year.

Finally, I must thank the Management Board, who are always supportive to the work. Without their contribution and collaboration we could not move forward to achieve all that we have during this year.

Eleri Lloyd Jones, Chief Officer

Our vision

Age Cymru Gwynedd a Môn empowers older people and their families, in Gwynedd and Anglesey by providing a variety of support services which:

- Relieves isolation
- Increases emotional, physical and general well-being
- Improves the quality of life



This year we have reviewed our Business Plan and created a strategy to meet the need for preventive, innovative and sustainable services for the next three years. This has been done in recognition of the significant increase in the numbers of older people in our area in the years ahead, and looking at our ability to meet this challenge.

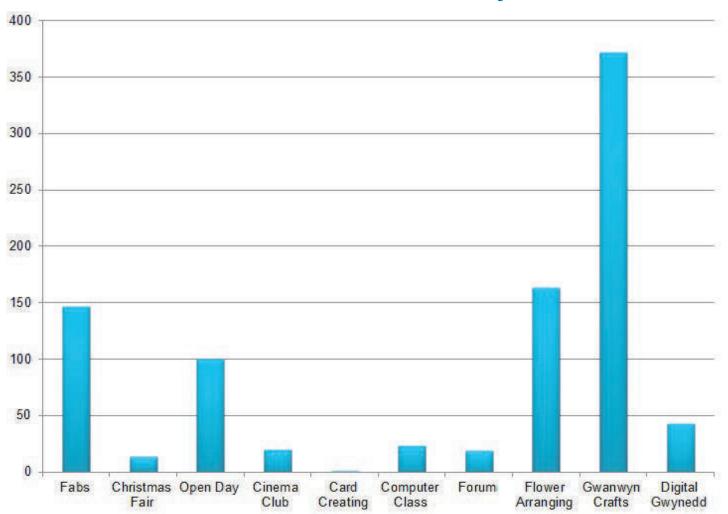
The two reports published this year, "North Wales Population Needs Assessment 2017" and the Older People Commissioner's report "Securing Voices for Older People" have informed our strategy for the future. We also address the following: "The Social Services and Well-being (Wales) Act 2014", the "Ageing Well in Wales" programme, and the Welsh Government's "Strategy for Older People in Wales 2013-2023".

Responding to the challenge for the next 3 years

Our strategy for the next 3 years has been developed by involving staff and trustees in a number of workshops to determine our future goals and objectives, and to examine our aspirations to meet the needs of people in their communities, and the best way to achieve our goals. We also address the need to create effective partnerships to enable us to respond to the challenge and realise our vision.

Opening our new head office in Bontnewydd has been an effective catalyst to our activities, and has drawn a significant number of people to take part in a range of activities, and to socialise with others. The building is now a significant hub for our services, and a ready source of information for older people. It also serves as a dynamic nerve-centre for services for people in their homes and outlying areas.

A breakdown of attendances at various activities last year:



In this report we have included real case studies which highlight how receiving a service from Age Cymru Gwynedd a Môn has helped transform lives locally.

Naturally we face daily challenges but through the work of experienced and protective staff, we generally get good results and a positive response from the users of our services. This is reflected in the responses to questionnaires and testimonials received.











The operational context

The North Wales Population Assessment report (1) was published in April 2017, and forms the basis of our research into the need for our services for older people. The full report is available on-line, but some of the main findings are:



This report confirms the need to develop the work undertaken by ACGM due to the anticipated increase in the older population. It also supports the priorities defined by ACGM staff and the Board in the workshops, especially in the areas of reducing isolation and isolation and support for older people to live at home. The report states:

Population overview

It is anticipated that the proportion of older people will continue to increase. At the same time the proportion of 16-64 year olds, the workforce available, is expected to continue to drop. This change to the population structure provides opportunities and challenges for the provision of care and support services.

The change in the population structure shows a similar pattern in each county in North Wales, although it is expected that the counties with the highest proportion of people aged 65 and over will be Conwy, Anglesey and Denbighshire.

Equalities, rights and participation

Rights and participation are relevant and important to people of all ages. Older people have the right to respect and equal opportunities as well as access to services. People who wish to work should have the right to do so, and later life volunteering can bridge a void and avert loneliness when retirement comes, and provide an opportunity to transfer experience to other areas.

Referrals

Council Tax Benefit up

Blue Badges up



13%



100%

Did you know?

This year we helped older people claim

£1,487,958.64

to pay for services to enable them to live comfortably at home

Number of referrals

Face to face 252

Out in the community 40

Home visits 704

By Phone 1,083

By E-mail 25

Other 1,995

Total 4,099

People received information or benefits

Below is some of the feedback from users of the service.

"It has eased my mind a lot knowing that I can meet my heating bills."

"It has made it possible for us to stay in the comfort of our home."

"I have started to live again! I can go out again."

"The financial pressures have been relieved, and it's improved the quality of our lives."

	Quarter 1		Quarter 2		Quarter 3		Quarter 4	
Benefits total (£)	£594,397.80		£300,524.75		£253,306.22		£339,729.87	
Type of contact	Quarter 1		Quarter 2		Quarter 3		Quarter 4	
	Actual	%	Actual	%	Actual	%	Actual	%
Office face to face	60	7%	45	6%	28	3%	34	3%
Outreach face to face	8	1%	22	3%	29	9%	4	0%
Home visit face to face	183	22%	147	21%	172	17%	128	10%
Telephone	320	38%	258	36%	234	24%	257	21%
E-mail	5	1%	4	1%	2	0%	15	1%
Other	258	31%	239	33%	459	47%	801	65%
Total	384		715		987		1,239	

People are informed and included

Quality of life often depends on having the knowledge to choose and make difficult decisions at crucial times in someone's life. Without access to accurate information, high quality advice and advocacy, older people may be at risk of losing their human and financial rights, and risk isolation and/or discrimination.

Advocacy

The purpose of advocacy is to represent someone, or to help them to present their own opinions, usually in order to protect their rights or promote their welfare.

During 2017-18, through Lloyds Bank Foundation funding, we have been able to offer support and an independent voice to individuals in Gwynedd and Anglesey.

Geographical Analysis		
Gwynedd	64	
Anglesey	70	
England	02	
Scotland	01	



Language	
Welsh	76
English	61



Analysis of referrals:

Complaints or problems in Domiciliary Care

Medical complaints

Blind client needing help

Safeguarding issues

MDT meetings in hospital, or in homes for the elderly or adults

Help needed by client with brain injury

Long-term support needed by client with severe physical disability

Appeal to the NHS for patient who had not received help

Inappropriate care home payments – no assessments made

Released to home with Mental Health problems

Unsafe release from hospital

Financial fraud for individual

Collaboration / Conferences and Exhibitions

Bevan Commission meetings

National / North Wales Advocacy meetings

Dementia awareness training for Care Home staff

Meetings with Ynys Môn Social Services regarding clients with serious issues

Ynys Môn Older People Forum

Anglesey Agricultural Show

National Eisteddfod (Bodedern 2017)

On-going consultation with Cyngor Ynys Môn Council

Disability Equality (North Wales Police)

Commissioner for Older People: meetings regarding "Securing Voices for Older People" and "Accessing Independent Advocacy for Older People in Wales".

Lloyds Bank Foundation, Cardiff

Consultations re. Closing of Plas Penlan Care Home

Client A

A call was received at the office. Mrs A was crying and saying her daughter was abusing her. The Advocacy Officer and Social Worker went out to visit. Mrs A confirmed that her daughter was hitting her, but she was not sure that she wanted to do anything about the situation, she said her son would solve her problem.

When asked about her financial situation, she confirmed she only received her pension and did not receive any attendance allowance or any other income. She said she did not see her money and she did not get access to it.

This raised further concerns about possible financial fraud - the case is ongoing.

Client B

Mr B had called as he was concerned because he had no support or information about his disabled son who had been moved to a care home without any consultation taking place with Mr B. Mr B was also concerned that the benefits his son received, and that paid for the care received, would stop leaving them unable to pay their bills.

It was found that Mr B (who himself was severely disabled) had not received any benefits and that no agency had been in contact to ask how he was coping. So a financial assessment



was undertaken and an application for his welfare rights was made. The application was successful and he received back-pay.

His benefits would cover the costs associated with his care needs. Mr B was extremely grateful to Age Cymru Gwynedd a Môn for the support provided.



Client C:

A referral was received from an agency worried about Mr C as he seemed quite confused. He was seen in the office and agreed that ACGM was to help him (he had refused to be referred to social services).

Mr C seemed to have lived in a mess, he was afraid to answer the door because of bailiffs, and feared the DVLA would take his car. He did not received any benefits. There were early signs of dementia (serious memory problems).

Mr C is now in a care home waiting to be assessed. He has agreed to intervention from social services and an application for attendance allowance has been made. It was arranged for the house to be cleared and it appears that he will return home in the near future. Mr C will receive a care package and support from the care home (he is currently delighted to be there but does not want to be there permanently).

Consultation

Age Cymru Gwynedd and Môn has succeeded in continuing the good work initiated through the Community Voices project held in Anglesey.

This has been achieved by holding quarterly Forums which provide a platform for feedback on the services provided.

Anglesey's Older People's Council has been involved in a number of different activities, mainly related to Health and Wellbeing. The Chair has been working with council departments to ensure that the care services offered to older people are fit for purpose and are well monitored. Two members have also been involved in the local council scrutiny process.

By facilitating Anglesey Older People's Forums and the Anglesey Older People's Council, we have created good relationships with many services and organisations, and have made more people feel they can influence decisions regarding services provided locally.

During 2018, more than 200 people from all parts of the island took part in the Forums and were involved in designing and providing services for older people in Anglesey.



Social inclusion

There is a growing awareness among staff and trustees, that loneliness is one of the greatest threats to older people. Being socially isolated has many adverse effects on older people, and we are aware that some people can go for days, even weeks, without meeting or talking to other people. It is therefore essential to provide opportunities for older people to interact with others, to take part in social activities, and to have opportunities to volunteer and to learn new skills.

One way to counteract loneliness is to use the internet to bring people together:

- ✓ 268 'Liked' our facebook page
- ✓ 276 stories shared on facebook
- ✓ 20.9k 'impressions' on twitter

Men's Shed

The aim of the project is to create a comfortable and safe environment for men to have the chance to socialise with other men, learn and share skills and avoid being alone.

The Caernarfon Men's Shed was opened in February 2017. Since then the project has evolved to be very successful with the number of members continuing to increase from week to week.

One member of the Shed says "It's a place to meet people, share what we have in common and make connections."

Another said "When I am worried, being in the shed with the lads makes me feel comfortable and part of family."

One of the first projects tackled by the men was the renovation of a Memorial Bench in Bontnewydd commemorating the end of the Second World War. It had been vandalised and was badly in need of renovation. It now stands proudly in its rightful place, with its newly polished plaque, and flower boxes also built by Men's Shed on either side.

Indeed, the village of Bontnewydd now boasts several fine flower boxes made by the craftsmen of the Men's Shed.



Another project was to renovate a large Wendy House for the children at Caernarfon's Noddfa Centre. After renovation, it now provides an excellent play area for the children of Noddfa.



The men were also busy with grass cutting at our main office, cleaning the cellar and the next project is erecting a greenhouse which was donated to us, so we can grow vegetables ready to cook in the kitchen next summer.

These projects have created added value for the people of our community, as well as making a real difference to the lives of the members of Men's Shed Caernarfon.

Anyone who wishes to contribute or take part, please contact Nicola at ACGM, Bontnewydd. We would be grateful for any gifts, whether it be old furniture in need of renovation or a financial gift towards the running costs of this valuable Shed, and the running of its activities.

The Shed's telephone number is 01286 671711 / Nicola's telephone number 01286 808732

"Gwanwyn" Activities

This year we received a grant from our partner Age Cymru and Arts Council for Wales to start the "Gwanwyn " project, which was ideally timed for us as it enabled us to invite local artists to work at "Y Cartref" in Bontnewydd when it opened in July, to showcase their skills and to mentor others.

After an initial period of 6 weeks of trying different crafts with various artists, the group decided to concentrate on painting and felting for their main project. Several weeks of creativity has resulted in a large portfolio of work which is now displayed at "Y Cartref" for all to see and enjoy.

New skills have been learnt, and new friends have been made, and many of the members have discovered talents which they did not know existed! Anyone interested in joining the group are welcome to contact Nicola to see what activities are available.

As well as creating works of art in paint and felt, some have developed skills in card-making under the experienced guidance of Olwen.

These greeting cards are on sale at "Y Cartref", and cards can be specially made for your birthdays and special occasions.





Age Well Centres

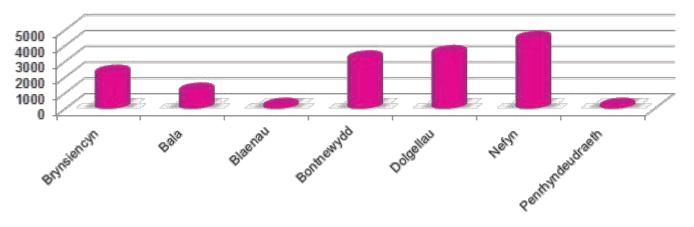


Activities and socialising opportunities are available in towns and villages across Gwynedd and Anglesey as a result of our efforts in establishing numerous Ageing Well centres across the two counties.

Details of the centres are available on our website at: -

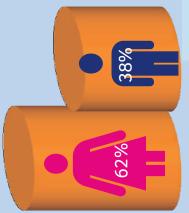
www.acgm.co.uk

Number of attendees



Age Well Centres

Y Ganolfan Brynsiencyn - Every Monday, Wednesday and Friday	Y Ganolfan Y Bala - Every Thursday
Encil y Coed Cricieth - Every Tuesday	Y Ganolfan Nefyn - Every Monday, Wednesday and Friday
Abersoch - First Friday of every month	Neuadd Goffa Penrhyndeudraeth - Every Friday
Hafan Elan Llanrug - Every Tuesday, Wednesday and Friday	Clwb Rygbi Dolgellau - Every Monday, Wednesday and Friday
Y Ganolfan Blaenau Ffestiniog - Every Wednesday	Y Cartref, Bontnewydd - Monday to Friday



Gender



the first class and would beyond measurement. I think the service was in be it recommend to has improved the quality of my life everyone." service) "It (the

There were 1,714 different activity sessions in Gwynedd and Anglesey

85% of our customers rated the Information & Advice service Excellent

75-84



age of people we help

The average

shopping scheme hors were provided

2,591 meals have been served in our lunch clubs and day

cares and approx. 5,472 meals at our

cafes.



of contacts

We have been in contact with

4,117 individuals.

have been arranged

53 trips

515 different keep it classes hav



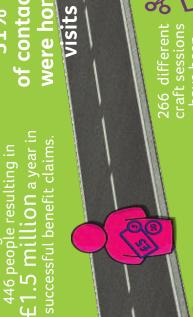
were hom 31%



have been held.

G





Lunch Clubs

Bontnewydd

Since it opened in July 2017, "Y Cartref" in Bontnewydd has provided nutritious lunchtime meals. It provides meals for the members of the Daycare Centre on Mondays, Wednesdays and Fridays, but is also open to the public every weekday. During the year, we have provided

1,572 meals at Bontnewydd.









Penygroes

The Penygroes Lunch Club is open to everyone in the village on Wednesdays and Fridays.



Good quality social care



It's vitally important that people receive the support they need to help them be independent. We believe that preventative measures will benefit more people and at a lower cost in the long run. By providing a wide range of services tailored to individual needs, the quality of life will improve while also aiding independence and wellbeing.

Age Cymru Gwynedd a Môn addresses these needs with a range of preventative services that respond to local needs, and support people in their communities by providing care in their homes.

Home Care

ACGM Home Care has been registered with CIW for some years, enabling us to provide a personal service when needed. More people now wish to receive daily care at home so that they can continue to be part of their local community. Receiving a "cleaning package" is one way of providing such a service when cleaning the home becomes a problem. The visiting home carers also provide the clients with up-to-date information about other facilities and community services, such as Age Well Centres, Lunch

Clubs, or extra help with shopping, or hospital and GP surgery visits.

Our care workers know their customers and always respect their wishes, and this is an integral part of our service.



Day Care in the community

Day Care continues to be an important aspect of the work that Age Cymru Gwynedd a Môn provides in the community. We acknowledge the impact that socialising with others has on individuals, which ultimately reduces depression and loneliness. Day care service is currently available at Dyffryn Ardudwy, Bermo, and Bontnewydd.

A number of activities have taken place in Bontnewydd during the year specifically with the day care service







This year we have commenced with providing transport in the Bontnewydd catchment area for users of the day care service, mainly because of the lack of public transport in the area, which hindered some people from attending.

Location	Days of the week
Clwb y Traeth Hafan Deg, Barmouth, Gwynedd	Tuesdays
Clwb Cadwgan, Pentre Uchaf, Dyffryn Ardudwy, Gwynedd	Thursdays
Y Cartref Bontnewydd, Caernarfon, Gwynedd	Monday, Wednesday & Friday

of Some our community care workers are qualified to provide foot having been trained by Health Board staff. Not only is this a much needed service for many older people, it gives our staff opportunity to keep an eve on the client's general health.

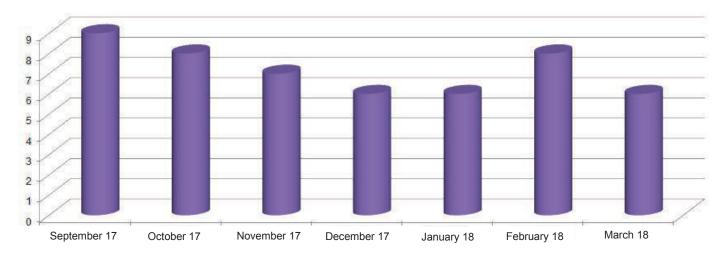


Shopping Scheme



The Shopping Scheme, funded via the Gwynedd Council 'Supporting People' fund, is very popular with our users, as shopping is another activity which can become problematic for many older people. This service provides them with an opportunity to get out once a week, to meet other people, and to make their own shopping choices. The carer accompanies them during the shopping, and can provide help with storing the items as necessary.

First Utility - warm and healthy home checks



Working in the community

South Meirionnydd Community Connector

Angharad's account of a typical day of her work in the community.

"I have now been in post since the beginning of September 2017. I am employed by Age Cymru Gwynedd and Môn and I am based in the Social Services Adult Team in South Meirionnydd. My work varies from day to day and the following provides a taste of a typical day in the role:

I arrive at the office to open e-mails and follow up on reports of previous day's visits. Make phone calls to remind individuals of planned visits, and collect material in preparation.

Appointment 1: Mrs J in Bala. Referral by Social Worker who has worked with her since her fall and subsequent hospital treatment. Care package in place, but Mrs J is nearing the end of the enabling stage and feels strong enough to cope on her own. Mrs J wishes to know what is going on in the area and would like someone to call by occasionally after the carers stop. Discuss with Mrs J about her interests, and mention the Age Well Centre, the monthly Boccia Club, Keep-up and strengthening sessions, RVS "Good Neighbours" and Red Cross' "Positive Steps" scheme. Mrs J would like an RVS volunteer to call. I leave details with her, and details of the other contacts.

Appointment 2: Drop in on the Bala Boccia session to introduce myself and chat with the members. They are people who meet monthly from the Parkinsons Association, MS, Headway (Stroke), and Epilepsy. Have a cuppa an a chat before the game: great fun and a chance for all to have a chat and share experiences. The group shows signs of growing



Appointment 3: Mr W in Dolgellau. Mr W is living with dementia, and his wife is his full-time carer. Mr W is a lifelong craftsman and I offer to take him to the "Craft Shed" held in the Free Library every other week. These sessions are run by Canolfan Tan y Maen Blaenau Ffestiniog, and attract many members who create objects sold in a nearby cafe. I arrange to take Mr W to the next session, and Mrs W is very grateful as she will take the chance to have her hair done.

Return to the office to record the calls and carry out referral work. I call the RVS to discuss Mrs J's case, and ask about the number of volunteers available in the area. Because of the need to attract more volunteers, I contact Mantell Gwynedd to arrange a volunteer session at the Library. Receive two further addresses, and arrange meetings together with Social Workers. Discuss options for an Occupational Therapist to give details of activities in Tywyn.



Update the calendar I have designed for the office staff to let them know what is going on in all areas (Bala, Dolgellau, Tywyn, Barmouth). Pass information to the Stroke Association about the need to contact Tywyn Community Council, and update my diary.

Quality Healthcare

People are generally living longer, and this should be a cause for celebration. However, it also brings with it a challenge and the need to design healthcare services jointly with social services for the collective benefit of the elderly, with the emphasis on the needs of the individual rather than the treatment of specific ailments.

The recent population report for North Wales looked at the probable needs of the population which according to forecasts will increase from 690,000 to 720,000 by 2039. It also looked at what caused people to seek services in the first instance.

The report will give a lead through the commissioning of new preventative services, and will encourage agencies to work more closely to deliver



integrated services for the benefit of the community at large.

One of the main challenges that we face is the need to reduce isolation and loneliness, leading to an improvement in health and wellbeing which in turn will reduce the need for statutory services.

Another important priority identified in the report is to provide more care in the home. There will be an increase in the need for more expertise to provide support in the home for more complex conditions. However it is not easy to see appoint adequate numbers of qualified carers in our community under present conditions.

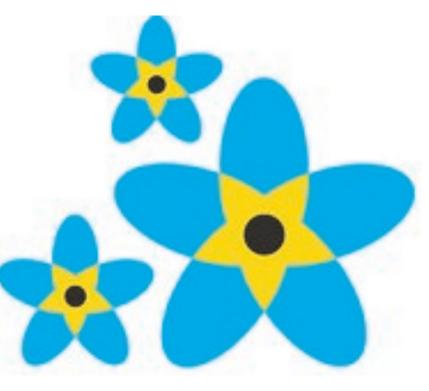
It is estimated that around 11,000 people are living with dementia in North Wales today. This is likely to increase, but not as much as previous estimates due to the improvement in health services. Dementia has a huge impact on the individual and the family, as well as on public services, but by working together we can best tailor support services for our clients and their families.

Dementia friendly area

Age Cymru Gwynedd a Môn is a member of the "Gwyrfai Dementia Friendly Community" established during the previous year..

A dementia friendly community is one with an understanding of the condition and where the whole community supports and provides support to families living with dementia in their local community.

Age Cymru Gwynedd a Môn staff members have been



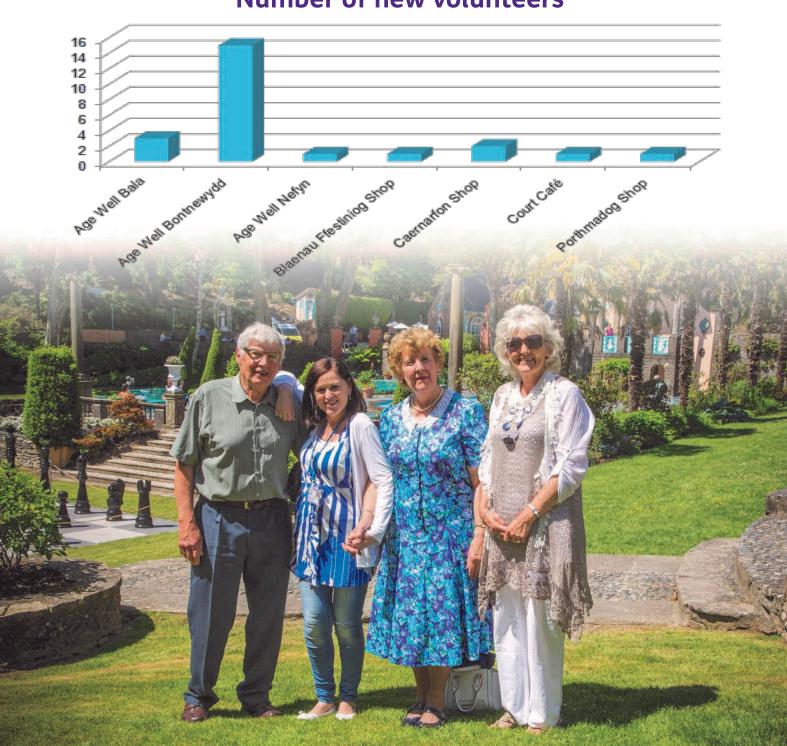
trained as Dementia Champions, and we aim to get as many people as possible including ACGM staff to become Dementia Friends.



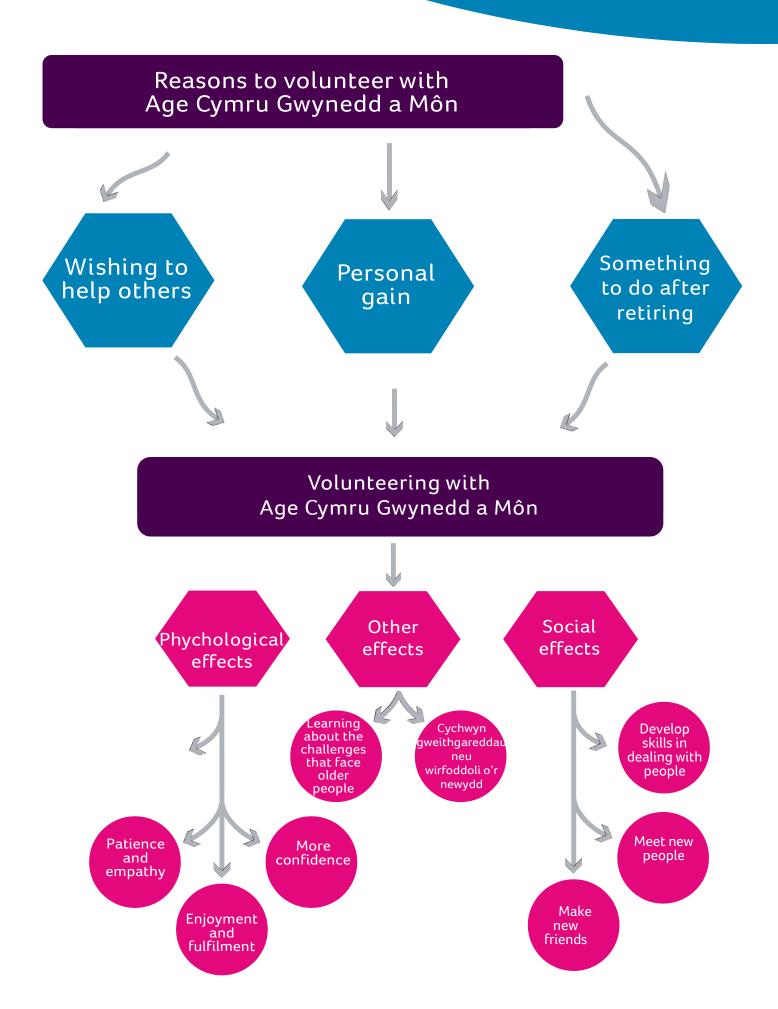
Volunteering

Without doubt, we would not be able to maintain our services without the support of our volunteers. Around 100 people now volunteer with Age Cymru Gwynedd a Môn and they support various aspects of our work on a daily basis including working in our shops, our cafés, or in our offices. Their support means that, if we paid the average minimum wage for each hour they provide, they are contributing £157,978.08

Number of new volunteers



Volunteering



Financial inclusion

Overturning a tribunal case and a £10,000 back payment

Miss C is sixty and lives in Gwynedd. She has volunteered for Age Cymru Gwynedd and Môn over a number of years in the shop as well as in the café.

She has no family members who live in the area, but she has plenty of friends.



Miss C has serious

memory problems and has had a number of assessments; she does not like to be a burden to anyone, and in reality she does not fully understand the seriousness of her situation.

Miss C contacted Age Cymru Gwynedd and Môn when her tribunal hearing was imminent. She had no concerns about the hearing at all, on the contrary she was looking forward to seeing the panel so to talk and to explain that the recent PIP assessment was wrong.

When the consultant (from ACGM) and Miss C entered the courtroom, her fragile state was clear for all to see. The tribunal panel asked her a number of questions, but because of her health condition she could not answer them, due to the memory impairment etc. Miss C had by now received support from the consultant (at ACGM) for over two years, and had received help to complete forms and assessments. This was noted in the tribunal. Miss C told the panel that she did not want to receive any PIP money, and she thanked them for seeing her on the day. The panel asked Miss C and the consultant to stand outside, and then the consultant was asked to return alone to the courtroom.

The panel did not want to put Miss C in a position where they would be asking questions that she would not be able to answer. She could not remember events or days ago, so she could not remember events fifteen months ago, to make a decision the panel had to know her situation at that time.

panel asked the consultant was asked why the application had been flawed in terms of medical evidence. The consultant explained that, despite a number of attempts to receive support and assessments from professionals, no one had contacted Miss C nor the consultant for subsequent appointments. The hearing was deferred on that day until the panel could view Miss C's medical file and aive due consideration to the application.

The consultant asked the panel to note that there was a lack of support in this case from all those involved in the health aspect of this case. The panel thanked the consultant for her work, and to Age Cymru Gwynedd a Môn for the continued support.



Conclusion

Since the tribunal hearing, Miss C attended appointments at the head injuries department of the hospital. She also received support from professionals, such as the physiotherapy team at the local hospital and was assessed by the local social services department. Miss C has kept contact with the consultant at (ACGM) and still reports on her current condition. Miss C confirmed that without Age Cymru Gwynedd a Môn' support, she does not think she could have coped with the situation. At the second hearing, Miss C's appeal was granted and she received over £10,000 of disability benefit back-pay.

Homes and communities

Over the next 25 years, the growth in our elderly population will stimulate a significant change in housing demand. The proportion of households with persons of 85 years of age or older will grow faster than all other age groups. As we have seen, loneliness is also a growing issue, and Gwynedd has been identified as a high risk area in this respect (Gwynedd Housing Symposium 2017). One of our main social housing providers, Cartrefi Cymunedol Gwynedd, is committed to the needs of the elderly, e.g. by organising activities in sheltered units, providing ramps and railings, and regular visits to the elderly to identify their needs.

Multi generational living may become more prevalent as the elderly

population increases. In some European countries, almost half of people over the age of 55 live with adult children, while less than 15% do so the Multi-generational living could bring benefits for all ages, addressing loneliness and social isolation among the elderly, facilitating care for older and younger



relatives, and reducing housing costs.

The International Centre notes that physical activity among older people is linked to better cognitive performance, increases well-being and extends life expectancy. It also advocates that older people should move around and travel as much as possible.

Homes and communities 'Y Cartref' Café, Bontnewydd

A significant development at our headquarters in Bontnewydd was the

opening of the Cafe in October 2017. We were very fortunate as a charity to receive funding through the Welsh Social Business Growth Fund to establish this initiative.

It is a community cafe open to people of all ages, and the atmosphere is always friendly and welcoming. Access is aided by a bus-stop outside the building, and



an on-site car-park which we hope to extend in the near future.

We offer a variety of hot and cold food daily at reasonable prices (Monday to Friday 9.30 a.m. – 4.00p.m.), and we also cater for afternoon teas every Tuesday and Thursday.

If you are a member of a local group or association and wish to use these facilities, please contact us on 01286 808732 to discuss further.

As we look to develop our services further, we are looking into the possibility of starting a home-delivered meal service for the villages of Bontnewydd, Dinas and Llanwnda. But first we must establish the demand for such a service.

If you would be interested, or know of someone who would welcome such a service, please contact us at Age Cymru Gwynedd a Môn: By email: Nicola@acgm.co.uk or by phone: 01286 808732.

Homes and communities

Thanks to Merched y Wawr!

We wish to thank Merched y Wawr in Arfon, and their "Committee for the Disabled" for their fantastic contribution of £2,000 towards the purchase of equipment for "Y Cartref". The gift enabled the charity to invest in a state-of-the-art coffee machine for the Café.



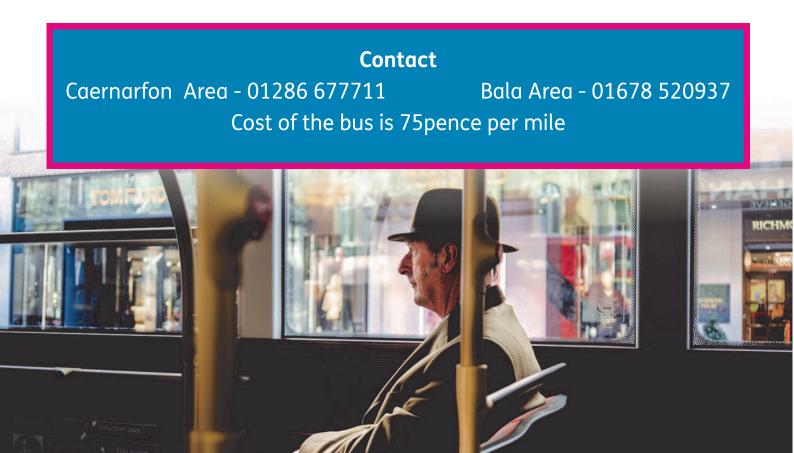
Local branches of Merched y Wawr have been very supportive since we opened 'Y Cartref', and have attended several activities here. An 'Information for the over-50s' evening was very successful, and was attended by in excess of 40 members of Merched y Wawr during October 2017.

Transport

Public and community transport is crucial in helping people retain their independence and well-being as they grow older. Transport networks can ensure that communities are well connected and that there are appropriate services and facilities for older people. Without this, more people will be at risk of experiencing loneliness.

Reliable and accessible local transport networks are becoming increasingly significant as people get older. Two thirds of single pensioners in Wales have no car and many older people rely on bus services to take them out.

It's essential that older people can buy food, receive medical attention, manage their finances and have that social connection. These are vital and important aspects as people get older and they should be a high priority in transport policies.

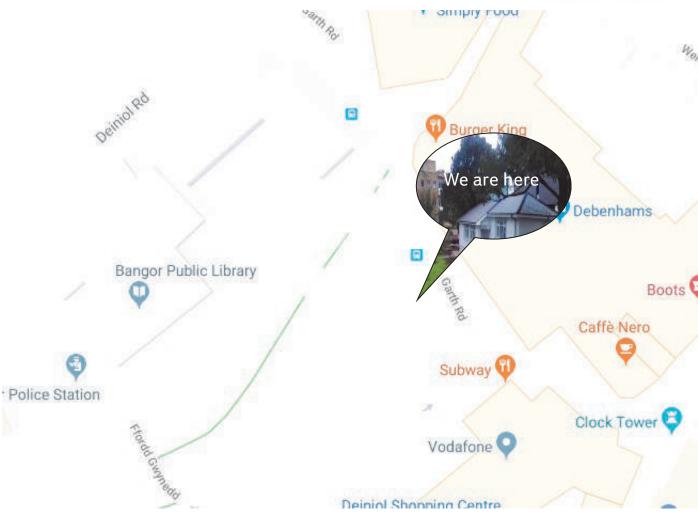


Caernarfon Court Café and Hafan Café Bangor

Age Cymru Gwynedd a Môn runs a Café service at Caernarfon Courts Centre and also in partnership with Bangor City Council in the Hafan Café next to the main bus stop in Bangor.

Hafan Café has established itself in Bangor for some years now as a worthwhile socialising place for the population aged 50 and over locally. Once again we thanks those loyal customers that come regularly to Hafan Café. The café is open from 10am to 3pm from Monday to Friday.





The income that results from the activity of our 4 shops in Caernarfon, Llangefni, Porthmadog and Blaenau Ffestiniog enables us to raise funds independently to maintain our services. Every penny is spent locally for local people.



Thanks to everyone for supporting us during the year.



Many volunteers support us in the shops - taking on several duties. This experience is also valuable to us as a company AND for the volunteers themselves who all volunteer for different personal reasons.

We occasionally sell items of furniture, whether in stores or through Social Media (our facebook page). So if you're interested then look out for a great opportunity to have a new sofa or table and chairs for the home!

Insurance

Age Co is the new name for Age UK products and services.

As our customers grow older they face new challenges and possibly illness, loneliness or poverty. The Age Co range aims to help older people enjoy financial security and continued independence. Products and services offered under the Age Co name will include funeral plans, equity release advice and legal services. All are designed to give older people the freedom and confidence to live as they wish.

Although the name is changing, everything else remains the same. Behind **Age Co** you will find trusted partners who work to meet the needs of those in later life. Everything sold under the **Age Co** name will help raise income for the great charitable work of Age Cymru Gwynedd a Mon.

Age Cymru Gogledd Masnachol has had another successful year in trading but the cost of living is rising and this brings challenging times for our customers and ourselves. We have combined our expertise with Ageas Insurance for the past 10 years to provide quality products and service. However, cuts to commission rates in recent times have meant that our team in Caernarfon has had to transact more products to achieve the same results as in previous years.

We introduced the **Age Co** Funeral Plan back in 1988 because people told us that rising funeral costs were a cause for concern. Every year funeral costs continue to increase and it is a trend that is predicted to continue. The **Age Co** Funeral Plan helps the customer protect against rising funeral costs by guaranteeing to cover the costs of the services at today's prices.

By taking out the plan the customer avoids the need to use their own savings and investments to cover the cost. The average cost of a funeral today is approximately £4,000 and many of our customers have no idea about the full cost. Customers often assume a much lower figure leaving themselves short on the actual total bill at the time of payment. We believe that the Age Co Funeral Plan is the best way to put money aside for a funeral. With interest rates at such a low level, savings, investments or 50+ life insurance plans are unlikely to keep pace with rising funeral costs.

With Age Co Insurance our customers know that they will get excellent value and a top quality local service, together with a product they can rely on throughout. Best of all, our products come with no hidden fees or charges, i.e. no interest charges for paying monthly, no cancellation fees and no cost for making amendments to policies.

Our customers are having difficulty in finding local companies to take cash payments for home and car insurance premiums and many are finding it very hard to deal with call



centres by phone. Customers have mentioned on several occasions that they do not enjoy pressing buttons for different options and do not have the confidence to speak in English on the phone. They are delighted to discover that when dealing with Age Cymru Gogledd Masnachol they can have a face to face service in their preferred language.

We offer a range of services which may be of interest to our customers. Why not contact us for a quote? Remember, all commissions earned are redirected back to Age Cymru Gwynedd a Mon, which in turn help us to provide other

valuable services in the communities.

Contact Nerys, or Gwilym on 01286 685918 or call into the office in Pool Street, Caernarfon, for a no obligation quote.

Y Cartref Bontnewydd

Services

Men's Shed
Arts & Crafts
Card Creation
Computers
Cinema
Knitting Club
Keep Fit



And more to come!!

There are lots of things going on at Y Cartref Bontnewydd. There's something to please everyone.

Come along for a delicious meal and get the chance to find out about all the activities we offer. Your input is extremely important to us, please let us know what you would like to see here at your centre. We also hire rooms at a reasonable price.



100% positive feedback from the Clwb Gwanwyn (Creative Art Club) appraisal forms

"It helps to build self-confidence"

"Art has opened my eyes to a new skill and I did not know it was there"

Staff

Chief Officer Eleri Lloyd Jones

Business and Development
Officer
Aled Evans

Advocacy Officer Sylvia Targett

Trading Manager Nerys Williams

Trading Officer Gwilym Jones

Home Care Managers Beverley Rowlands Melissa Rowlands

Information and Advice Manager Ann Parry

Healthy Finance Officers Bethan Edwards Newport Nia Jones

> Office Manager Elaine Williams

Finance Officer Enfys Williams

Personnel Officer Elen Jones

Y Cartref Operational Officer Nicola Jennings

Men's Shed Co-ordinator Brian Cook

Development Officer
Maldwyn Roberts

Anglesey Community
Officer
Sandra Roberts

Welcome / Administrative Officer Ruth Jones

Charity Shop Managers

Caernarfon
Gillian Naylor
Llangefni
Margaret Thomas
Blaenau Ffestiniog
Arwel Jones
Porthmadog
Dorothy Murchie

Distribution Officer
John Taylor

Café Managers / Cooks

Sheila Lambrecht Elaine Jones Collette Donaldson Meryl Williams

Chairman

Dafydd Iwan

Vice-Chairman

Wynne Williams

Treasurer

Alwyn Jones

Trustees

Gwilym Ellis Evans Meinir Owen Anwen Hughes John Pritchard Neville Evans Cledwyn Williams

Bankers

HSBC - 24 y Maes, Caernarfon

Brokers

Hargreave Hale Ltd Bangor

Accountants

A Hughes-Jones
Dyson & Co
Chartered Accountants
Capel Moreia
South Penrallt
Caernarfon

Our Services

- Information and advice
- Cleaning Service
- Welfare benefits service
- Advocacy Service
- Day care
- Age Well
- Gwynedd shopping scheme
- Lunch Clubs
- Sitting Service
- Information Technology training
- Forums
- Insurance
- Legal surgeries
- Hafan Café and drop in centre Bangor
- Charity Shops
- Café service
- Toe nail cutting
- Personal Care
- Healthy Finances
- Volunteering
- Men's Shed

Solicitors

Parry Davies Clwyd-Jones and Lloyd Castle Chambers 2A Bridge Street Caernarfon

