



# Annual Report

Age Cymru Gwynedd a Môn 2020-2021



*“we provide local support in our communities”*

[www.acgm.co.uk](http://www.acgm.co.uk)

*Charity Number 1143587*

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## Foreword

A WORD FROM THE CHAIR: Dafydd Iwan

It's an honour to write a foreword to this year's Report. It goes without saying that this has been a difficult year, especially for the elderly, but I am proud to be able to say that Age Cymru Gwynedd a Môn has managed to work effectively through it all, and we owe a huge debt to Eleri and all the staff, and all who have helped them as volunteers. Heartfelt thanks to you all for your commitment.

Of course, we had to change our method of working in many fields, and one important development was the extension of our "Meals on Wheels" service. We had to close the Café in Bontnewydd, but the kitchen has been busier than ever preparing tasty meals for people in their own homes. As the Covid rules relax, the café in the Cartref and in Bangor and Caernarfon Court will gradually open to the public. We also had to close the Day Centre, but this service will also be re-opened in a new format, together with our various craft groups, as conditions will allow. Similarly, our shops at Llangefni and Porthmadog have also re-opened.

This terrible pandemic has opened all our eyes to the great work done by carers, nurses and all those who work in the care and health service, and ACGM is proud to have played our part. If any of you wish to contribute to this essential work, we would love to hear from you. Similarly, anyone interested in giving a hand, there is always a warm welcome to volunteers.

This will be my last word as Chair as I am pleased to announce that the reins are being transferred to Mrs. Anwen Hughes, and I know that we will be in safe hands. I wish Anwen and all my fellow Trustees the best, and I thank you all for your support.

# Chief Officer's report

The Annual Report this year will be very different. This year will go down in history as the Year of the pandemic, yet we still have very little knowledge of what will face us in future years. Charities responded to the needs of the people in the communities to develop services and work together in a crisis that no one had predicted.

The Charity's Board offers it's condolences to all the families that have suffered the loss of loved ones during the year, it has been a very difficult year for everybody, no- one has been untouched by COVID.

Hopefully this year we can move forward with the vaccine distribution which will allow us to move on to live as normal a life as possible. We will endeavour to provide the services that will keep people independent and safe within their own homes as well as provide socializing opportunities when safe and appropriate to do so.

During the year our care staff have delivered on-going care in the Communities, services such as personal care, shopping and community services. We adapted our social activities to develop essential services that were required to full fill the needs of the local community, providing hot, nutritious meals to people who were shielding, or unable to go out. This service not only provided a healthy meal but was, and still is, a keeping in touch service to help people feel safe and less isolated. The service grew at an unprecedented rate in early lockdown, as we were distributing over 500 meals a week. Our thanks to the WCVA, Lottery and the Local Authorities of Gwynedd and Anglesey who provided essential funding and support during this time.

Our staff and volunteers also helped their communities by phoning isolated individuals who were feeling vulnerable and lonely during Covid, by keeping in touch with individuals once or twice a week. These calls quickly resolved any issues that were causing concern, such as delivering prescriptions, phoning for dental appointments or any other issues that arose. During early 2020 staff and volunteers were phoning an average 150 people on a regular basis, not only in our local area but throughout Wales, providing a welsh speaker who needed support the opportunity to speak with a volunteer or member of staff.

We provided many reports and updates on the difficulties that older people were experiencing during the pandemic to the Local Authority, and funders. The reports provided updates on the progress of local services so that we could adapt to the needs of the population.

I wish to thank all our funders during the year, this year has been an exception, and without their support we would not have been able to provide the necessary services. My unreserved thanks and gratitude to the staff and volunteers of Age Cymru Gwynedd a Mon, who have kept many vulnerable adults safe and well, your efforts have been exemplary and exceptional and I am privileged to work with you all.

**Eleri Lloyd Jones,**  
**Chief Officer**



# The Board of Trustees

## Chair

Dafydd Iwan

## Vice-Chair

Wynne Williams

## Treasurer

John Pritchard

## Trustees

Gwilym Ellis Evans

Meinir Owen

Anwen Hughes

Alwyn Jones

Neville Evans

Cledwyn Williams

Helen Owen



# Our aims and objectives

The objective of the Charity is:- To Create an Age Friendly Wales

ACGM empowers older people, and their families, in Gwynedd and Anglesey, by providing a variety of support services in the language of their choice; with the end goal being the erosion of loneliness and to increase their emotional, physical and general wellbeing thus improving their quality of life.

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, 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 Board's decision, following the closure of the insurance trading arm, was to sell the property in Caernarfon as it was no longer sustainable. The property was let during 2020 and the Charity shop closed in May 2020. The property has been up for sale and the tenant has consequently made an offer to buy.

The trustees considers that reserves 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.

During 2021-22 the Board will look closely at the future of our whole service base, and re-assess our assets and services in light of the Covid-19 pandemic.

## <sup>8</sup> The re-design of our services in response to the Covid-19 situation

As an organisation we are constantly having to evolve in order to respond to the ever changing external operational and strategic environment that we work within. During the Covid-19 period we have had to adapt our services to respond to the needs of the local population.

Our priorities during the 2020-21 were to:

- Meet the increased demand from older and vulnerable people in social isolation/distancing who need personal care and assistance.
- Provide a weekly check in and chat telephone service for vulnerable older people who are socially isolated; and to help with essential services such as doctors and dentists.
- Provide a delivery of hot meals service for people in our operational area.
- Provide essentials packs including food, toiletries, and hand sanitizers.
- Facilitate shopping, food and deliveries of other essentials goods to the local population in very rural areas.
- Continuing our essential information, advice and advocacy provision (provided through telephone and email during the crisis) including assisting with covid-19 related scams
- Assisting local care homes to source PPE equipment and being there for both staff and residents.



Our service recipients are predominantly people aged 70 and over living in Gwynedd and Anglesey. In addition to those people who we provide our services to, due to social shielding and isolating guidance, we saw that many more older people who usually live independent lives required assistance due to being isolated within their homes.

We strongly believe that our efforts during Covid-19 have gone a long way towards supporting and improving the lives of service recipients. These efforts have led to numerous positive outcomes including:

- People that were having to self-distance feeling less dependent on family and friends and less vulnerable, lonely, and isolated.
- Ensure that people self-distancing still had access to much needed advice and information and had somewhere to confidently turn to if in need of assistance or just having access to a person to talk to on the other side of the phone.



## Information and advice service

2020-21 proved to be a challenging year to many people. The Covid-19 pandemic certainly affected all of us in society with long lockdown periods and the associated isolating and shielding taking place on numerous occasions during the year.

Demand for both our information and advice service and our advocacy service was significant during this period. During the year we assisted over 3,900 people on a wide range of issues and secured £1,020,000 of benefits entitlements to 206 people.

“Satisfaction to know that if I need help or advice I will get it, and don't have to worry”

Age Cymru Gwynedd a Môn was again successful during the year in securing Age UK/EON Warm Homes Programme funding which enabled us to carry on with funding of this essential service.





## Advocacy service

We received over a 120 Advocacy referrals during the year on a range of issues with a high number of them pandemic related.

People contacted us wanting our independent advocacy support due to their frustrations in accessing local health services, inability to be placed on shielding lists and associated supermarket delivery priority slots. Numerous people had also been victims of Covid-19 related scams.

## Hospital Information and Support service – New service

During September 2020, through the secondment of 2 of our very experienced information managers, Age Cymru Gwynedd a Môn provided a Monday to Friday information and support service to hospital patients on Tryfan and Ogwen Wards at Ysbyty Gwynedd.

Covid-19 lockdown periods inevitably meant that our officers could not have physical presence at Ysbyty Gwynedd during the whole period however their efforts assisted over a 100 patients including assisting with the early safe discharge of 8 patients.



GIG  
CYMRU  
NHS  
WALES



# Information, Advice & Advocacy

## #1 Issue Discussed

1,265 Our Services

## #2 Issue Discussed

1,029 Community Care

## #3 Issue Discussed

839 Benefits



82 Successful bus pass applications

122 General Advocacy referrals

124 Successful attendance allowance applications

2195 Information and Advice Referrals

61 Referrals for Hospital Discharges

35 Legal Power of Attorney enquiries

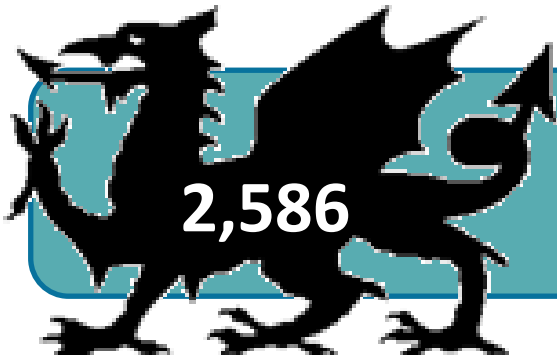
Helping 3,932 people



Claim 82 Blue Badges

Benefit take-up across Gwynedd and Anglesey  
206 People received help in successfully claiming  
benefits totalling

£1,019,998.44



2,586

of contacts were carried out in  
Welsh



For Information and Advice call us on  
**01286 685 919**

# Our Care Services

We are indebted to our care staff for their commitment and selfless efforts during what has been certainly an unprecedented year for them in terms of work challenges. Their courageous efforts in such precarious and difficult times has ensured that those vulnerable and isolated users of our care services have been cared for and kept safe.

We thank the local health board and local authorities also for the regular supply of PPE to assist with keeping our carers and care recipients safe.

“Age Cymru is the best organisation i have contacted with regarding getting at home services for my elderly parents. Keeping things at the level that my parents want at the moment has been critical to getting help into the home, and the care and help has been exactly right. This will help them maintain their independence. When further levels of care will be required, Age Cymru will meet the requirements well”.



9,830 home care hours provided

4,691 personal Care hours provided

2,305 shopping scheme hours provided





## Age Cymru Gwynedd a Môn keeping in touch service

During the Covid-19 period we have had to adapt our services to respond to the needs of the local population. An important service aspect has been the keeping in touch service which has included making regular keeping in touch calls to isolated and vulnerable people and also the delivering of hot meals and essentials on a regular basis to the homes of people in their local community.

### Our gratitude to our funders during 2020-21

We like most organisations at the start of the pandemic faced great financial uncertainty due to the sudden closure of all our trading activities including our cafes and shops. However our gratitude goes to those numerous funders who have put their faith in us during the year and who provided us with financial support to assist us with our Covid-19 emergency response measures.





## Keeping in touch telephone calls service

At the height of the pandemic over a 135 people were receiving regular telephone calls from our team of staff and volunteers. These calls were also an important means of identifying if there were other issues or services we could provide to call recipients including helping with accessing GP surgeries, and the delivery of prescriptions and other essentials.

Over 5,000 telephone calls made through the “keeping in touch” service



“These keeping in touch calls are proving to be a great comfort to many people who are self-isolating during what is a very uncertain time. We are already seeing the positive impact these phone calls are having on those who use the service are proud of the messages of thanks and appreciation we receive from the users and also

their families / carers.” Age Cymru Gwynedd a Môn Keeping in Touch Calls  
Co-ordinator

## Meals at Home Service

We have been overwhelmed with demand for this service which is continuing to grow as we continue to promote it under our keeping in touch service provision 'banner' and word of worth in the community.

During 2020-21 between the provisions at Y Cartref Bontnewydd and the Penygroes Memorial Hall a total of 340 individuals received at least one meal through the Meals at home provision.

*"You provide an excellent service. Thank you for the service you provide – really nutritious meals – substantial and of good quality/produce. Diolch yn fawr."*



During late November and early December 2020 we worked in collaboration with Bontnewydd Community Council to provide meals to people aged 70 and over in the local Ward. A total of 332 meals were provided over 4 weeks and 130 people received meals. As a result we have started to see new local customers making use of the provision.

Currently we have a total of around 300 meals going out per week including to people on Anglesey where during 2021-22 we will be developing our customer base further.

*"Mondays are a day of rest from cooking for me and always a surprise as to what is on the menu. All staff are lovely happy and helpful. Many thanks."*





**10,734** Meals &  
**4,783** Puddings  
 delivered through our meals at  
 home service



## Christmas box initiative

During the weeks leading up to Christmas 2020, over 70 people received a Christmas gift box or a food hamper – this was in collaboration with Gwynedd Council's Pontio'r Cenedlaethau intergenerational efforts.





## Supporting Veterans

We have continued with our efforts to support Veterans and their families during the year and we were successful in securing Covid-19 response funding from both the Armed Forces Covenant fund and the Veterans Foundation.

During the year we have been able to support over 60 Veterans and/or their close family members through our Veterans Keeping in Touch service. This service included keeping in touch telephone calls, delivery of hot meals and essentials, care services and also our information, advice and advocacy provision.

We have come across many Veterans this year also through the presence we have had at Ysbyty Gwynedd through our 2 Information and Support Officers at the hospital.

As a charity we work closely with numerous Veterans organisations including SSAFA, Royal British Legion, and the Woody's Lodge project. We regularly attend and contribute to the meetings of the Gwynedd and Anglesey Local Authority Armed Forces Covenant.



## Connecting with our communities

Inevitably due to the Covid-19 situation, all community based social activities and groups came to a sudden stop during the early part of the year. However many of our local communities stepped up to the challenges posed by the pandemic and played a key role in local response teams and groups.

### Gwynedd Community Connectors

Age Cymru Gwynedd a Môn, in partnership with Gwynedd Council and the local health Board, hosts two Community Connectors - one for the South Meirionnydd area and the other for the Caernarfon district of Arfon.

The Community Connectors' work remit changed during the year and they quickly found themselves becoming an integral part of the Covid-19 area response teams, established in their respective area, through the integrated collaborative efforts of the local Health Board, Gwynedd Council and the local voluntary umbrella organisation.

The Connector's were involved with contacting people on the shielding list to ensure that they had access to medication and food essentials, and were proactively working with local Covid-19 voluntary response groups and local food banks.

As we see social restrictions being relaxed, we envisage that the remit of the Community Connectors will gradually revert back to close working with community groups and also in assisting lonely and isolated people with integrating back into community and social life.

***Nia Jones 07990959174 Bethan Wyn Roberts 07855005105***

## Connecting with our communities

Anglesey Community Hub and Liaison Support Officer Age Cymru Gwynedd a Môn, in partnership with Anglesey Council and Medrwn Môn, has hosted a Community Hub and Liaison Officer for the Island since August 2020. The original work programme for the role was revised in response to Covid-19 with increased emphasis on digital inclusion and virtual contact in 2020-21.

The main aspects delivered on during the year has been the development of the Anglesey Community virtual Hub (website). Electronic tablets have also been purchased for a tablet loan scheme and there has been close working with a group of local hubs to identify people and train them so that they can confidently provide digital support in the community to people who are currently not digitally inclusive.



The Community Hub Liaison and Support Officer has also been co-ordinating the Anglesey sub-group of the national Get There Together video project, creating videos supporting Individuals to safely return to the community after the pandemic.

***Sioned Young 01286 808735***

### Anglesey Older People Council meetings

Through our secretariat role, we have continued to hold meeting of the Anglesey Older People Council during the year by virtual means. One of the key pieces of work for the Older People Council was to respond to the Welsh Government's consultation process on the *Strategy for an ageing society: age friendly Wales*.



## Looking to the future

The re-establishment of our services and the return of our income streams during 2021-22

At the time of writing this Annual Report, much of the restrictions in Wales have been relaxed and/or lifted and we have gradually been re-establishing our community based services including our shops and community cafes.

However protecting the health/safety of our customers, services users, staff and volunteers shall always be the key determining factor in any decisions and steps taken.

There have been many changes over the past 18 months in terms of what we have been able to provide as services and it is fair to state that some of our previous services/provisions will return but through a slightly revised format whilst other services /provisions shall not return at all.

For example the charity had to take the difficult decision of closing both our charity shops in Caernarfon and in Blaenau Ffestiniog. However We shall be developing more of the online selling for the future and we have been working with Age UK South Lakeland to join their online sales platform BuyCharity.com We encourage you to browse the site to find a bargain or two!



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## Thank you to our volunteers and the challenge of recruiting new volunteers

Our ability to provide our services over the last 18 months or so has very much been dependent on the dedication and hard work of the many volunteers who have been helping us with our efforts. Future efforts will now have to concentrate on welcoming back our regular volunteers who have been shielding and also to recruit new volunteers so that we can carry on with our much needed community support services.



# Age Cymru Gwynedd a Mon Green Projects

We are all aware of our carbon footprint and the need to re-use and sustain our planet for future generations. We are proud of our recycling projects which helps to achieve some of the green environmental outcomes.

All our shops sell donated goods which have been kindly donated by the public. The proceeds from sales are re-invested in the Charity's local projects to achieve our ambitious aims and objectives. We employ local people and volunteers to help in our charity shops and donations sorting outlet. Next year we are looking to sell on-line through the BuyCharity.com website.

## Men's shed

This is a project for men to socialise and to use their skills to up-cycle and/or repair donated goods to sell on in our shops. The men also re-use wrought iron bench arms and backs to create brand new benches, and they can also build raised beds for the garden.

Thank you to all who have donated and to those who have bought some of these goods to help sustain our projects locally.



## Feedback from service recipients

“Keep up the good work.”

“The Home Care I receive is a great help with cleaning and shopping and a friendly chat.”

“Without the shopping service you provide I would have no way of getting my shopping as I am housebound.”

“My mother’s quality of life has much improved through the kindness and help of her carer.”

“The main difference since receiving help from the benefit advice service is that I am now able keep the heating on all day.”

“Great help!  
Blue badge is a great help when I go shopping.”



“The service of meals at home has been a god send, as one was isolating.”

“Age Cymru is way the best organisation I have contacted.”

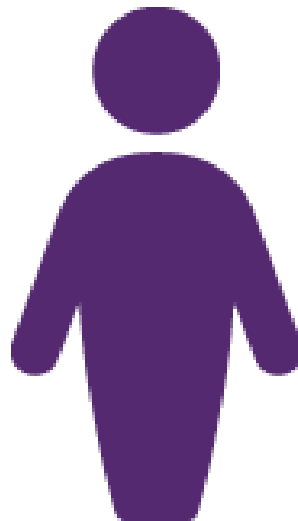
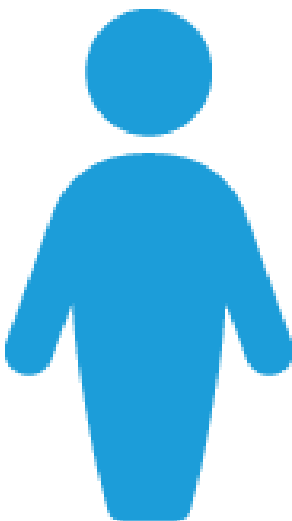
“Age Cymru are the most reliable, trustworthy, honest & helpful organisation.”

“I simply could not survive without your service. I'm severely ill and disabled and housebound. your service means that I can shop, clean, etc by proxy.”

“The benefit service enabled me to apply for a disability benefit which I could not have done on my own.”

“Satisfaction to know that if I need help or advice I will get it, and don't have to worry.”

“The Home Care allows me to keep on top of things and importantly to continue running my business from home I have a better quality of life as a result.”





AGE CYMRU GWYNEDD A MON  
Trustees' Report For The Year Ended 31st March 2021

The trustees present their annual report on the affairs of the Company together with the Accounts and Auditors Report for the above period.

This report complies with the Companies Act 2006 and should be read in conjunction with the full Trustees' Annual Report compiled according to the Statement of Recommended Practice for Accounting by Charities.

**Principal Activities**

The principal activity of the company is to provide help and support for the elderly.

**Trustees**

The trustees of the company during the year were:

Dafydd Iwan  
Gwilym Ellis Evans  
Owen Alwyn Jones  
Robert Cledwyn Williams  
Victor Wynne Williams  
Meinir Owen  
Anwen Hughes  
John Morris Pritchard  
Hugh Neville Evans  
Helen Owen

**Statement Of Disclosure Of Information To Auditors**

So far as the trustees are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditors are unaware, and each trustee has taken all steps that they ought to have taken as a trustee (director) in order to make aware of any relevant audit information and to establish that the company's auditors are aware of that information.

**Public Benefit Statement**

The Trustees confirm that they have complied with their duty under section 17(5) of the 2011 Charities Act. They have considered the public benefit guidelines published by the Charity Commission and believe they have followed it's guidance in this area. The activities undertaken by the Charity during the year in furtherance of it's charitable purpose are outlined in the full trustees report , and the trustees are satisfied that such activities provide a public benefit.

**Auditors**

A. Hughes Jones Dyson & Co. have expressed their willingness to remain as auditors of the company.

The above report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

  
By Order of the Board

10-8-2021  
Date



**AGE CYMRU GWYNEDD A MON**  
**Trustees' Responsibilities Statement**

The Trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these financial statements, the Trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial accounts comply with Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

  
By Order of the Board

10.8.2021  
Date

## Report of the Independent Auditors to the Members of Age Cymru Gwynedd a Mon

### **Opinion**

We have audited the financial statements of Age Cymru Gwynedd & Mon Cyf (the "Charity") for the year ended 31st March 2021 which comprise the statement of financial activities, balance sheets and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the Charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31st March 2021 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and the provisions available for small entities, in the circumstances set out in note 1 to the financial statements' and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide the basis of our opinion.

### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

### **Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustee's report (incorporating the strategic report and the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the strategic report and the director's report) have been prepared in accordance with applicable legal requirements.

3 **Report of the Independent Auditors to the Members of Age Cymru Gwynedd a Mon**

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustee' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purpose of our audit.
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Directors.

**Responsibilities of the trustees**

As explained more fully in the trustees' responsibilities statement set out on page 2, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatement can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We have assessed that the risk to the financial statements of being susceptible to material misstatement is low.

We believe audit work undertaken is sufficient to identify material misstatement. The key Laws and regulations affecting the company's ability to trade relate to food hygiene standards, Social Care regulations and Charity Commission rules. We have not identified or been advised of actual or suspected fraud or instances of non compliance with key regulations. The experience of the audit team was deemed to be sufficient to identify fraud or errors in this engagement.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). The description forms part of our auditor's report.



Ir Brian Hughes (Senior Statutory Auditor)

and on behalf of A. Hughes-Jones, Dyson & Co.  
Statutory Auditors & Chartered Accountants

Capel Moreia, South Penrallt, Caernarfon, Gwynedd, LL55 1NS

10-8-2021  
Date

**AGE CYMRU GWYNEDD A MON**  
**Income and Expenditure Account For The Year Ended 31st March 2021**

	Notes	2021 £	2020 £
<b>Income</b>		1,156,627	781,162
Direct Expenditure		749,694	759,478
<b>Gross Surplus</b>		<u>406,933</u>	<u>21,684</u>
Investment Income		6,483	7,347
<b>Surplus For The Year</b>		<u>413,416</u>	<u>29,031</u>

**Statement of Total Recognised Gains and Losses for the Year Ended 31st March 2021**

	Notes	2021 £	2020 £
Surplus/(Deficit) For The Year		413,416	29,031
Unrealised Gains / (Losses) On Investments	16	<u>32,885</u>	<u>(23,910)</u>
<b>Total Recognised Gains Relating To The Year</b>		<u>446,301</u>	<u>5,121</u>



**AGE CYMRU GWYNEDD A MON**  
**Statement of Financial Activities for the Year Ended 31st March 2021**

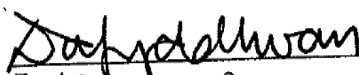
<b>Income</b>	<b>Notes</b>	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
		£	£	£	£
Legacies & Donations					
From subsidiary		31,000	-	31,000	22,500
Other		9,091	-	9,091	7,201
Charitable Activities	3	1,095,789	-	1,095,789	657,351
Other Trading Activities	4	20,747	-	20,747	94,110
Investment Income		-	6,483	6,483	7,347
<b>Total Income</b>		<u>1,156,627</u>	<u>6,483</u>	<u>1,163,110</u>	<u>788,509</u>
<b>Expenditure</b>					
Raising Funds	6	4,993	-	4,993	53,237
Charitable Activities	5	741,059	3,642	744,701	706,241
<b>Total Expenditure</b>		<u>746,052</u>	<u>3,642</u>	<u>749,694</u>	<u>759,478</u>
<b>Net Income / (Expenditure)</b>	2	410,575	2,841	413,416	29,031
Transfers Between Funds		1,000	(1,000)	-	-
Gains/(Losses) on Investments	16	-	32,885	32,885	(23,910)
<b>Total Increase in Funds</b>		<u>411,575</u>	<u>34,726</u>	<u>446,301</u>	<u>5,121</u>
Balances brought forward		348,723	235,096	583,819	578,698
<b>Balances carried forward</b>		<u>760,298</u>	<u>269,822</u>	<u>1,030,120</u>	<u>583,819</u>

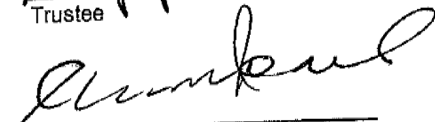


**AGE CYMRU GWYNEDD A MON**  
**Balance Sheet as at 31st March 2021 (Company Number: 07621068)**

	Notes	2021		2020	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible Assets	8		374,325		382,888
Investment in Subsidiary Company Investments	15		1		1
			<u>219,136</u>		<u>186,717</u>
			593,462		569,604
<b>Current Assets</b>					
Stock		250		250	
Debtors	9	48,387		78,760	
Cash at Bank and In Hand		648,150		88,127	
			<u>696,787</u>		<u>167,137</u>
<b>Liabilities: amounts falling due within one year</b>	10	(214,556)		(79,004)	
<b>Net Current Assets</b>			482,231		88,133
<b>Liabilities: amounts falling due after one year</b>	11		(26,730)		(51,591)
<b>Provisions for Liabilities</b>	17		(18,843)		(22,327)
<b>Net Assets</b>	13		<u>1,030,120</u>		<u>583,819</u>
<b>Funds</b>					
Unrestricted			760,298		348,723
Restricted	16		<u>269,822</u>		<u>235,096</u>
			<u>1,030,120</u>		<u>583,819</u>

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

  
 Trustee

  
 Trustee

10-8-2021  
 Date

**AGE CYMRU GWYNEDD A MON**  
**Notes To The Accounts For The Year Ended 31st March 2021**

**1 Accounting Policies**

*Basis Of Accounting*

These financial statements have been prepared in accordance with the provisions of Section 1A "Small Entities" of the Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006. The financial statements have been prepared under the historic cost convention. Equity investments held by the John Trevor Roberts Fund are stated at market value.

*Turnover*

Turnover represents net sales of goods and services excluding Value Added Tax.

*Grants*

Grants of a revenue nature are credited to the income and expenditure account in the year in which they are receivable. Grants received in advance are carried forward for matching with the appropriate expenditure. Capital grants are also reflected in the income and expenditure account in the year in which they are received in accordance with the Statement of Recommended Practice for Accounting and Reporting by Charities 2015.

*Resources Expended*

Resources expended are recognised in the period in which they are incurred.

Resources expended include attributable VAT which cannot be recovered.

Resources expended on restricted funds relate to expenses incurred solely on the project together with overheads apportioned on the basis of beneficiary hours.

*Tangible Fixed Assets*

Tangible fixed assets are stated at cost.

Depreciation is provided at the following rates on the net book value before charging depreciation at the year end in order to write off their cost less their estimated residual values over their expected useful economic lives.

Leasehold Improvements	over period of primary lease
Motor Vehicles	25%
Plant & Equipment	20%
Fixtures & Fittings	20%

Capital items below £100 are written off to expenditure in the year.

*Investments*

Listed investments are valued at market value as at the balance sheet date less any permanent diminution. Gains and losses of investments are charged to the Statement of Financial Activities.

*Pension Contributions*

The company operates a defined contribution pension scheme. Contributions payable for the year are charged in the Income and Expenditure account.

*Leased Assets*

Fixed assets acquired under finance leases are included in the balance sheet at cost less depreciation. Interest payable in each period is charged to the profit and loss account. Operating leases are charged to the profit and loss account as incurred.

*Auditors*

In common with many businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

**AGE CYMRU GWYNEDD A MON**  
**Notes To The Accounts For The Year Ended 31st March 2021**

**2 Net Income**

is stated after charging:	2021	2020
	£	£
Pension Contributions	12,930	12,956
Auditors' Remuneration	4,320	4,200
Depreciation on Tangible Fixed Assets	20,669	20,947
Loss/(Profit) on Disposal of Assets	(3,073)	(2,490)

**3 Charitable Activities**

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	£	£	£	£
			2021	2020
Anglesey Council	87,100	-	87,100	39,464
Anglesey Council - Homecare	-	-	-	15,036
Anglesey Council - Other	43,361	-	43,361	-
Gwynedd Council	169,601	-	169,601	154,809
Gwynedd Council: Communities First	13,152	-	13,152	2,200
Age Cymru Grants	138,515	-	138,515	76,740
WCVA	80,127	-	80,127	-
Comic Relief	-	-	-	5,551
Lottery Age UK	17,712	-	17,712	23,550
Other Grants	45,649	-	45,649	40,255
Homecare Receipts	220,876	-	220,876	205,825
Shopping Scheme	38,638	-	38,638	37,622
Day & Lunch Club Receipts	-	-	-	13,077
Clwb Bontnewydd Receipts	313	-	313	5,358
Bontnewydd Day Care Receipts	11,403	-	11,403	33,646
Membership Fees	170	-	170	230
AGM Receipts	-	-	-	50
Sundry Receipts	2,267	-	2,267	3,938
Meals on Wheel Receipts	47,646	-	47,646	-
Meals on Wheel Grants	11,000	-	11,000	-
Covid 19 Grants	168,259	-	168,259	-
	<u>1,095,789</u>	<u>-</u>	<u>1,095,789</u>	<u>657,351</u>

**4 Other Trading Activities**

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	£	£	£	£
			2021	2020
Fundraising	-	-	-	1,479
Christmas Cards	-	-	-	523
Café Receipts	994	-	994	47,373
Bontnewydd Café	-	-	-	21,130
Rent	19,753	-	19,753	18,500
Gift Aid	-	-	-	5,105
	<u>20,747</u>	<u>-</u>	<u>20,747</u>	<u>94,110</u>

**AGE CYMRU GWYNEDD A MON**  
**Notes To The Accounts For The Year Ended 31st March 2021**

5 Expenditure on Charitable Activities	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Salaries, Wages & Travel	297,507	-	297,507	298,044
Day & Lunch Clubs Wages & Travel	43,013	-	43,013	36,066
Meals on Wheels Costs	16,653	930	17,583	-
Homecare & Shopping Scheme Wages	231,750	-	231,750	206,901
Homecare & Shopping Scheme Travel	22,820	-	22,820	25,662
Volunteer Costs	-	-	-	771
Age Well Costs	-	-	-	1,629
Project Costs	-	-	-	1,342
Activities	-	-	-	2,362
Cleaning	1,357	-	1,357	869
Equipment & Renewals	5,375	-	5,375	2,766
Equipment Hire	7,756	-	7,756	4,260
Vehicle Running Costs	9,550	-	9,550	13,330
Telephone Charges	5,569	-	5,569	9,075
Office Costs	12,564	-	12,564	8,653
Advertising & Promotions	1,432	-	1,432	1,290
Insurance	8,528	-	8,528	5,003
Rent	12,531	-	12,531	14,404
Water Rates	2,689	-	2,689	1,639
Heat & Light	9,588	-	9,588	14,149
Repairs to Property	1,362	-	1,362	2,959
Courses & Training	425	-	425	2,645
Meeting Costs	-	-	-	208
Publications & Subscriptions	128	-	128	165
Software Licences	4,130	-	4,130	3,164
Auditors Remuneration	4,320	-	4,320	4,200
Professional Fees	13,721	2,082	15,803	12,962
Bank Charges	4,954	-	4,954	5,339
Mortgage Interest	1,457	-	1,457	2,075
Other Finance Costs	502	-	502	344
Sundry Expenses	3,782	630	4,412	5,326
Donations	-	-	-	182
Depreciation	20,669	-	20,669	20,947
Loss/(Profit) on Sale of Fixed Asset	(3,073)	-	(3,073)	(2,490)
	<u>741,059</u>	<u>3,642</u>	<u>744,701</u>	<u>706,241</u>

**AGE CYMRU GWYNEDD A MON**  
**Notes To The Accounts For The Year Ended 31st March 2021**

6	Raising Funds	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
		£	£	£	£
	Café Wages & Travel	4,795	-	4,795	30,179
	Café Costs	-	-	-	22,663
	Other Costs	198	-	198	395
		<u>4,993</u>	<u>-</u>	<u>4,993</u>	<u>53,237</u>
7	Staff Costs			2021	2020
				£	£
	Wages and Salaries			530,940	524,655
	Social Security Costs			28,198	25,687
				<u>559,138</u>	<u>550,342</u>

The average number of employees was 40 (2020 46)

The average number of part time employees was 26 (2020 31)

None of the Charity's employees received emoluments over £60,000 in the current year.

8	Tangible Fixed Assets	Freehold Property	Improvements To Property	Plant & Machinery	Fixtures & Fittings	Motor Vehicles	Total
		£	£	£	£	£	£
	<b>Cost</b>						
	At beginning of year	333,191	11,114	50,721	72,032	105,781	572,839
	Additions	-	-	3,936	150	10,950	15,036
	Disposals	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(9,250)</u>	<u>(9,250)</u>
	At end of year	<u>333,191</u>	<u>11,114</u>	<u>54,657</u>	<u>72,182</u>	<u>107,481</u>	<u>578,625</u>
	<b>Depreciation</b>						
	At beginning of year	15,240	2,222	34,940	40,719	96,832	189,953
	Charge for year	5,080	1,111	3,943	6,293	4,243	20,670
	Elimination on Disposal	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(6,323)</u>	<u>(6,323)</u>
	At end of year	<u>20,320</u>	<u>3,333</u>	<u>38,883</u>	<u>47,012</u>	<u>94,752</u>	<u>204,300</u>
	<b>Net Book Value</b>						
	At 31st March 2021	<u>312,871</u>	<u>7,781</u>	<u>15,774</u>	<u>25,170</u>	<u>12,729</u>	<u>374,325</u>
	At 31st March 2020	<u>317,951</u>	<u>8,892</u>	<u>15,781</u>	<u>31,313</u>	<u>8,949</u>	<u>382,886</u>

9	Debtors	2021	2020
		£	£
	Trade Debtors	15,839	35,660
	Grants & Legacies Due	24,081	31,752
	Amounts due from Subsidiary Company	-	768
	Prepayments	8,467	10,580
		<u>48,387</u>	<u>78,760</u>



**AGE CYMRU GWYNEDD A MON**  
**Notes To The Accounts For The Year Ended 31st March 2021**

<b>10</b>	<b>Liabilities:</b> Amounts falling due within one year	<b>2021</b> £	<b>2020</b> £
	Accruals	67,767	51,489
	Other Creditors	14,352	-
	Grants in Advance	77,940	10,000
	Bank Loan	46,141	8,515
	Other Loans	8,265	9,000
	Amount due to the Subsidiary	91	-
		<b>214,556</b>	<b>79,004</b>
<b>11</b>	<b>Liabilities:</b> Amounts falling due after one year	<b>2021</b> £	<b>2020</b> £
	Bank Loan	-	46,341
	Other Loans	26,730	5,250
		<b>26,730</b>	<b>51,591</b>

**12 Statutory Information**

Age Cymru Gwynedd a Mon is a company limited by guarantee and does not have any share capital. The Company is registered in England & Wales company number 7621068. The registered office is Cartref, Bontnewydd, Caernarfon, Gwynedd LL54 7UW

**13 Analysis Of Net Assets Between Funds**

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Tangible fixed assets	374,325	-	374,325	382,886
Investment in Subsidiary	1	-	1	1
Investments	-	219,136	219,136	186,717
Cash at bank and in hand	597,464	50,886	648,150	88,127
Stock	250	-	250	250
Debtors	48,387	-	48,387	78,760
Current liabilities	(214,556)	-	(214,556)	(79,004)
Long Term liabilities	(45,573)	-	(45,573)	(73,918)
	<b>760,298</b>	<b>269,822</b>	<b>1,030,120</b>	<b>583,819</b>

**14 Trustee Remuneration And Expenses**

During the year, a total of £77 was paid in travel expenses to 1 trustee. (2020 £352 to 1 trustees)

**15 Subsidiary Undertakings**

Age Cymru Gogledd Masnachol Cyf was incorporated on the 14th November 2013 and is a wholly owned subsidiary of Age Cymru Gwynedd A Mon.

**AGE CYMRU GWYNEDD A MON**  
**Notes To The Accounts For The Year Ended 31st March 2021**

**16 Restricted Funds**

	At Beginning Of Period	Income In Period	Expenditure In Period (Inc Depreciation)	Transfer between funds	Investment Gains	Balance At 31/03/2021
	£	£	£	£	£	£
Cronfa John Trevor Roberts	235,096	6,483	3,642	(1,000)	32,885	269,822
	<u>235,096</u>	<u>6,483</u>	<u>3,642</u>	<u>(1,000)</u>	<u>32,885</u>	<u>269,822</u>

John Trevor Roberts Fund

The fund was set up to promote the well-being of the elderly in the Brynsiencyn and Criccieth area.

The fund is made up of stock market investments and cash held on deposit.

The movements in investment values during the period was as follows:-

	£
Value of shares at 1st April 2020	186,717
Transfers out of fund	(466)
Net (decrease)/increase in value	32,885
	<u>219,136</u>
Value of shares at 31st March 2021	

**AGE CYMRU GWYNEDD A MON**  
**Notes To The Accounts For The Year Ended 31st March 2021**

**17 Pension Obligations**

**Scheme TPT Retirement Solutions - Growth Plan**

The company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30th December 2005. This, together with the documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit following withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30th September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

**Deficit contributions**

From 1st April 2019 to 30th September 2025:                      £11,243,000 per annum                      (payable monthly and increasing by 3% each on 1st April)

Unless a concession has been agreed with the Trustee the term to 30th September 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30th September 2014. This valuation showed assets of £793.4m, liabilities of £969.9m and a deficit of £176.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

**Deficit contributions**

From 1st April 2016 to 30th September 2025:                      £12,945,440 per annum                      (payable monthly and increasing by 3% each on 1st April)

From 1st April 2016 to 30th September 2028:                      £54,560 per annum                      (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

<b>Present Values Of Provisions</b>	31st March 2021	31st March 2020	31st March 2019
	£	£	£
Present value of provision	18,843	22,327	27,084

**AGE CYMRU GWYNEDD A MON**  
**Notes To The Accounts For The Year Ended 31st March 2021**

**Reconciliation Of Opening And Closing Provisions**

	Period Ending 31st March 2021	Period Ending 31st March 2020
	£	£
Provision at start of period	22,327	27,084
Unwinding of the discount factor (interest expense)	502	344
Deficit contribution paid	(4,630)	(4,495)
Remeasurements - impact of any change in assumptions	644	( 606)
Remeasurements - amendments to the contribution schedule	-	-
Provision at end of period	<u>18,873</u>	<u>22,327</u>

**Income And Expenditure Impact**

	Period Ending 31st March 2021	Period Ending 31st March 2020
	£	£
Interest expense	502	344
Remeasurement - impact of any changes in assumptions	644	(606)
Remeasurements - amendments to the contribution schedule	-	-
Contributions paid in respect of future service	-	-
Costs recognised in income and expenditure account	-	-

<b>Assumptions</b>	31st March 2021	31st March 2020	31st March 2019
	% per annum	% per annum	% per annum
Rate of discount	0.66	2.53	1.39

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contribution due, would give the same result as using full AA corporate bond yield curve to discount the same recovery plan contributions.

**Deficit Contributions Shedule**

The following schedule details the deficit contributions agreed between the company and the scheme at each year end

	Year Ending 31st March 2021	Year Ending 31st March 2020
	£	£
Year 1	4,768	4,630
Year 2	4,912	4,768
Year 3	5,059	4,912
Year 4	4,342	5,059
Year 5	-	4,342
Year 6	-	-
Year 7	-	-
Year 8	-	-
Year 9	-	-
Year 10	-	-

## Staff

Chief Officer  
Eleri Lloyd Jones

Business and  
Development  
Manager  
Aled Evans

Advocacy  
Officer  
Sylvia Targett  
(Left post in April 2021)

Home Care Managers  
Beverley Rowlands  
Melissa Rowlands

Information and Advice  
Ann Parry (Manager)  
Bethan Edwards  
Newport (Officer)  
(Left post in March 2021)

Office Manager  
Elaine Williams

Finance Officer  
Caryl Jones

Enfys Williams  
(Left post in March 2021)

Personnel Officer  
Caryl Jones

Elen Jones  
(Left post August 2020)

Men's Shed  
Co-ordinator  
Brian Cook

Richard Rowlands  
Community Services  
Co-ordinator  
(Left post July 2021)

Welcome /  
Administrative Officers  
Ruth Jones

Community Connectors  
Nia Jones  
(Arfon Caernarfon)  
Bethan Wyn Roberts  
(South Meirionnydd)

Charity Shop Managers  
Llangefni  
Margaret Thomas  
Blaenau Ffestiniog  
Arwel Jones  
Porthmadog  
Dorothy Murchie

Café Managers  
Sheila Lambrecht  
Meryl Williams

**Bankers**  
HSBC  
24 Castle Square  
Caernarfon

**Brokers**  
Hargreave Hale Ltd  
Bangor

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

**Solicitors**  
Parry Davies Clwyd-  
Jones and Lloyd  
Bangor Street  
Caernarfon

## Our Services

- Information and advice
- Welfare benefits Service
- Age Well provisions
- Lunch Clubs
- Sitting Service
- Digital inclusion (IT)
- Forums
- Charity Shops
- Café service
- Toe nail cutting
- Personal Care
- Day care
- Cleaning Service
- Gwynedd shopping scheme
- Volunteering
- Men's Shed
- Repair Shop

Age Cymru Gwynedd a Môn  
Y Cartref  
Bontnewydd  
LL54 7UW

 Gwynedd a Môn  
**age**Cymru





**Porthmadog Shop**  
77 High Street, Porthmadog



**Y Cartref**  
Bontnewydd, Caernarfon



**Llangefni Shop**  
24 High Street, Llangefni



**Cibyn Shop**  
Zone 5, Uned 14, Cibyn



**Hafan Cafe**  
Deiniol Road, Bangor

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