

**Age Cymru West  
Glamorgan Limited  
Annual Report and  
Unaudited Financial  
Statements for the Year  
Ended 31 March 2021**



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2020-21  
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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).



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# Introduction from the Chair

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In our second year as Age Cymru West Glamorgan, following the merger of Age Cymru Afan Nedd and Age Cymru Swansea Bay, it's my privilege to report on our impact in an unprecedented year.

The Coronavirus pandemic caused huge disruption, loss and difficulty for us all. Vulnerable people, including older people, were especially hard-hit by the virus. Many of our clients were told to “shield” themselves, spending many months confined to their homes without any kind of in-person contact or support. To make things more difficult, everyday tasks like booking GP appointments, securing food, and even contacting loved ones moved to digital platforms, excluding those who struggle to use technology and/or don't have access to it.

As the digital divide became more prominent, many of our clients faced desperate situations without the ability to secure food, healthcare or having anyone to talk to. Last year, many of us experienced acute loneliness and isolation for the first time; for some of our clients, this was unfortunately not much different from their lives pre-COVID. I sincerely hope that in the future, we all remember to be kind to one another, reach out to our neighbours and look after those in the community that need it most.

Age Cymru West Glamorgan transformed our services overnight, creating a COVID-19 advice line to answer important questions

about changes to local services, accessing medication, staying safe and dealing with the national lockdown. We developed a check-in service for clients living alone, or with caring responsibilities, to make sure that they were coping and to see whether they needed any help. We also launched a meal delivery service, delivering hot, nutritious meals at a crucial point in time where people were struggling to access food.

Our team of dedicated staff and volunteers were, quite frankly, incredible. Everyone pulled together to help keep our full range of services operating, whilst adapting to a rapidly changing situation and keeping our clients at the heart of everything that they did. I want to sincerely thank them for all their hard work, dedication and commitment to bettering the lives and wellbeing of our clients.

The year ahead is still uncertain and is sure to bring new difficulties. I am, however, pleased to report that during this year we have grown our Board of Trustees to eleven, bringing together a wealth of experience from a broad range of sectors. Together with our employees and volunteers, we will continue to work towards promoting wellbeing and helping clients to age well and live independently for as long as possible.

**Mel Rayner**  
Chair



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## *Summary from the Chief Officer- Looking forward 2021-22*

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This year we have been fortunate to benefit from generous legacies, donations and grants which have allowed us to deliver our COVID-19 response despite challenging conditions, ensuring that we could continue to support our clients when they needed us most. However, the year ahead still remains uncertain as coronavirus response funding ends and replacement funding opportunities appear scarce.

The long-term effects of the pandemic are significant and far-reaching, and we're facing increasing demand for our services. The situations that clients are contacting us

about are becoming more severe, as many people have been unable to access support for significant periods of time due to the withdrawal or limitation of statutory health services, clinics, clubs, and other preventative schemes. Deteriorating conditions are an unfortunate result of this; for example, many clients have told us how their mobility has been greatly reduced following shielding for such an extended amount of time. Without the ability to leave their homes and be active in a meaningful way, many older people are now experiencing greater difficulty reconnecting with their community as well as managing day-to-day tasks in the household.



This past year has demonstrated how being kind, working together and supporting each other is essential. We have so many people to thank for our continued success, especially our funders without whom we would not be here to provide the services our communities so desperately need. The support from our clients, the community, local businesses and individuals who have donated their time, resources, goods and money to us, has been truly heart-warming. I hope that this report fully expresses the incredible impact that your support and donations have made, and that you will continue to support us as we move forward.

I am also immensely grateful to our fellow third-sector partners who we have worked so closely with this year, collectively doing our best to mitigate the impact of this dreadful virus. I would particularly like to thank Swansea Neath Port Talbot Citizens Advice, Care and Repair Western Bay and the Swansea Carers Centre for their continued partnership and support. In addition, this year has once again proven the substantial benefits of the Age Cymru Brand Partnership who met every two weeks through the pandemic to support each other, coordinate our response and feedback nationally on the challenges faced by older people.

Our staff and volunteers have once again proven their commitment to the work we do. While most people stayed at home, they came to work every single day to support our clients through the pandemic. We saw more of each other this year than most of us did

our own families. I will forever be proud of the astonishing response from our staff to meet the needs of our clients and I will never forget the community spirit that shone during this time. I was humbled by the sheer amount of people willing to volunteer to help us, and their hard work ensured that we could reach as many clients as possible.

In the year ahead, we will focus on continuing our fundraising efforts to ensure we can meet the significant demand for our services. We are also seeing a significant rise in the need for dementia-focused support, with few dedicated local services available currently; we're seeking further funding to enhance our support to clients who are living with or supporting someone with Dementia. We will also continue to expand our Home Support Service provision, providing practical support that enables our clients to live independently in their own homes for as long as possible.

I'm confident that our Covid-19 response, and the substantial impact our services have had on the wellbeing of our clients, fully represents our commitment to Age Cymru West Glamorgan's vision, mission and core values. The year ahead will not be easy, so please continue to support us whichever way you can. In doing so, you can help us meet new challenges, and improve the lives and wellbeing of the older people in our community.

**Connor James**  
Chief Officer

## ***Our Vision***

Age Cymru West Glamorgan wishes to be the first thought for older people and their carers living in Swansea, Neath Port Talbot and Bridgend when they look for trusted, quality assured and person-centred support.

## ***Our Mission***

Age Cymru West Glamorgan is a local charity promoting well-being, helping people to age well and live independently.

## ***Our Culture***

Age Cymru West Glamorgan is building a culture of freedom and responsibility that allows staff and volunteers to maximise their individual strengths in a collective effort to achieve our vision. We work together to deliver the highest quality services, tailored to the individual needs of our clients. Staff and volunteers feel empowered to make decisions based on a clear understanding of their boundaries and with our values at their core.

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# Our Values

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Age Cymru West Glamorgan's values are to ensure that we **C.A.R.E**



## *Centred*

We put older people at the heart of everything we do, ensuring our services are relevant and appropriate.



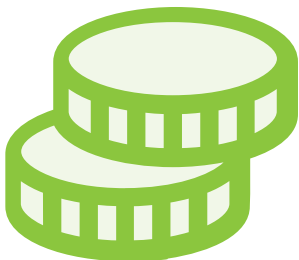
## *Adaptive*

We see the individual, delivering person centred, quality assured and outcome focused services.



## *Responsive*

We listen, learn and take action based on feedback.



## *Efficient*

Donations are a gift; we constantly strive for efficiency and effectiveness to make sure nothing is wasted.

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# Activities

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## Information and Advice Service

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This service provides access to independent, quality assured information and advice to older people and their carers.

This service provides professional advice, including practical form filling on topics ranging from benefits; issues related to personal care, planning for later life, housing issues and accessing local services.

We take a holistic approach and provide comprehensive advice with the client at the heart of the service.



## Warm Homes Project

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This project focused on helping people over the age of 65 keep warm whilst saving money on their energy bills, thus leading to a reduction in fuel poverty. Clients received expert advice on staying warm during the winter.





## Meal Delivery Service

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In wake of the Coronavirus pandemic, food security, social isolation and inability to access their usual support services were huge concerns for people in the local community. Age Cymru West Glamorgan adapted by redeploying the Afan Nedd Centre to provide a Meal Delivery Service within just five working days, ensuring that the needs of clients would continue to be met.

The Meal Delivery Service enabled people to continue to feel connected and cared for as well as helping people maintain their independence, reducing the likelihood of individuals needing further support from public sector services by being there to identify needs at an earlier stage.



## Homecare Plus

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This project provided services across Swansea, Neath, Port Talbot and Bridgend, to support people to live independently in their own homes.

Ensuring access to safe, reliable and quality services, carried out by vetted tradespeople, in order to protect vulnerable people from rogue traders.

Essential services such as cleaning, plumbing, electrical work, general maintenance, gardening and many more are easily accessible to all our clients.

## Practical Assistance Project

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In January 2021, the Practical Assistance Project was also launched, providing up to four weeks of free in-home support to clients and their carers. Fully-trained Home Support Workers were able to assist clients who met the project criteria with tasks like cleaning, helping with administrative tasks, preparing and cooking meals, and providing sitting services.

To date, 59 clients have accessed this free service, helping them to remain independent at home. This project is funded by WCVA.

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# Activities

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## Our COVID-19 response

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When the Coronavirus pandemic hit, we listened to what people needed and adapted our services very quickly to help meet the needs of the people who needed us most. We launched a COVID-19 advice line to answer questions about changes to local services, accessing medication, staying safe and dealing with the unique national lockdown. Along with our meal delivery service, we provided a check-in service to over 150 clients living alone, or with caring responsibilities, to make sure that they were coping with lockdown. During this time, we engaged and brought in over 300 new clients to our services.

People from the local community also stepped up, contributing over 2,500 individual volunteer hours. We're very proud of the incredible sense of community spirit and commitment our volunteers demonstrated throughout the last year, and it's been an honour to work together in providing our much-needed services in such unprecedented times.

We are now adapting our services to help people get their lives back on track as restrictions have eased; members of our team are now available to clients to offer advice and assistance to help people transition out of lockdown and reintegrate into their community in a post- pandemic society.



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# Impact

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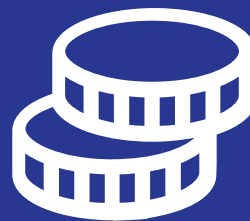
## Information and Advice

- The charity provided Information and Advice to a total of **1,605 clients**, helping with **1,828 different enquiries**.
- We secured over one million, two hundred thousand pounds (**£1,208,618.17**) in benefits for people throughout Swansea, Neath, Port Talbot and Bridgend.
- Information and advice on Community Care and Residential Care, and COVID-19 were the second and third highest enquiries, with **248** and **146 referrals**, respectively.



Out of these, benefits enquiries alone totalled **1000**.

## Warm Homes Project



Benefit sessions were carried out for 90 clients, securing **£392,266**



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# Impact

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## Homecare Plus

- We supported a total of **804 clients** through Homecare Plus
- **58 clients** accessed our **gardening service**
- **116 clients** used our **handyman service**
- **59 clients** accessed our free **Practical Assistance Project**, helping them to remain independent at home
- Our **Lasting Power of Attorney Service** helped **56 people** to plan and appoint someone to make decisions on their behalf
- **59 clients** used our **mobile hairdressing service**

We helped **279** people to access regular appointments with a **HCPC registered footcare service**



## Meal Delivery Service



Over **19,700 hot meals** were delivered in the community

- The **Meal Delivery Service** supported over **500** local people
- **92 local people volunteered** to support the project, contributing over **2,500 individual volunteer hours**
- **Over 86% of our clients** reported that the **Meal Delivery Service eased their stresses around getting meals for themselves**, their relatives or family member during the coronavirus pandemic.

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# Client feedback

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## Information and Advice

*“These have been trying times for myself and husband with COVID-19 and trying to keep safe, but I feel there is light at the end of the tunnel. Thank God there are organisations like yours.”*

*“I don’t know what I would have done without you. I can’t fill in forms. What you’ve done for us has made such a difference!”*

*“You and your colleagues are providing an exemplary service and I couldn’t be more grateful.”*

*“I’m overwhelmed with everything you’ve done for me. Thank you so much.”*

## Meal Delivery Service

*“I can rest assured that during this crisis I can guarantee one hot meal a day as I have no family to help me.”*

*“The service has been tremendous during this uncertain time and has taken the worry off myself as I have been unable to leave my home for many months and my family haven’t been able to visit.”*

*“I am so thankful for the amazing service that you have provided as I am in my 90’s and not very steady on my feet. I find it difficult to stand and cook so this service has been a great help to me.”*

*“If I didn’t have five hot meals a week, I wouldn’t be around. They have been excellent.”*

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# Acknowledgements

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Age Cymru West Glamorgan would like to recognise the organisations below for their contribution to the work that we do. Without their generosity, we would not be able to achieve what we have over the past year or provide such a wide range of far-reaching services.





# **Structure, governance and management**

## **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

## **Recruitment and appointment of new trustees**

Open recruitment through social media, interview with Chief Officer and Chair, informal meeting with Board, formal application process including taking up references.

Formal appointment by full Board, registration with the Charity Commission and Companies House as a Director. Full induction with Senior Management and ongoing training.

## **Induction and training of new trustees**

All trustees attend induction with Senior Management to discuss 5-year business plans, annual business plans, and operational plans.

All new trustees complete a skills audit, and their training needs are identified and added to the global training plan to be met.

## **Change of Name & Merger**

On 1st April 2019 Age Cymru Swansea Bay Limited merged with Age Cymru Afan Nedd, as a result of this merger Age Cymru Swansea Bay Limited was renamed Age Cymru West Glamorgan Limited.

**Trustees**

M C Rayner  
C Lawton  
E Tweed (resigned 19.9.20)  
M M Davies (appointed 10.12.20)  
N M Fulford (appointed 20.7.20)  
K M Harris (appointed 23.11.20)  
C Jerrett (appointed 10.12.20)  
E H Murray-Downie (appointed 10.12.20)  
L Shenxane (appointed 10.12.20)  
M S Vasquez (appointed 10.12.20)  
A E Venables (appointed 10.12.20)  
M Wiseman (appointed 23.11.20)

**Independent Examiner**

Bevan Buckland LLP  
Langdon House  
Langdon Road  
SA1 Swansea Waterfront  
Swansea  
SA1 8QY

Approved by order of the board of trustees on 25/10/2021 (AGM date) and signed on its behalf by:



M C Rayner

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# Independent examiner's report to the trustees of Age Cymru West Glamorgan Limited ('the Company')

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I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

## Responsibilities and basis of report

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

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


## Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ACA which is one of the listed bodies.

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

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

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



Henry Lloyd-Davies  
ACA  
Bevan Buckland LLP  
Langdon House  
Langdon Road  
SA1 Swansea Waterfront  
Swansea  
SA1 8QY



# Statement of Financial Activities

(incorporating an income and expenditure account) for the year ended 31 March 2021

		Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
	Notes	£	£	£	£
<b>Income and endowments from</b>					
Donations and legacies	2	248,958	-	248,958	79,946
<b>Charitable activities</b>					
Older persons support and advice	4	272,389	288,098	560,487	361,125
Investment income	3	664	-	664	1,423
Other income	5	6,882	2,363	9,245	15,159
<b>Total</b>		<b>528,893</b>	<b>290,461</b>	<b>819,354</b>	<b>457,653</b>
<b>Expenditure on</b>					
<b>Charitable activities</b>					
Older persons support and advice	6	301,941	188,763	490,704	512,423
<b>Net income/ (Expenditure)</b>		<b>226,952</b>	<b>101,698</b>	<b>328,650</b>	<b>(54,770)</b>
<b>Transfers between funds</b>	16	<b>(6,209)</b>	<b>6,209</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>220,743</b>	<b>107,907</b>	<b>328,650</b>	<b>(54,770)</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>		<b>345,675</b>	<b>-</b>	<b>345,675</b>	<b>400,445</b>
<b>Total funds carried forward</b>		<b>566,418</b>	<b>107,907</b>	<b>674,325</b>	<b>345,675</b>

The notes form part of these financial statements

# Balance sheet 31 March 2021

		Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	12	6,628	-	6,628	9,274
<b>Current assets</b>					
Debtors	13	19,975	-	19,975	34,383
Cash at bank and in hand		575,201	107,907	683,108	324,292
		<u>595,176</u>	<u>107,907</u>	<u>703,083</u>	<u>358,675</u>
<b>Creditors</b>					
Amounts falling due within one year	14	<u>(35,386)</u>	<u>-</u>	<u>(35,386)</u>	<u>(22,274)</u>
<b>Net current assets</b>		<u>559,790</u>	<u>107,907</u>	<u>667,697</u>	<u>336,401</u>
<b>Total assets less current Liabilities</b>		<u>566,418</u>	<u>107,907</u>	<u>674,325</u>	<u>345,675</u>
<b>Net Assets</b>		<u>566,418</u>	<u>107,907</u>	<u>674,325</u>	<u>345,675</u>
<b>Funds</b>					
Unrestricted funds	16			566,418	345,675
Restricted funds				<u>107,907</u>	<u>-</u>
<b>Total funds</b>				<u>674,325</u>	<u>345,675</u>

The notes form part of these financial statements

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 25/10/2021 (AGM date) and were signed on its behalf by:



M C Rayner - Trustee

# Cash flow statement for the year ended 31 March 2021

	Notes	2021 £	2020 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>358,816</u>	<u>(121,033)</u>
Net cash provided by/(used in) operating activities		<u>358,816</u>	<u>(121,033)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		-	(5,345)
Sale of tangible fixed assets		-	<u>9,407</u>
Net cash provided by investing activities		<u>-</u>	<u>4,062</u>
<b>Change in cash and cash equivalents in the reporting period</b>		358,816	(116,971)
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>324,292</u>	<u>441,263</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>683,108</u></u>	<u><u>324,292</u></u>

The notes form part of these financial statements



## 1. Reconciliation of net income (expenditure) to net cash flow from operating activities

	2021	2020
	£	£
<i>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</i>	328,650	(54,770)
<b>Adjustments for:</b>		
Depreciation charges	2,646	1,310
Profit on disposal of fixed assets	-	(9,407)
Decrease/(increase) in debtors	14,408	(22,195)
Increase/(decrease) in creditors	13,112	(35,971)
	<u>358,816</u>	<u>(121,033)</u>
<b>Net cash provided by/(used in) operations</b>	<u>358,816</u>	<u>(121,033)</u>

## 2. Analysis of changes in net funds

	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	<u>324,292</u>	<u>358,816</u>	<u>683,108</u>
	<u>324,292</u>	<u>358,816</u>	<u>683,108</u>
<b>Total</b>	<u>324,292</u>	<u>358,816</u>	<u>683,108</u>

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# Notes to the financial statements for the year ended 31 March 2021

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## 1. Accounting Policies

### Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', 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 historical cost convention.

Age Cymru West Glamorgan Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

### Preparation of accounts on a going concern basis

The trustees of the Charity are required to consider whether the Charity meets the going concern basis at the end of each financial year. From reviewing the available resources, cash balances and funding already obtained for FY21/22, the trustees are confident that the Charity remains a going concern and this basis of preparation is appropriate.

### Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, any conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income from trading activities is recognised when the Charity is deemed to be entitled to the income, when it can be reliably measured and when it is sufficiently probable to be received. This mainly relates to the Homecare plus service and income is shown net of VAT.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from donated goods is recognised upon receipt of the goods as required by the SORP 2018.

## Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities, both costs directly attributable and indirect support costs.

## Tangible fixed assets

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

Furniture & Fittings and Office Equipment - 25% Reducing Balance

Leasehold Property - 2% Straight Line

Assets greater than £2,500 will be capitalised.

## Allocation and apportionment of costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include finance, professional and governance costs which support the Charity's activities.

## Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable projects.

## Fund accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objective of the Charity and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes falling in future time periods.

Restricted funds are funds subject to specific restrictions imposed by the donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

## Deferred Income

Deferred income represents income received by not earned as of the year end. Deferred income primarily consists of grant income designated for a specific period but received in advance of this period.

## Legal Status of the Charity

The charity was incorporated on 2 March 2012 and is a company limited by guarantee. The members of the company are trustees named on page 17. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office of the charity is listed on page 38.

## Pension costs and other post-retirement benefits

The Charity operates a defined contribution pension scheme. Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme.

## Debtors

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

## Cash at bank and in hand

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

## Creditors and provisions

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

## Operating Leases

Rentals applicable to operating leases are charged to the SOFA over the period in which the cost is incurred. Details of operating lease commitments are shown in the notes to the accounts.



## Legacies and Donations

Legacies are accounted for as incoming resources once the receipt of the legacy becomes reasonably certain. This will be once confirmation has been received from the representatives of the estates that payment of the legacy will be made or property transferred and once all conditions attached to the legacy have been fulfilled.

## Significant Estimates and Judgements

The preparation of the financial statements in conformity with generally accepted accounting principles requires the management to make estimated and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results in the future could differ from these estimates. The management are satisfied that there are no significant judgements or estimates in addition to those that management has made in the process of applying the Group's accounting policies.

## 2. Donation and legacies

	2021	2020
	£	£
Donations	17,065	79,317
Legacies	<u>231,893</u>	<u>629</u>
	<u>248,958</u>	<u>79,946</u>

Included in donations for 2020 is £44,678 as a result of the merger with Age Cymru Afan Nedd. Legacies in 2021 include the following amounts from individual legacy donors:

	£
Mr Stanley Bevan	174,869
Mr Alan Hammond	36,025
Mr Edward Ellis Thomas	<u>21,000</u>

## 3. Investment income

	2021	2020
	£	£
Bank deposit interest	<u>664</u>	<u>1,423</u>

## 4. Income from charitable activities

		2021	2020
	Activity	£	£
LPA - Advocacy service	Older persons support and advice	6,718	9,496
Homecare Plus	Older persons support and advice	56,068	107,145
Fundraising events	Older persons support and advice	363	2,823
Afan Nedd Income	Older persons support and advice	94,467	25,539
Grants	Older persons support and advice	402,871	216,122
		<u>560,487</u>	<u>361,125</u>

Grants received, included in the above, are as follows:

	2021	2020
	£	£
Welsh Government	25,903	6,373
Age UK - Brand Retainer	15,000	30,000
Garfield Weston	-	30,000
DWP - Access to work	-	1,019
Winter Wellbeing	-	6,250
Track 2000	15,000	29,000
National Lottery	66,880	10,000
Moondance Fountain	31,064	25,000
Age Cymru/Age UK	73,125	56,045
Neath Port Talbot Council	40,185	22,435
WCVA	120,914	-
Screwfix foundation	4,800	-
Martin Lewis Covid Fund	10,000	-
	<u>402,871</u>	<u>216,122</u>

## 5. Other income

	2021	2020
	£	£
Gain on sale of tangible fixed assets	-	9,407
Miscellaneous income	2,020	5,752
CJRS income	7,225	-
	<u>9,245</u>	<u>15,159</u>

Other income includes room hire and £7,225 of Coronavirus Job Support Scheme funding.

## 3. Charitable activities costs

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Older persons support and advice	<u>477,296</u>	<u>13,408</u>	<u>490,704</u>

## 7. Support Costs

	Finance	Support costs	Totals
	£	£	£
Older persons support and advice	<u>4,837</u>	<u>8,571</u>	<u>13,408</u>

## 8. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	2,646	1,310
Hire of plant and machinery	108	26
Other operating leases	96,268	121,332
Surplus/(deficit) on disposal of fixed assets	-	(9,407)
Independent examiners fee	<u>2,395</u>	<u>2,330</u>

## 9. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

### Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

## 10. Staff costs

### Key Management Personnel

	2021	2020
	£	£
Emoluments (inc. pension contributions and benefits in kind)	39,670	37,121

### Staff costs

	2021	2020
	£	£
Wages and salaries	230,293	213,983
Redundancy costs	6,802	-
Social security costs	15,425	14,953
Independent examiners fee	5,703	5,263
	<u>258,221</u>	<u>234,199</u>

The average monthly number of employees during the year was as follows

	2021	2020
Management	2	2
Administration	2	2
Direct services	11	9
	<u>15</u>	<u>13</u>

No employees received emoluments in excess of £60,000.



# 11. Comparatives for the statement of financial activities

	Unrestricted funds £	Restricted funds £	Total funds £
<b>Income and endowments from</b>			
Donations and legacies	78,940	1,006	79,946
<b>Charitable activities</b>			
Older persons support and advice	198,457	162,668	361,125
Investment income	1,423	-	1,423
Other income	15,159	-	15,159
<b>Total</b>	293,979	163,674	457,653
<b>Expenditure on</b>			
<b>Charitable activities</b>			
Older persons support and advice	342,549	169,874	512,423
<b>Net income/ (Expenditure)</b>			
Transfers between funds	(48,570)	(6,200)	(54,770)
	(74)	74	-
Net movements in funds	(48,644)	(6,126)	(54,770)
<b>Reconciliation of funds</b>			
<b>Total funds brought forward</b>	394,319	6,126	400,445
<b>Total funds carried forward</b>	345,675	-	345,675

## 12. Tangible fixed assets

	Fixtures and fittings £
<b>Cost</b>	
At 1 April 2020 and 31 March 2021	10,584
<b>Depreciation</b>	
At 1 April 2020	1,310
Charge for year	2,646
At 31 March 2021	3,956
<b>Net Book Value</b>	
At 31 March 2021	6,628
At 31 March 2020	9,274

## 13. Debtors: Amounts falling due within one year

	2021 £	2020 £
Trade debtors	16,696	31,183
Prepayments and accrued income	3,279	3,200
	<u>19,975</u>	<u>34,383</u>

## 14. Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade debtors	14,356	7,270
Social security and other taxes	4,439	3,844
VAT	1,651	2,929
Other creditors	12,303	5,906
Accrued expenses	2,637	2,325
	<u>35,386</u>	<u>22,274</u>

## 15. Leasing Agreements

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021 £	2020 £
Within one year	5,765	5,765
Between one and five years	11,570	16,334
	<u>17,335</u>	<u>22,099</u>

## 16. Movements in funds

	At 1.4.20 £	Net movements in funds £	Transfers between funds £	At 31.3.21 £
<b>Unrestricted funds</b>				
Core	148,065	187,495	(165,366)	170,194
Homecare Plus - Designated	-	(7,546)	7,546	-
IT Designated Fund	-	-	15,000	15,000
Centre Kitchen Designated Fund	12,000	-	(12,000)	-
Centre Boiler Designated Fund	5,000	-	(5,000)	-
Restructure Costs Designated Fund	25,000	-	(25,000)	-
Grant Fundraising Officer Designated Fund	71,596	(9,068)	(62,528)	-
Other Fundraising Designated Fund	84,014	(19,790)	-	64,224
Afan Nedd	-	75,861	(75,861)	-
Centre repairs/renewals Designated Fund	-	-	17,000	17,000
I & A Resilience Designated Fund	-	-	80,000	80,000
Opportunity/Service Development Designated Fund	-	-	85,000	85,000
COVID Risk/Recovery Management Designated Fund	-	-	20,000	20,000
Adversity/income risk Designated Fund	-	-	30,000	30,000
Cessation contingency Designated Fund	-	-	85,000	85,000
	<u>345,675</u>	<u>226,952</u>	<u>(6,209)</u>	<u>566,418</u>

**Restricted funds**

I & A General	-	(6,209)	6,209	-
I & A Moondance	-	30,864	-	30,864
National Lottery - Community Foundation	-	26,490	-	26,490
I &A Track 2000	-	14,326	-	14,326
WCVA - Homecare+	-	36,227	-	36,227
		<u>101,698</u>	<u>6,209</u>	<u>107,907</u>
<b>Total funds</b>	<u>345,675</u>	<u>328,650</u>	<u>-</u>	<u>674,325</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in Funds £
<b>Unrestricted funds</b>			
Core	321,247	(133,752)	187,495
Homecare Plus - Designated	62,786	(70,332)	(7,546)
Grant Fundraising Officer Designated Fund	-	(9,068)	(9,068)
Other Fundraising Designated Fund	-	(19,790)	(19,790)
Afan Nedd	144,860	(68,999)	75,861
	<u>528,893</u>	<u>(301,941)</u>	<u>226,952</u>
<b>Restricted funds</b>			
I & A Warm Homes Benefit checks	12,981	(12,981)	-
I & A CAB Advicelink	25,903	(25,903)	-
I & A General	17,719	(23,928)	(6,209)
I & A Moondance	31,064	(200)	30,864
WCVA	68,742	(68,742)	-
National Lottery - Community Foundation	66,880	(40,390)	26,490
I &A Track 2000	15,000	(674)	14,326
WCVA - Homecare+	52,172	(15,945)	36,227
	<u>290,461</u>	<u>(188,763)</u>	<u>101,698</u>
<b>Total funds</b>	<u>819,354</u>	<u>(490,704)</u>	<u>328,650</u>



## Comparatives for movement in funds

	At 1.4.19	Net movements in funds	Transfers between funds	31.3.20
	£	£	£	£
<b>Unrestricted funds</b>				
Core	135,319	40,654	(27,908)	148,065
Homecare Plus - Designated	-	(928)	928	-
IT fund - Designated	12,000	(12,000)	-	-
Centre Kitchen Designated Fund	12,000	-	-	12,000
Centre Boiler Designated Fund	5,000	-	-	5,000
Merger Costs Designated Fund	15,000	(10,256)	(4,744)	-
Restructure Costs Designated Fund	25,000	-	-	25,000
Grant Fundraising Officer Designated Fund	90,000	(18,404)	-	71,596
Other Fundraising Designated Fund	100,000	(15,986)	-	84,014
Afan Nedd	-	(31,650)	31,650	-
	<u>394,319</u>	<u>(48,570)</u>	<u>(74)</u>	<u>345,675</u>
<b>Restricted funds</b>				
I & A AC Warm & Well	6,126	(6,126)	-	-
I & A CAB Advicelink	-	(74)	74	-
	<u>6,126</u>	<u>(6,200)</u>	<u>74</u>	<u>-</u>
<b>Total funds</b>	<u><u>400,445</u></u>	<u><u>(54,770)</u></u>	<u><u>-</u></u>	<u><u>345,675</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in Funds £
<b>Unrestricted funds</b>			
Core	94,034	(53,380)	40,654
Homecare Plus - Designated	116,641	(117,569)	(928)
IT Designated Fund	-	(12,000)	(12,000)
Merger Costs Designated Fund	-	(10,256)	(10,256)
Grant Fundraising Officer Designated Fund	-	(18,404)	(18,404)
Other Fundraising Designated Fund	-	(15,986)	(15,986)
Afan Nedd	83,304	(114,954)	(31,650)
	<u>293,979</u>	<u>(342,549)</u>	<u>(48,570)</u>
<b>Restricted funds</b>			
I & A AC Warm & Well	10,647	(16,773)	(6,126)
I & A AC Flasg	22,998	(22,998)	-
I & A Warm Homes Benefit checks	9,982	(9,982)	-
Warm Homes Energy checks	12,420	(12,420)	-
I & A CAB Advicelink	6,373	(6,447)	(74)
I & A General	11,003	(11,003)	-
I & A Winter Wellbeing	6,251	(6,251)	-
Moondance	25,000	(25,000)	-
Garfield Weston	30,000	(30,000)	-
Track 2000	29,000	(29,000)	-
	<u>163,674</u>	<u>(169,874)</u>	<u>(6,200)</u>
<b>Total funds</b>	<u><u>457,653</u></u>	<u><u>(512,423)</u></u>	<u><u>(54,770)</u></u>

## Description of funds

### Unrestricted funds:

#### Core

This fund consists of general reserves held for the furtherance of the Charities aims and objectives.

#### IT Fund

This designated fund represents the monies spent to upgrade the Charity's IT system.

#### Centre Kitchen equipment service and upgrade fund

This designated fund represents the monies required to upgrade the kitchen equipment at the Afan Nedd centre.

#### Centre Boiler upgrade fund

This designated fund represents the monies required to upgrade the boiler and associated equipment at the Afan Nedd centre.

#### Merger fund

This designated fund represented the monies required to handle the legal fees associated with the merger with Age Cymru Afan Nedd which took place on 01/04/2019.

#### Restructure fund

This designated fund represents the monies put aside for any potential restructure of the Charity's operations in the future.

#### Homecare Plus Fund

This designated fund represents fund designated specifically for the purposes of getting the Homecare Plus project into operation.

#### Grant Fundraising Officer Fund

This designated fund represents funds designated to fund the costs of a grant fundraiser for 3 years.

#### Other Fundraising Activities Fund

This designated fund represents fund designated to underwrite other funding efforts which it is hoped will generate unrestricted funding in future years. These are projects like community café's and more legacy awareness. If the new projects are not self sufficient and generating funds for the charity by 2022 they will be stopped.

#### Centre repairs/renewals Fund

This designated fund represents monies allocated as a contingency for repairs and renewals at the Afan Nedd Centre.

#### I & A Resilience Fund

This designated fund represents monies allocated to cover 12 months of salaries costs should specific funding not be obtained going forward.

#### Opportunity/Service Development Fund

This designated fund represents monies allocated to be used to help secure additional funding streams for the Charity and diversify income going forward.

#### COVID Risk/Recovery Management Fund

This designated fund represents monies allocated to put further safeguards and equipment in place to ensure the Charity mitigates the risk of Covid-19 going forward.

### **Adversity / Income Risk Fund**

This designated fund represents monies allocated to cover any disruption in services in the future.

### **Cessation Contingency Fund**

This designated fund represents monies allocated to cover any potential future redundancies and closure costs for the Charity should future funding not be obtained.

### **Restricted funds:**

#### **Information and Advice - Home Benefit checks**

Funding to provide information and advice on income maximisation by securing benefits.

#### **Information and Advice - CAB Advicelink**

Funding for the provision of general information and advice services.

#### **Information and Advice - General**

Funding for the provision of general information and advice services.

#### **Moondance**

Funding to support the Afan Nedd Lunch Club and Centre for clients benefit.

#### **Garfield Weston**

Funding to cover core costs associated with running the Afan Nedd Centre and Lunch Club.

#### **Track 2000**

Funding for employment costs covering a Centre Coordinator, in order to increase activities for clients and wider community engagement.

#### **Moondance Covid Relief Fund**

I & A Enabling project - to support clients to re-engage into the community post Covid.

#### **National Lottery Community Fund**

Funding to support a Home Meal Delivery Service, providing hot meals to clients in need

#### **Track 2000 Covid frontline services**

I & A Officer funding to support clients to manage the challenges arising from COVID pandemic, such as bereavement, accessing basic supplies, securing benefits

#### **WCVA Voluntary Services Recovery**

Funding to initiate a new project to support clients by providing practical assistance at home

#### **Transfers between funds**

The transfers out of designated funds represent the Charity's spend of those funds within the main Core fund during the year.

The transfers into designated funds represent the Charity's future plans for allocation of its unrestricted resources.

The transfer of £6,209 into the I & A General Restricted funds represent the Charities contribution towards the costs of this fund that are not funded by restricted funding

## ***17. Related party disclosures***

There were no related party transactions for the year ended 31 March 2021.

## ***18. ULTIMATE CONTROLLING PARTY***

The ultimate controlling party of Age Cymru West Glamorgan Limited is the Board of Trustees collectively.

### **Contact us**

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