

Company Registration Number: 5207722
Charity Registration Number: 1106321

AGE CYMRU SIR GÂR
(A Company Limited by Guarantee)

**TRUSTEES ANNUAL REPORT &
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2013**

Broomfield & Alexander Limited
Chartered Accountants & Statutory Auditors
Tŷ Derw
Lime Tree Court
Mulberry Drive
Cardiff Gate Business Park
Cardiff
CF23 8AB

MONDAY



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Legal and administrative

Age Cymru Sir Gâr is both a registered Charity and registered company limited by guarantee. The Directors of the company are also Charity trustees for the purposes of Charity law and have legal responsibilities and duties under both Charity law and company law.

The registered Charity no. is 1106321 and the registered company no. is 5207722.

Board Members

Dennis Fox
Harvey Jones (Chair)
Peter Loughran
Rhiannon Scott - resigned 20 April 2012
Caroline Streek
John Tonen
Gillian Whitehead
Allan Williams
Bernard Williams - resigned 4 December 2012
Jan Williams
Peter Hamilton - appointed 27 March 2013
Robert Lloyd - appointed 27 March 2013

Staff

Ann Dymock, Chief Officer &
Company Secretary -
appointed 19 August 2013

Bethan Davies
Rhian Davies
Peter McIlroy
Peter Morgan
Rebecca Thomas
Edward Williams

Gillian Whitehead stepped down as vice chair and Peter Loughran was elected as vice-chair. Other officers remained the same.

Registered address Age Cymru Sir Gâr, 8 Murray Street, Llanelli,
Carmarthenshire SA15 1DZ

Other operating address Teifi Valley Centre, 38 Church Street, Newcastle
Emlyn, Carmarthenshire SA38 9NP

e-mail info@agecymrusirgar.org.uk
website www.agecymru.org.uk/sirgar
telephone 01554 784080

Independent Examiner

Broomfield Alexander
Tŷ Derw, Lime Tree Court
Cardiff Gate Business Park
Cardiff CF23 8AB

Bankers

Nat West Bank
59 King Street
Carmarthen SA31 1BB

Chair's introduction

The economic and political context within which we work has not improved since last year and in some aspects has worsened. At a time of economic hardship for many older people, changing political values, cutbacks to local and national government expenditure, and challenges for priorities and resources within the National Health Service, it is encouraging to be able to be positive about the work and reach of Age Cymru Sir Gâr. I pay tribute to all who have contributed to our success in the past year.

In particular I would like to thank our Chief Officer, who has worked hard, at a time of great change, to guide trustees, manage staff and volunteers, and provide the Charity with leadership and purpose as we continue to grow and develop. We successfully provide a broad range of services for many older people in Carmarthenshire, despite rising costs and the increased challenge of raising funds in a period of austerity. As local authorities are forced to reduce their activities in a response to austerity measures, and if funds could be provided, we could further enhance our support for older people in Carmarthenshire.

Trustees have been closely involved in the strategic development of the Charity and the range of skills and experience across the Board is diverse. We are always open to interest from potential trustees who could add to the skill base and experience of the team.

The value of working as a partner with Age Cymru and other local Age Cymru partners continues to be important to us and justifies the decision made three years ago to become a brand partner with the most important third sector body in Wales supporting older people, and enabling us to more effectively provide flagship services to older people in Carmarthenshire.

Fundamental to the work of the Charity is the work done by volunteers, who bring with them enthusiasm, energy, skills and experience. They enable us to deliver front line services of quality in a variety of ways – benefit advice, befriending, digital inclusion and

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handyperson services to name some. We have been working during 2012/2013 to attain Investors in Volunteer status and are confident of a positive outcome when results are announced.

All staff must be congratulated for their effort and enthusiasm, and the work that they do to ensure that we are a successful organization, providing effective and timely services to older people in Carmarthenshire. It is worth noting the outreach work that has been carried out so successfully this year in Newcastle Emlyn.

Partnership with a variety of other organizations strengthens our own provision. We are grateful for the very positive way we have been able to work with Carmarthenshire County Council, Dyfed Powys Probation and Fire Services, CAVS and Menter Cwm Gwendraeth, Age Cymru Ceredigion, Age Cymru Swansea Bay and Age Concern Pembrokeshire, these successful partnerships have enabled us to provide a better service for older people.

Thanks also to all our major funders within and beyond Carmarthenshire. We continue to benefit from Big Lottery Funding, have built upon the initial successful work begun in the first year on this befriending project, and further developed new initiatives across the County of Carmarthenshire and the southwest region. Our work has received very positive responses from our Funder and their external consultants.

As we continue to develop and grow in rural and urban centres across Carmarthenshire we recognize, and are grateful for, the support and friends we have across the County and beyond. I would like to thank you all for contributing to our successes as we continue to work hard to improve our services for older people in Carmarthenshire.

Harvey Jones, Chair

Governance

The board of trustees steered the direction of the charity during the year, and delegated the day to day management of the Charity to the Chief Officer

Risk

The trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Age Cymru Sir Gâr is in the process of identifying the major risks to which the charity is exposed. Risks will be reviewed on a holistic approach and systems will be established to mitigate risks.

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.

Membership

The Charity undertakes a skills audit of existing trustees at regular intervals and actively seeks to recruit trustees to fill any identified gaps.

Charitable objectives

The objective of the Charity is to provide support and services for all people aged 50 and over. In particular this includes providing a quality information and advice service for older people and those who support them. It will provide relevant practical support in consultation with those it supports.

Public benefit

We have referred to the guidance contained in the Charity Commissions' general guidance on public benefit when reviewing

our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Mission statement

Age Cymru Sir Gâr exists to improve the quality of life of older people in Carmarthenshire by working with and for them, and to promote positive attitudes to older people and ageing.

Acknowledgements

Age Cymru Sir Gâr wishes to fully acknowledge the support of its dedicated staff, volunteers and partners. Of course, none of the work we achieved could be done without those that fund us and the contributions of those organisations, companies and individuals is very much appreciated.

Our services

Digital Inclusion

Thanks to European funding from the Regional Development Programme, the charity was able to start delivery of much needed digital inclusion support in the form of the "Drop in Digital" internet sessions in Newcastle Emlyn.

A happy silver surfer said of the service "After 4 weeks of coming to the classes, I have decided to buy a laptop and broadband. I'm finding the classes really easy and really friendly. Not only am I learning about computers but I have also made new friends."

The charity also started providing home digital tutoring. Clients are provided with a volunteer to help them gain confidence and learn

new skills in accessing the internet. This service is being developed as a sustainable service and the client is charged for this service.

Gardening

More than 105 older people benefited from peace of mind when their gardens were tidied up and cleared during summer/autumn 2012 with the Charity continuing to work in close partnership with the Dyfed Powys Probation Service. The charity was also fortunate in receiving a financial donation from Asda Llanelli to purchase new equipment to sustain the service.

Handyperson

The Charity continues to provide a free handyperson service that supports independent living by helping older people to maintain their home. During the year 182 jobs were carried out for 126 people.

Information and advice

The charity provided a quality information and advice service, to more than 3,000 people during the financial year.

The information and advice service has seen some changes with expansion of its service through the support of 3 new volunteers who support the information officer at the office in Llanelli. The support of these volunteers has allowed the charity to deal effectively with the growing number of complex enquiries. The information and advice together with our other services continues to signpost clients to relevant supporting organisations.

The charity also worked to expand access to information & advice services for older people by working with Shelter Cymru and Tax for Older People both of which have provided services in the Llanelli office.

Age Cymru Sir Gâr is also participating in the Age UK quality assurance process to ensure that the charity provides a quality assured information & advice service.

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The following diagram shows the main issues and the number of older people, their families, friends and carers, who have contacted the charity during the year

This chart also includes outreach enquires from attendance at events, talks and benefit surgeries

Outreach Information and Advice

The charity attended more than 13 events throughout the county including some of its own such as the Keep Well This Winter event in the Teifi Valley Centre in Newcastle Emlyn

Staff and volunteers also visited more than 15 groups to give talks on the work of the charity and what services were available for older people in Carmarthenshire

Lunch Club

During the year Age Cymru Sir Gâr and Age Cymru Ceredigion worked together to take over the Teifi Valley lunch club from the local authority. The membership of the lunch club increased from 9 to 30 during the year

Recycling Awareness Project

Funded by the Waste Section of Carmarthenshire County Council, the partnership of Age Cymru Sir Gâr, Menter Cwm Gwendraeth and the Waste Section has helped the recycling project go from strength to strength with more than 100 clients supported by 7 volunteers. The project supports people on an individual basis and through sheltered schemes

Case Study

Group Nanyglo Complex Pontyberem has around 18 older clients living in sheltered accommodation. Initially there was no recycling on site. The warden and residents of the scheme were then delighted to participate in the scheme and on average 2 full crates of glass are collected each month that would otherwise have gone into landfill.

Individual Mr Z and his wife both in their 80s have some mobility, sight and general age-related health problems. They were struggling to understand the blue and black bag system and also had a problem getting their bags to the required spot for collection. However, support from a volunteer helped them understand the blue and black system. He also collected their glass and helped them realise they needed a little help from their family to remain independent, which was what they wanted. The volunteer also identified some odd jobs that needed doing to help keep the couple safe and independent and arranged for a handyman volunteer, who also gave advice on getting help to do some of the larger home maintenance jobs that needed doing. With the help of the volunteer and with the clients' permission, the charity contacted their family who then arranged for regular weekly support for them to participate in glass recycling, arranged for builders to maintain their home and enabled the couple to continue to live independently and thus delayed any need for statutory support.

The Recycling Awareness project volunteers have brought a substantial amount of added value to the lives of its clients, from general befriending where they sit and have a cup of tea and a chat when they collect glass to helping them keep the garden tidy. In addition to recycled glass the volunteers have recycled smaller items which housebound older people struggle to dispose of, such as electrical goods or old video tapes thus preventing them going to landfill.

Welfare benefits

During the year the charity received funding from the Revenue Benefits Department of Carmarthenshire County Council of £15,000. Because of this investment benefits identified and gained for older people totalled £1,001,866.80. A total of 821 older people (including carers) were supported within their own homes or at the office in Llanelli to access welfare benefits.

Case study

Mrs X, aged 78, living alone after her husband had just died felt that she was losing control of her life as her husband had normally dealt with all the finances and she "didn't know what to do or where to start" about what benefits might be available to her. This caused Mrs X to visit a benefit surgery in her local area.

Bethan, the charity's Information Officer, advised Mrs X that she was eligible for pension credit and an appointment was made (for the same week) to do a home visit to Mrs X to complete a pension credit application. The application was completed over the telephone with the DWP at Mrs X's home. Mrs X was eligible for £38.75 pension credit which in turn meant she was also eligible for Council Tax Benefit. During the visit with Mrs X it was established that she was in receipt of low rate DLA care and as she had some serious health issues she was advised to try for the higher rate of care. With support to complete the application, Mrs X was successful in her application for higher care. Because Mrs X was awarded the high

rate of care (DLA) this made it possible for her daughter to apply for Carer's Allowance as she was visiting her mother daily to deal with her care needs.

As a result of an outreach benefit surgery Mrs X's income increased by the following:

£38.75 pension credit per week

£56.90 DLA per week

£24.30 Council Tax Benefit per month

Her daughter also received £58.45 per week Carer's Allowance.

At a time in her life when she felt she couldn't cope with financial decisions Mrs X was greatly relieved to find the help and advice she needed to get her life back on track.

West Wales Befriending Links

The West Wales Befriending Links service has grown quickly over the past 12 months. The befriending service supports older people set up friendship groups in their local area. Funded by the BIG Lottery Fund, Age Cymru Sir Gâr is leading the project and working in partnership with Age Concern Pembrokeshire and Age Cymru Ceredigion to deliver it.

The service continues to work to increase the social inclusion by facilitating social groups based around activities to raise self-esteem and demonstrate the impact of social inclusion in delaying statutory intervention in the lives of older people

The project has 757 older members across West Wales attending the 53 groups this project has already set up. These are served by 78 newly recruited volunteers. Activities range from knitting and other crafts, to book clubs and dining clubs to gentle walking and exercise.

Taster sessions across the region have proved popular and provided opportunities for older people to meet and discuss what new activities they would like to see in their area. New friendships have formed, with members meeting up outside of the groups to socialise.

Carmarthenshire

A huge difference is being made through the work of WWBL, 10 groups are up and running in Carmarthenshire focusing currently on the south and east of the county with a focus for the west of the county planned for later in 2013/2014. Three new groups have just been set up with seated exercise activity continuing to grow in popularity. Carmarthenshire has 232 members in the county regularly attending these groups with 36 volunteers supporting them. Isolated people are being identified by health and social services professionals, family and friends.

The Llangennech knit, craft and chat group, with a membership of approximately 45, is now approaching their first anniversary. Members are proud of their group, such as Cynthia who said "I have made loads of new friends and know them by name – not by sight only – and this makes me feel I belong" and Marilyn saying, "I have made new friends and it has got me out of the house after my retirement" and also Betty, recently widowed, who said "I lost my husband a year ago and I've found that going out has given me much pleasure in doing something for others."

The groups continue to be very popular and grow in strength daily.

The future

With the economic climate continuing to impact on the funding of the charity, it will endeavour to become more sustainable in its services. It will continue to look for new and suitable partnerships providing economy of scale in order to provide the best services for older people in Carmarthenshire.

Financial reports 2012-13

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 2013. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

Financial review

The Charity made an unrestricted surplus for the period of £29,530. Unrestricted reserves at 31 March 2013 were £46,637, of which £8,410 is invested in fixed assets. Free reserves are £38,227.

Responsibilities of the board of trustees

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently,

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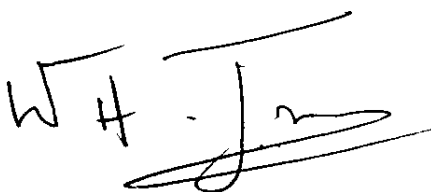
- observe the methods and principles in the Charities SORP,
- make judgments and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Board of Trustees on 6 November 2013 and signed on its behalf by

W H JONES
(Trustee)



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

I report on the accounts of the Charity for the year ended 31 March 2013 which are set out on pages 15 to 25

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

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

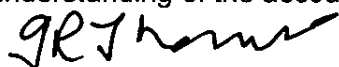
Basis of independent examiner's report

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

Independent examiner's statement

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

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act, and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met, and
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Ian R Thomas FCA DChA
Broomfield & Alexander Limited
Independent Examiners
Ty Derw
Lime Tree Court
Cardiff Gate Business Park
Cardiff
CF23 8AB

Date 6 November 2013

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2013

	Notes	UN- RESTRICTED FUNDS £	RESTRICTED FUNDS £	TOTAL 2013 £	TOTAL 2012 £
INCOMING RESOURCES					
<i>Incoming resources from generated funds</i>					
Voluntary income					
Donations		2,910	18	2,928	1,796
Legacy		-	-	-	7,894
Activities for generating funds	2	2,785	87	2,872	3,314
Investment income					
Bank interest		211	-	211	33
<i>Incoming resources from charitable activities</i>					
Grants	3	56,500	281,391	337,891	207,050
Total incoming resources		62,406	281,496	343,902	220,087
RESOURCES EXPENDED					
Costs of generating voluntary income					
Charitable activities	4	31,198	258,333	289,531	191,229
Governance costs	5	-	2,090	2,090	3,109
Total resources expended		31,198	260,423	291,621	194,338
Net incoming resources before transfers		31,208	21,073	52,281	25,749
Gross transfers between funds	10	(1,678)	1,678	-	-
Net movement in funds		29,530	22,751	52,281	25,749
Reconciliation of Funds					
Total funds brought forward	10	17,107	35,985	53,092	27,343
Total funds carried forward		46,637	58,736	105,373	53,092

All of the net incoming resources are from continuing activities
The company has no recognised gains or losses other than the above

The notes on pages 17 – 25 form part of the financial statements

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BALANCE SHEET AT 31 MARCH 2013

	Notes	2013 £	2013 £	2012 £	2012 £
FIXED ASSETS					
Tangible assets	6		8,410		8,406
CURRENT ASSETS					
Debtors	7	51,466		2,688	
Cash at bank and in hand		97,052		55,141	
		<u>148,518</u>		<u>57,829</u>	
CREDITORS					
Amounts falling due within one year	8	<u>(51,555)</u>		<u>(13,143)</u>	
Net current assets			96,963		44,686
NET ASSETS			<u>105,373</u>		<u>53,092</u>
FUNDS					
Unrestricted funds	10	46,637		17,107	
Restricted funds	10	58,736		35,985	
TOTAL FUNDS			<u>105,373</u>		<u>53,092</u>

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

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

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

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and with the Financial Reporting Standard for Smaller Entities (effective April 2008)

These financial statements were approved by the Board of Directors/Trustees on 6 November 2013

Trustee

W H Jones

The notes on pages 17 to 25 form, part of the financial statements

Notes to the financial statements for the year ended 31 March 2013**1. ACCOUNTING POLICIES****Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance with applicable Accounting Standards including the Statement of Recommended Practice 2005 and the Charities Act 2011 and FRSSE 2008

Cash flow statement

The charity has taken advantage of the exemption from preparing a cash flow statement under the terms of FRS 1 Cash Flow Statements

Incoming Resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable

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

Resources Expended

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

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

Generating Funds

These costs include the costs of fundraising

Charitable Activities

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

Governance Costs

These costs include the costs of governance arrangements, which relate to the general running of the charity as opposed to the direct management functions inherent in generating funds, service delivery and programme of project work. These include such items as external audit, legal advice for trustees and costs associated with constitutional and statutory requirements

Notes to the financial statements for the year ended 31 March 2013**1. ACCOUNTING POLICIES (continued)****Allocation of Costs**

Expenditure by the charity in the period has been split between unrestricted and restricted funds and analysed between charitable activities, governance costs and the cost of generating funds. Expenditure was allocated on the basis of staff time spent on the various activities.

Tangible Fixed Assets

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided so as to write off the cost of an asset over its useful economic life, which for office equipment, fixtures and fittings, is taken as three years.

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the economic life of that asset as follows:

Office equipment	- 15% reducing balance (for periods to 31 March 2012)
Office equipment	- over 3 years straight line (for periods from 1 April 2012)
Computer equipment	- over 3 years straight line

Pensions

The charity contributes to two pension schemes on behalf of its staff members. The assets of these schemes are held separately from those of the charity, being invested with insurance companies. Pension costs charged in the Statement of Financial Activities represent the contributions payable by the charity in the year.

Operating Leases

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

Liabilities Policy

The financial statements are prepared on an accruals basis thus recognising all liabilities when the charity has committed itself to an expense or contractual obligation.

Funds StructureGeneral Funds

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

Restricted Funds

These are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular purposes.

Notes to the financial statements for the year ended 31 March 2013

2. ACTIVITIES FOR GENERATING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2013 £	Total 2012 £
Fundraising income	2,010	-	2,010	2,366
Sundry income	308	27	335	-
Handyperson income	-	60	60	193
Gardening	467	-	467	755
	2,785	87	2,872	3,314

3. GRANTS

	Unrestricted Funds £	Restricted Funds £	Total 2013 £	Total 2012 £
Carmarthenshire County Council	45,500	41,140	86,640	69,063
Age Cymru	8,280	26,059	34,339	6,994
Big Lottery	-	212,442	212,442	103,449
Wilkinsons	-	1,000	1,000	-
Eon	2,720	-	2,720	3,500
Gwalia	-	750	750	-
Tudor Trust	-	-	-	15,000
British Telecom	-	-	-	3,000
Millennium Stadium Trust	-	-	-	2,375
Wales Co-op	-	-	-	1,780
British Gas	-	-	-	1,889
	56,500	281,391	337,891	207,050

Notes to the financial statements for the year ended 31 March 2013

Income was received for:

	Unrestricted Funds £	Restricted Funds £	Total 2013 £	Total 2012 £
Information and Advice	-	16,112	16,112	-
Recycling awareness	-	31,675	31,675	-
More Money in Your Pocket	-	4,963	4,963	500
Gwanwyn	-	500	500	-
Drop in Digital	-	8,421	8,421	-
West Wales Befriending Links	-	212,487	212,487	110,449
Preparing for Winter	-	1,500	1,500	-
Wilkinsons Winter	-	1,000	1,000	-
Influencing	-	1,996	1,996	-
Keep Well this Winter	-	238	238	1,650
Dignity and Safeguarding	-	750	750	-
Environment Partnership	-	1,104	1,104	-
Core Services	62,406	-	62,406	40,035
The Extra Mile	-	750	750	-
Millennium Stadium Trust	-	-	-	2,375
Llwynhendy & Bynea Legacy	-	-	-	7,894
Handyperson Eon	-	-	-	3,692
Recycling Advisory	-	-	-	18,813
Befriending Circles	-	-	-	8,000
Welfare Benefits	-	-	-	20,000
Tackling Fuel Poverty	-	-	-	1,889
Computer Upgrades	-	-	-	1,780
Drop in Digital	-	-	-	3,010
	62,406	281,496	343,902	220,087

4. COSTS OF CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2013 £	Total 2012 £
Building costs	9,268	3,878	13,146	14,306
Staff costs	38,588	77,986	116,574	96,745
Staff travel and subsistence	428	10,165	10,593	6,044
Office costs	1,790	14,452	16,242	14,522
Publication costs	287	1,285	1,572	3,199
Event costs	71	2,161	2,232	1,137
Fundraising and sundry costs	101	330	431	580
Programme costs	2,835	118,874	121,709	52,652
Professional and legal fees	-	3,864	3,864	235
Management charges	(22,631)	22,631	-	-
Depreciation	461	2,707	3,168	1,809
	31,198	258,333	289,531	191,229

Notes to the financial statements for the year ended 31 March 2013

5. GOVERNANCE COSTS

	Unrestricted Funds £	Restricted Funds £	Total 2013 £	Total 2012 £
Independent examination fee	-	900	900	2,420
Other	-	394	394	-
Trustees expenses	-	684	684	439
Cost of trustee meetings	-	112	112	80
Trustees training	-	-	-	30
AGM	-	-	-	140
	-	2,090	2,090	3,109

Expenditure

Information and Advice	-	16,110	16,110	-
Recycling Awareness	-	35,761	35,761	-
More Money in Your Pocket	-	4,963	4,963	521
Gwanwyn	-	500	500	-
Drop in Digital	-	10,099	10,099	-
West Wales Befriending Links	-	184,996	184,996	85,020
Preparing for Winter	-	1,500	1,500	-
Wilkinsons Winter	-	709	709	-
Influencing	-	744	744	-
Keep Well this Winter	-	238	238	1,670
Environment Partnership	-	409	409	-
Core Services	31,198	-	31,198	46,292
The Extra Mile	-	188	188	-
Millennium Stadium Trust	-	-	-	2,375
Llwynhendy & Bynea Legacy	-	2,928	2,928	4,966
Handyperson Eon	-	-	-	5,160
Recycling Advisory	-	-	-	14,726
Befriending Circles	-	-	-	10,456
Welfare Benefits	-	-	-	19,999
Tackling Fuel Poverty	-	1,278	1,278	128
Computer Upgrades	-	-	-	-
Drop in Digital	-	-	-	3,025
	31,198	260,423	291,621	194,338

Notes to the financial statements for the year ended 31 March 2013

6. TANGIBLE FIXED ASSETS

	Office equipment £	Computer equipment £	Total £
Cost			
Balance at 1 April 2012	10,666	12,300	22,966
Additions in the year	1,563	1,608	3,171
Balance at 31 March 2013	12,229	13,908	26,137
Depreciation			
Balance at 1 April 2012	7,594	6,966	14,560
Charge for the year to date	721	2,446	3,167
Balance at 31 March 2013	8,315	9,412	17,727
Net Book Value			
At 31 March 2013	3,914	4,496	8,410
At 31 March 2012	3,072	5,334	8,406

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2013 £	2012 £
Debtors	45,339	2,688
Other debtors	6,127	-
	51,466	2,688

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2013 £	2012 £
Trade creditors	38,057	6,883
Accruals	11,365	4,221
Social security	2,133	2,039
	51,555	13,143

Notes to the financial statements for the year ended 31 March 2013

9. STAFF COSTS

	2013 £	2012 £
Wages and salaries	104,073	86,029
Social security	7,360	6,309
Pension costs	5,141	4,407
	116,574	96,745

The average number of full time equivalent employees for the year was 5 (2012 4)

Trustees remuneration and expenses

There was no trustees' remuneration for the year ended 31 March 2013 nor for the year ended 31 March 2012

Trustees were reimbursed for expenses during the year to the value of £684 (2012 £439)

10 MOVEMENT IN FUNDS

	At 1 April 2012 £	Income £	Expenditure £	Transfers £	At 31 March 2013 £
Unrestricted funds					
General fund	17,107	62,406	(31,198)	(1,678)	46,637
	<u>17,107</u>	<u>62,406</u>	<u>(31,198)</u>	<u>(1,678)</u>	<u>46,637</u>
Restricted funds					
Information and Advice	-	16,112	(16,110)	-	2
Recycling Awareness	4,087	31,675	(35,761)	-	1
More Money in Your Pocket	-	4,963	(4,963)	-	-
Gwanwyn	-	500	(500)	-	-
Drop in Digital	-	8,421	(10,099)	1,678	-
West Wales Befriending Links	25,429	212,487	(184,996)	-	52,920
Preparing for Winter	-	1,500	(1,500)	-	-
Wilkinsons Winter	-	1,000	(709)	-	291
Influencing	-	1,996	(744)	-	1,252
Keep Well This Winter	-	238	(238)	-	-
Dignity and Safeguarding	-	750	-	-	750
Environment Partnership	-	1,104	(409)	-	695
The Extra Mile	-	750	(188)	-	562
Llwynhendy & Bynea Legacy	2,928	-	(2,928)	-	-
Tackling Fuel Poverty	1,761	-	(1,278)	-	483
Computer Upgrades	1,780	-	-	-	1,780
	<u>35,985</u>	<u>281,496</u>	<u>(260,423)</u>	<u>1,678</u>	<u>58,736</u>
TOTAL FUNDS	<u>53,092</u>	<u>343,902</u>	<u>(291,621)</u>	<u>-</u>	<u>105,373</u>

Notes to the financial statements for the year ended 31 March 2013**10. MOVEMENT IN FUNDS (continued)****The Unrestricted Funds represent:****General Fund**

This relates to unrestricted funds, which hold reserves, small donations and small funding grants

The Restricted Funds represent:

Information and Advice – to provide outreach information & advice to older people, funded by a legacy for the benefit of older people in Carmarthenshire and administered by Age Cymru

Recycling Awareness – to support older people to participate in glass and other recycling and for awareness raising of the blue and black bag system in Carmarthenshire – funded by Waste Section of Carmarthenshire County Council

More Money In Your Pocket – to support older people to access welfare benefits – funded by Age UK

Gwanwyn – to support older people to take part in the Arts – funded by Welsh Government and administered by Age Cymru

Drop in Digital - to teach older people in Newcastle Emlyn and the surrounding area to surf the internet, use e-mail and learn to use new technology – funded by the Rural Development Programme

West Wales Befriending Links – a regional project involving a partnership of Age Cymru Sir Gâr, Age Cymru Ceredigion and Age Concern Pembrokeshire to support older people to set up and access activity based social groups to create supporting friendships This is funded by the Big Lottery Fund

Preparing for Winter – to help older people prepare for winter – funded by Age UK

Wilkinsons Winter – to provide a befriending service over the winter months – funded by Wilkinsons, administered by Age UK

Influencing – to influence those in local government on issues that affect older people – funded by Age Cymru

Keep Well This Winter – to raise awareness in older people of the Keep Well This Winter Campaign – funded by Welsh Government and administered by Age Cymru

Dignity and Safeguarding – to host workshops to raise awareness of what constitutes elder abuse – funded by Age Cymru

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10. MOVEMENT IN FUNDS (continued)

Environment Partnership – via the recycling awareness and handyperson projects, to support older people to reduce the energy used and the costs of energy – funded by Carmarthenshire's Environment Partnership

The Extra Mile – to provide an information & advice service for residents of two Gwalia sheltered schemes in Carmarthenshire – funded by Gwalia housing association and administered by and in partnership with Age Cymru Swansea Bay

Llwynhendy & Bynea Legacy – to provide support and access to welfare benefits for the older residents of Llwynhendy & Bynea – administered by Age Cymru

Tackling Fuel Poverty – to support older people to access welfare benefits and reduce costs of energy bills - funded by British Gas

Computer Upgrades – to network and upgrade the charity's computer hardware and software to support sustainability – funded by the Wales Co-op

11. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2013 £
Tangible fixed assets	8,410	-	8,410
Current assets	89,782	58,736	148,518
Current liabilities	(51,555)	-	(51,555)
	<u>46,637</u>	<u>58,736</u>	<u>105,373</u>

12. RELATED PARTY TRANSACTIONS

There were no related party transactions during the year ended 31 March 2013 (2012 - £nil)

13. COMMITMENTS UNDER OPERATING LEASES

At 31 March 2013, the charity had the following commitments under non-cancellable operating leases

	2013 £	2012 £
Fall due within 1 - 2 years	10,500	3,843
Fall due within 2 - 5 years	547	-
	<u>11,047</u>	<u>3,843</u>

**CHARTERED ACCOUNTANTS' REPORT TO THE BOARD OF DIRECTORS
ON THE UNAUDITED FINANCIAL STATEMENTS OF
AGE CYMRU SIR GAR
FOR THE YEAR ENDED 31 MARCH 2013**

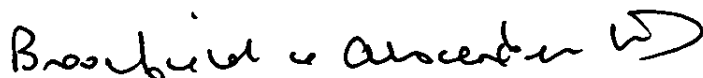
In accordance with our terms of engagement and in order to assist you to fulfil your duties under the Companies Act 2006, we have compiled the financial statements of the company for the year ended 31 March 2013 which comprise the Income and Expenditure Account, the Balance Sheet and the related notes from the accounting records and information and explanations you have given to us

This report is made to the company's Board of Directors, as a body, in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the company's Board of Directors that we have done so, and state those matters that we have agreed to state to them in this 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 company and the company's Board of Directors, as a body, for our work or for this report.

We have carried out this engagement in accordance with technical guidance issued by the Institute of Chartered Accountants in England & Wales and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of financial statements.

You have acknowledged on the Balance Sheet as at 31 March 2013 your duty to ensure that the company has kept proper accounting records and to prepare financial statements that give a true and fair view under the Companies Act 2006. You consider that the company is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial statements.



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