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Age Concern Sir Gâr

Directors report and consolidated financial statements for year ended 31st March 2009.

Legal And Administrative Information

Age Concern Sir Gâr is both a registered Charity and registered company.

The Board of Directors have a legal responsibility and duty to both charity and company law.

Board Members:

Mr H Owen, (President)
Mr P Loughran (Chair)
Mr B Williams
Mr B Hitchman (Vice-Chair)
Mrs L Evans MBE
Cllr M E James MBE

Mrs I Jones
Mrs R Scott
Mrs J Williams

Staff

Ann Dymock
Bethan Davies

Auditors

Charles & Co
3 Murray Street
Llanelli SA15 1AQ

Bankers

National Westminster Bank
59 King Street
Carmarthen
SA31 1BB

Registered Office

8 Murray Street, Llanelli SA15 1DZ
Telno. 01554 784080

e-mail: information@ageconcernsirgar.co.uk
website: www.ageconcernsirgar.co.uk

Registered Charity no. 1106321
Registered company no. 5207722

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Directors' Reports

Chairman's Report

It was a great pleasure to be elected chair of Age Concern Sir Gâr at the last AGM having been a member of the board of trustees for a relatively short period of time.

I must acknowledge the support of my fellow trustees on the board and their confidence in me as a new chair, following in the footsteps of Bernard Williams, who served the organisation with exceptional skill and devotion for many years. I am pleased that Bernard has decided to continue as a trustee on the Board. As well as welcoming a number of other new members I would like to thank the trustees who have now retired for their sterling work over recent years. We continue to seek new board members with the appropriate skills and enthusiasm to take the organisation forward.

I must pay tribute to the hard work and commitment of staff and volunteers over the past year. In particular I must thank Ann Dymock, our chief officer, for her timeless efforts, often in challenging financial circumstances, to promote Age Concern Sir Gâr and to seek new sources of funding to support the work of the organisation.

As an independent Age Concern we have benefited from the considerable support and guidance from Age Concern Cymru and also from our sister organisations in the neighbouring counties. We look forward to working more closely on a regional and national level with other Age Concerns for the benefit of older people in Carmarthenshire.

Many of you will know that Age Concern and Help the Aged have merged at a national and UK level. We are beginning to see the benefits of this merger at a local level and we look forward to the

new branding of Age Concern over the next few months as we seek to position ourselves as the authoritative 'voice of older people' in the county.

We are grateful for the support of our many partners in the county both in the public and voluntary sector. In particular we acknowledge the considerable support from the county council with whom we have a significant service level agreement to deliver a number of services. We hope to build on this partnership to develop additional information and advice services. We are pleased to work in partnership with many other organisations to provide more effective services for older people eg Dyfed Probation Service and Wellbeing Regeneration Ltd.

In addition to the support we have had from statutory and voluntary sector partners we have also had support and expertise from a number of business partners facilitated to a great extent by Giving Sir Gâr eg through the Skills Lending Scheme.

Age Concern Sir Gâr is poised to play a more significant role in providing information, advice and a range of other services to older people in the county. We are committed to working in partnership with others to achieve this ambition right across the county. We would welcome your engagement and support in this exciting venture over the weeks and months to come.

Peter Loughran, Chair

Chief Officer's Report

It seems only the other day I was writing this report, and indeed it was only 6 months previously, as the organisation, upon deliberation of potential benefits and on the advice of Age Concern Cymru, has changed its financial year end from August to March. This will bring it into line with the financial year ends of other Age Concerns, funders and the Local Authority.

After a difficult year, the Charity, with the prudent management of its Board, staff and support from Age Concern Cymru, was again able to reduce the loss of the previous 12 months and at the end of March 2009 showed a credit balance. However, the Board did not become complacent and every emphasis continues to be put on financial prudence and development, especially in light of the "credit crunch", which has taken its toll of voluntary organisations with this organisation being no exception.

I would also like to mention the retirement of some long standing members of the Board and would like to thank them for all their hard work and wish them well in all their other endeavours. They shall be missed.

However, as with all change, new approaches have been taken with the running of the Charity and the Board reviewed its role in Carmarthenshire, refreshing the Business Plan, financial systems and generally promoting the organisation more to older people in Carmarthenshire. With this fresh approach, comes a new stage in the work of the organisation for the people of Carmarthenshire. In the main the Charity continues to develop its information and advice work, concentrating for the next twelve months on welfare rights, whilst also planning to develop new and innovative services.

As promised in the previous annual report the Charity continues to look at new income streams and has started to increase its fundraising for unrestricted funds. With the onset of a fresh year, this continues to develop.

This annual report would not be complete without thanking our volunteers without whom, the Charity's work would not be able to continue and develop as it has. Recognising that for some, it has been a fairly stagnant year with most of the work being directed on information and advice, I feel sure that the next 12 months will see them once again being very active.

I'd like to thank our volunteers for their loyalty and passion in their work for this Charity. Their input at our volunteer forum in March 2009 was invaluable to the development of the business plan and helped towards refreshing the direction of the organisation.

The Charity continues to develop its systems for recording statistics and has a stronger ability to demonstrate its work than ever before. Contacts by older people, their families, carers and other organisations, both statutory and voluntary, continue to rise and in this fiscal period have more than doubled, with client satisfaction apparent in the number of donations and verbal and written compliments.

I couldn't finish this annual report without mentioning the merger of Age Concern Cymru and Help the Aged in Wales. The merger of these two major charities has already started to show benefits to the organisation in the support given to it by Age Concern Cymru Help the Aged in Wales and because of this organisation's participation in the Age Concern Partnership Wales networks. This merger promises to be an exciting time for the development and direction of this organisation and we welcome these new challenges.

All in all, a more positive start to 2009. Although it is recognised that the organisation still has a way to go before being acknowledged as the prime organisation for older people in Carmarthenshire this continues to be our goal.

Ann Dymock, Chief Officer

Governance

Age Concern Sir Gâr is independently constituted by means of a governing document known as Standard Document 3 (gold constitution), issued by Age Concern England and approved by the Charity Commission for use within the Age Concern movement.

The Board of Age Concern Sir Gâr is a non-executive body, currently made up of 8 members and an elected chair, and delegate day to day management of the Charity to the Chief Officer. Its' role is to establish the strategic direction of the Organisation. The Board also ensures appropriate plans, policies and procedures are in place to meet the objectives of the charity. The Board exercises scrutiny of performance and managerial functions. There is one officers group which reports directly to the Board. The Board of Directors meet 6 times a year together with an Annual General Meeting.

The staff and the volunteers of the charity are organised in a formal line management structure, allowing a mode of communication and support to all levels of the Organisation.

Age Concern Sir Gâr is affiliated to Age Concern Cymru, the movement's all Wales wide body and Age Concern Partnership Wales and its subsidiary networks. The Organisation is also a member of Wales Council for Voluntary Action (WCVA) and the Carmarthenshire Association of Voluntary Action (CAVS).

Risk Management

During the financial year 1 September 2008 – 31 March 2009, the Board continually assessed, managed and reduced any risk to the Charity. The Board is satisfied that appropriate procedures, policies and plans are in place to mitigate against risk.

Charitable Objectives & Activities

The objective of the charity is to provide access to information for all people over 50 and to provide services that benefit older people and their communities.

The area of benefit for the Organisation is in and around the county of Carmarthenshire.

The Charity will in the next financial year continue to provide its core services of information and handyperson services and will look to develop the services and capacity within its Organisation. It will continue to develop partnerships to provide outside expertise and

support to the Organisation. It also aims to develop new and innovative projects which involve, support and empower older people.

Information and Advice

The charity continues to provide a strong information and advice service, which includes signposting to other, expert, Organisations. It has provided this service to more than 3,000 older people living in Carmarthenshire as well as their families, carers, friends and neighbours both within and outside of the county.

Welfare Rights

The charity continues with its volunteer led welfare rights project, helping older people complete forms to obtain benefits such as Attendance Allowance, Pension Credit and others. The charity enabled more than 100 clients to access these benefits during this financial period.

Handyperson

This established, volunteer led, project has been successful for more than 8 years, helping older people by doing odd jobs around the home. A small selection of the type of odd jobs undertaken in the past financial year have been changing light bulbs, unblocking sinks, putting up curtain rails and re-hanging the doors on kitchen cupboards. The service continues to go from strength to strength and is much sought after throughout the county. The team of 11 volunteers deliver much needed handyperson skills to help older people continue to live independently within their own communities. This service is part funded by Carmarthenshire County Council.

Gardening

The partnership of Age Concern Sir Gâr and Dyfed Powys Probation Service has seen a few changes in the last 2-3 years, and continues to evolve depending on the need of our service users. It is a long running project much needed by older people who have been unable to maintain their gardens. This one-off garden clearance service has seen over 150 gardens "tidied up". However because of the popularity of the project there is specific criteria to be met in

order to quality for this support. In early 2009, the project received a much needed financial boost from The 50+ Strategy, funding the purchase of new equipment and enabling the project's expansion throughout Carmarthenshire. This project would not be possible without the support and co-operation of the Dyfed-Powys Probation Service.

Digital Inclusion

The organisation continues to be a member of the Age Concern Digital Inclusion Network, delivering one to one internet tutoring to help older people surf the net and shop online.

This service encourages older people to access new technology and increases confidence in using the internet. For year 2008/09 volunteers provided in excess of 45 hours support for over 12 clients.

Shopping

Originally this scheme was developed as a pilot shopping scheme funded by the Local Authority. However, the need for a shopping scheme becomes more and more evident with fewer and fewer opportunities for funding. The Board have unfortunately needed to constrain this project in order to be prudent with its financial commitments.

Campaigns

The organisation continues to participate in the Keep Well This Winter campaign, providing flu jab information packs for people over 50. It has also participated in other campaigns such as the Local Health Board's Falls Prevention campaign, Age Concern Cymru's Powercut Campaign with Powergen and Age Concern's Silver 'Surfer campaign. Its' aim is to engage service users, other agencies and statutory bodies in new campaigns.

Partnership Development

The organisation has worked in partnership with Wellbeing Regeneration Limited on two projects during this fiscal period; the Luncheon Club Mapping exercise commissioned by the Local

Authority and an access to nutrition mapping exercise on behalf of the Local Health Board. It also worked in partnership with Age Concern Neath Port Talbot and the Retired Senior Volunteer Programme (RSVP) to deliver mini-roadshows in specific areas in the county to provide older people with access to help before and during the Digital Switchover.

Age Concern Sir Gâr works closely with many other organisations and is also a member of the Community Safety Partnership, 50+ Strategy (facilitated by the Local Authority), the Positive Aging in Carmarthenshire Network (facilitated by the Local Health Board) and the Advice & Support Carmarthenshire (ASC), as well as the Age Concern Digital Inclusion Network.

The organisation has also started to work cross border with its neighbouring Age Concerns, ie Ceredigion and Pembrokeshire and is hopeful of a successful partnership for the future enabling it to develop cross border services and undertake joint funding bids to support this work. This partnership continues to work well together and has seen expansion with the inclusion of two Age Concerns in Powys joining the group.

The organisation continues to affiliate itself to various county-wide networks and develop good relationships with statutory, voluntary and other bodies in and around the county in order to deliver high quality service for people over 50 in Carmarthenshire.

Monitoring & Evaluation

Service user satisfaction was measured, with surveys despatched to clients, showing a high level of satisfaction reached in over 90% of returned surveys.

The Charity continues to provide a solid standard of service delivery, but is always aware that it must continue to research and develop new and innovative projects, continue to involve older people in its planning and development and improve the monitoring and evaluation of its work.

Financial Review

During this financial period, the organisation saw a rise in its income and the projections for the future were improving. However, the Board continue to be financially prudent to ensure this continues.

The Charity has managed all income to support its projects and to sustain its core responsibilities. It continues to fundraise for and develop the provision of its key function of information and advice. The organisation continues to review and evaluate its system of recording statistics and is now more able to provide case studies and evidence of need for the development of new projects.

The principal sources of funding for the Charity during the year were by means of a Service Level Agreement with Carmarthenshire County Council, various project grants, donations from trusts, individuals, companies, fundraising events.

The Charity has consolidated its existing projects and is revising its strategic and business direction. It continues to look to development of new projects and new partnerships.

Reserves Policy

In the year under consideration the Board reviewed its reserves policy and continue to work with this to ensure good fiscal management.

Key to the financial control of the Charity, is the scrutiny work undertaken at the Officers meetings and the monthly financial paperwork prepared for all Directors.

Directors Responsibilities

The Charities Act requires the Directors to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the Charity at the end of each fiscal year and of the surplus or deficit for that year.

Statement of Disclosure of Information to Auditors

To the best of the knowledge of the Directors, there is no relevant audit information (as defined by Section 234Za of the Companies Act 1985) of which the charity's auditors are unaware, and they have taken all the steps that they ought to have taken as Directors in order to make themselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

Signed by:



Approved by the Chair of the Organisation on 17 November 2009.

Acknowledgements

Age Concern Sir Gâr gratefully acknowledges the following:

Abergwili Community Council
Cynor Bro Dyffryn Community council
Llandybie Community Council
Llanfihangel yr Arth Community Council
Llanelli Town Council
Carmarthenshire County Council

Age Concern Cymru
Age Concern England
Allen Lane Foundation
Awards for All Wales (The Big Lottery)
Communities First Trust Fund - Carmarthenshire
Carmarthenshire Local Health Board
Carmarthenshire Older Peoples Strategy and 50+ Forum
Care & Repair Carmarthenshire
Carmarthenshire Trading Standards
Cronfa 1 / 1 Fund Carmarthenshire
Dyfed-Powys Police Bobby Van Scheme
Dyfed-Powys Probation Service
South & West Wales Fire Brigade (Llanelli branch)

Age Concern Sir Gâr volunteers
All service users, friends, families and others who have made
donations to the Charity

All the commercial companies that donated raffle prizes for the
Curry Quiz in December 2008

Atech Graphics

British Telecom

Western Power Distribution

Castell Howell Foods Limited

Catch Up Limited

eConsultancy Wales

Goldstone Books Limited

LBS Builders Merchants Ltd

Morgan & Morgan Limited

Roger Dunn (Landlord)

**AGE CONCERN SIR GAR
ACCOUNTS FOR THE PERIOD ENDED
31ST MARCH 2009**

Registered Charity Number: 1106321

Company Number: 5207722



AGE CONCERN SIR GAR

PRESIDENT: Huw Owen (JP)

TRUSTEES 1/9/08 – 31/3/09

Peter Loughran (Chair)

Rhiannon Scott (Vice-Chair)

Elizabeth Evans

Eileen James

Inga Jones

Bryan Hitchman

Bernard Williams

Jan Williams

THE UNIVERSITY OF CHICAGO

PHYSICS DEPARTMENT

RECEIVED

DECEMBER 10, 1964

PHYSICS DEPARTMENT

THE UNIVERSITY OF CHICAGO

**AGE CONCERN SIR GAR
NOTES TO THE ACCOUNTS
FOR THE PERIOD ENDED 31ST MARCH 2009**

1. ACCOUNTING POLICIES

a) General

These accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards and follows best practice as laid down in the Statement of recommended practice – Accounting and Reporting by Charities (SORP 2005)

b) Resources expended

The accounts have been prepared on an accruals basis

c) Depreciation

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

Office equipment - 15% reducing balance

Computer equipment - over 3 years straight line

d) Pensions

The Charity has arranged a defined contribution pension scheme for its staff members. The assets of this scheme is 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.

1. The first part of the report is a general
introduction to the subject of the study.
2. The second part is a description of the
methodology used in the study.
3. The third part is a description of the
results of the study.
4. The fourth part is a discussion of the
results of the study.
5. The fifth part is a conclusion of the study.

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results of the study.
5. The fifth part is a conclusion of the study.

2. EMPLOYEES' REMUNERATION

The remuneration (including employer's contributions) for the period amounted to £23,334.27

The average number of paid employees for the year were 2.

Core (administration of the Charity) 2

3. TRUSTEES' REMUNERATION AND EXPENSES

No remuneration directly or indirectly out of the funds of the Charity was paid or payable for the year to any Trustee or to any person or persons known to be connected with any of them.

Reimbursement of expenses has been made to Trustees in respect of the year.

4. FIXED ASSETS

	Equipment	Computer equipment	Total
Cost B/F	7,433	5,699	13,132
Additions	3,233		3,233
Depreciation B/F	4,780	3,380	8,160
Charge for year	883	1,900	2,783
Net Book Value	5,003	419	5,422

5. CREDITORS AND ACCRUALS

Included in creditors and accruals are the following amounts:

	£
PAYE	988
Accountancy fee	<u>2,213</u>
	<u>3,201</u>

6. COMMITMENTS UNDER OPERATING LEASES

At 31st March 2009, the Charity had annual commitments under non-cancellable operating leases of £9,500.

The operating lease expires 31st August 2012.

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LIBRARY

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1215 EAST 58TH STREET
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**REPORT OF THE ACCOUNTANTS TO THE TRUSTEES
OF
AGE CONCERN SIR GAR**

We report on the financial statements for the period ended 31st March 2009.

Respective responsibilities of trustees and reporting accountants

As described on page four the charitable company's trustees are responsible for the preparation of the financial statements, and considers that the charitable company is exempt from an audit. It is our responsibility to carry out procedures designed to enable us to report our opinion.

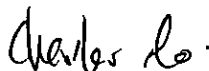
Basis of opinion

Our work was conducted in accordance with the Statement of Standards for Reporting Accountants, and so our procedures consisted of comparing the financial statements with the accounting records kept by the charitable company, and making such limited enquires of the officers of the charitable company as we considered necessary for the purposes of this report. These procedures provide only the assurance expressed in our opinion.

Opinion

In our opinion:

- (a) the financial statements are in agreement with the accounting records kept by the charitable company under Section 221 of the Companies Act 1985;
- (b) having regard only to, and on the basis of, the information contained in those accounting records:
 - (i) the financial statements have been drawn up in a manner consistent with the accounting requirements specified in Section 249C(6) of the Act; and
 - (ii) the charitable company satisfied the conditions for exemption from an audit of the financial statements for the year specified in Section 249A(4) of the Act and did not, at any time within that year, fall within any of the categories of companies not entitled to the exemption specified in Section 249B(1).



Charles & Co.
Chartered Certified Accountants
3 Murray Street
Llanelli
Carmarthenshire
SA15 1AQ

16th November 2009

Unrestricted	Restricted						Total
	Core	Handy Person	Shopping	Gardening	Internet shopping	Internet Taster Sessions	
6,228.59	-	-	-	-	-	-	6,228.59
29,509.50	4,042.90	-	7,238.00	3,000.00	-	-	43,790.40
35,738.09	4,042.90	-	7,238.00	3,000.00	-	-	50,018.99
	970.55						970.55
		978.50					978.50
			-				-
				-			-
					919.74		919.74
						60.00	60.00
							-
30.00	-	-	-	-	-	-	30.00
23,334.27	-	-	-	-	-	-	23,334.27
483.74	-	-	-	-	-	-	483.74
420.98	-	-	-	-	-	-	420.98
1,757.82	869.38	869.38	-	869.38	869.38	869.38	6,104.72
620.00	-	-	-	-	-	-	620.00
148.92	61.54	61.54	-	61.51	101.54	56.54	491.59
187.98	90.31	90.31	-	90.31	90.31	90.31	639.53
840.69	375.84	375.84	-	375.84	375.84	375.84	2,719.89
545.38	257.83	257.83	-	257.83	257.83	257.83	1,834.53
344.00	7.00	7.00	-	7.00	7.00	7.00	379.00
230.00	-	-	-	-	-	-	230.00
920.00	-	-	-	-	-	-	920.00
0.62	-	-	-	-	-	-	0.62
89.22	24.83	24.83	-	24.83	24.83	24.83	213.37
67.84	28.00	28.00	-	28.00	28.00	28.00	207.84
794.97	397.48	397.48	-	397.48	397.48	397.48	2,782.37
30,816.43	3,082.76	3,090.71	-	2,112.18	3,071.95	2,167.21	44,341.24
4,921.66	960.14	(3,090.71)	7,238.00	887.82	(3,071.95)	(2,167.21)	5,677.75
							3,466.00
							9,143.75
	35,738.09						
	14,280.90						
		50,018.99					
	30,816.43						
	13,524.81						
		44,341.24					
Period			5,677.75				

1000000

1000000

1000000

1000000

1000000

1000000

1000000

**AGE CONCERN SIR GAR
BALANCE SHEET
AS AT 31ST MARCH 2009**

	2009	£
FIXED ASSETS		5,422
CURRENT ASSETS		
Bank Current Account	6,317	
CAF Gold Account	3	
Cash in Hand	603	
	<u>6,923</u>	
LESS CURRENT LIABILITIES		
Bank overdraft	-	
Creditors & Accruals	3,201	
	<u>3,201</u>	
		<u>3,722.00</u>
NET ASSETS		<u><u>9,144</u></u>

Represented By:

FUNDS

Income Funds:

Unrestricted Funds

Core (24,462)

Restricted Funds

33,606

9,144

For the period ended 31st March 2009, the company was entitled to exemption under section 249a(1) of the Companies Act 1985. No members have required the company to obtain an audit of its accounts for the year in question, in accordance with section 249b(2). The directors acknowledge their responsibility for : (i) ensuring the company keeps accounting records which comply with section 221; and (ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its financial year, and of its profit and loss for the financial year in accordance with section 226, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as applicable to the company

Approved by the Trustees and signed on their behalf by:

Peter Loughman

Shiranna Lee

Date: 17 - Nov - 09

17 - 11 - 09