

# **Age Cymru Sir Gâr**

**(A company limited by guarantee and  
not having a share capital)**

## **Report of the trustees and financial statements for the year ended 31 March 2015**

Company registration number: 5207722.  
Charity registration number: 1106321

TUESDAY



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<b><u>Contents</u></b>	<b><u>Page</u></b>
Legal and administrative	2
Chair's introduction	3
Governance	4
Charitable objectives	5
Acknowledgements	5
Our volunteers	6
Our services	6
• Advocacy	6/7
• Practical Services:	8
<i>Handyperson</i>	8
<i>Digital</i>	9
<i>Gardening</i>	9
<i>Recycling awareness</i>	10
• Information and advice	11
• Welfare benefits	13
• West Wales befriending links	14
The future	15
Financial reports 2014-2015	16
• Independent examiners report	18
• Statement of financial activities	19
• Balance sheet	20
• Notes to the accounts	21-31
• Chartered accountant's report	32

**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  
Peter Hamilton  
Harvey Jones (Chair)  
Robert Lloyd  
Peter Loughran  
Caroline Streek  
John Tonen  
Gillian Whitehead  
Allan Williams  
Jan Williams

**Staff:**

Ann Dymock (Chief Officer & Company Secretary)  
  
Bethan Davies  
Huw Davies  
Rhian Davies  
Sarah Lowther  
Peter McIlroy  
Rebecca Thomas  
Edward Williams

**Registered address:**

Units 5 – 11, 100 Trostre Road, Llanelli,  
Carmarthenshire SA15 2EA

e-mail: [info@agecymrusirgar.org.uk](mailto:info@agecymrusirgar.org.uk)

website: [www.agecymru.org.uk/sirgar](http://www.agecymru.org.uk/sirgar)

telephone: 01554 784080

**Independent Examiners**

Broomfield & Alexander Ltd  
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

Last year I mentioned that Age Cymru Sir Gâr had experienced a lot of changes and were planning to move the office from Murray Street in Llanelli. Well, in August 2014 we moved to new premises in Trostre, Llanelli. The move, thanks to the hard work of the chief officer and her team, went very smoothly with services up and running within 24 hours. Moving the organisation out of the centre of Llanelli was a bold move, but based on the confidence and research of the chief officer the trustees felt it was the best course of action. The move to new premises at Trostre has been very successful with more older people than ever dropping into the office for information and advice.

The charity has now started a social 'craft and knit' group in the office under the West Wales Befriending Links banner and we are now able to invite other organisations to use our premises for the benefit of their clients.

We were also fortunate in gaining some Welsh Government funding to support the information, advice and welfare benefits services and this was achieved in collaboration with all our Age Cymru partners across Wales. The service has also been strengthened by the development of the new client management database. The database enables us to improve the quality of our service delivery as well as helping to identify unmet needs and the potential for new services for older people.

We have also taken the opportunity to re-configure some of our other services, in particular our practical services which include gardening, digital, handyperson and recycling. The trustees continued to

review and update all our policies and procedures and started work towards achieving the Age UK Quality standard which assesses the organisation's quality of governance. I would also like to take this opportunity to thank some of our wonderful trustees who, for various reasons, stepped down as directors/trustees of the charity during the year. They include Dennis Fox, Gillian Whitehead, Janice Williams and John Tonen – we will miss their wisdom and enthusiasm very much.

The charity works closely with Age Cymru, our national brand partner, while at the same time retaining our independence and local character. We also work closely with Age Cymru Ceredigion and Age Cymru Pembrokeshire on the development and delivery of the befriending service which continues to flourish and achieve its targets and outcomes in terms of overcoming the social isolation of older people in the community.

I feel that the charity had been extremely well governed and managed by the trustees and staff during the past year and I am confident that we will continue to provide a high quality service for older people in Carmarthenshire. I would particularly like to thank all our fantastic volunteers who do so much for the charity and make such a difference to the everyday lives of older people in the county. Special thanks also to all our funders, partners and supporters without whom we could not provide the wide range of services that we are now able to offer. We look forward to another successful year of operation.

## **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 regularly reviews the systems of managing risk and mitigates any risk identified.

## **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, trustees, volunteers and partners. Of course, none of the work we achieved could be done without those that fund us and we very much appreciate the funding and in-kind contributions of those organisations, companies and individuals that have helped us achieve our aims this year. There are so many that we cannot list them all, but would like to thank, in particular the Big Lottery Fund, Carmarthenshire County Council, Age Cymru and Age UK and local businesses for supporting our fundraising efforts, such as Wiltshire Farm Foods, Felinfoel Ales, Welsh Government, Eon, The Stradey Park Hotel, Morgan and Morgan stationers and many others. We'd also like to thank the international celebrity and star of snooker, Terry Griffiths for officially launching our Help to be Heard project in January 2015 and for welcoming visitors to our new office location in Trostre, Llanelli.

## **Our volunteers**

The charity achieved 86 active volunteers during the year and restructured its volunteer training programme concentrating on safeguarding of adults and safety of volunteers. The training incorporated elder abuse (identifying and reporting), lone working, professional boundaries and risk. The charity aims to develop this training further.

The charity thanked its volunteers during the year with a wonderful high tea in a beautiful setting in the west of Carmarthenshire where they listened to speakers on active aging. They also enjoyed an excellent Christmas lunch after the AGM in December.

## **Our services**

### **Advocacy**

Independent advocacy provides people with the support they need to be heard, uphold their rights, and make informed choices about their lives. It can help to place people at the centre of crucial decisions". (Advocacy Counts 4, Age Cymru.)

The Help to be heard project, funded by the Big Lottery Fund, provides Carmarthenshire residents over the age of 50 with a free, confidential Instructed Advocacy service. An advocate can help with things such as:

### **Case study**

*Mrs B needed the project's support to identify and choose a long term home for herself following a sharp decline in health. As she was no longer able to support herself at home she decided that a full time residential care home would be best. Unfortunately Mrs B has no friends or family in the area who are able to help, so she contacted the advocacy service for assistance in selecting a care home. The advocate was able to spend time with Mrs B to make sure that she understood the options available. The advocate was then able to support Mrs B to visit the care homes of her choice, enabling an informed choice and ensuring that Mrs B was listened to by all the other professionals involved. Mrs B said "I wasn't rushed, the advocate really took their time with me."*

The advocacy service, officially launched in January 2015, has already achieved 11 active volunteers, providing advocacy to 128 older people in Carmarthenshire in its first year.



## Practical Services

During the year the charity streamlined the administration of its handyperson, gardening, digital and recycling services into one department. The project co-ordinator, Peter McIlroy, now co-ordinates the practical services, bringing a more holistic view to providing practical support.

### Case study - Handyperson

*Mrs M, living alone, aged 92. She had various jobs that needed doing, changing a lightbulb in the bathroom, fixing a drawer and changing the timer on her boiler. Her friend had told her about the handyman scheme and how she had used it saying how "a lovely man came round to help her fix things". Mrs M rang the office and told the co-ordinator the problem she had. Her bathroom overhead lighting didn't work so she was having to have her baths when it was daylight and couldn't have one in the evening. The co-ordinator sent the volunteer to Mrs M to look at how the problem could be resolved, once there the volunteer put in a new light-bulb and the problem was resolved. She was delighted with the quickness and the politeness of our volunteer and said she would definitely use the service again and thanked ACSG for all the help. She could now have a choice in when she had her bath.*

### Case study – digital

*Mrs X, aged 80+, living in a residential home. She had only recently gone into residential care and was finding it very difficult to get used to the surroundings. She had a very active mind and was finding it very boring - she felt it "wasn't keeping her mentally active enough".*

*Mrs X had come to the attention of the charity when social services asked for a handy-person visit. This visit led to the client receiving some recycling support and further handyperson support. Through the handyperson scheme Mrs X learned about Ipads and the internet and felt she could use one of these to help keep her mind active. A digital volunteer visited Mrs X and she borrowed equipment from Age Cymru Sir Gâr before committing to buying her own Ipad. Mrs X very quickly picked up how to use the Ipad and was fascinated that you could play Sudoku on it amongst other things.*

*Mrs X bought her own Ipad and one of the charity's digital volunteers*

## **Annual Report 2014/15**

*visited her on a fortnightly basis, Mrs X thoroughly enjoyed searching through the internet and playing games. She now feels comfortable using it on her own and is delighted that it is keeping her mind active.*

### **Case study – gardening**

*Mrs Y, living alone, age 65+ contacted the charity very upset and depressed about the state of her garden. She had received a letter of complaint from her landlord about the grass being over grown and about the hedges growing over into next door's garden. Her landlord had given her only two weeks to do something about it and she'd been threatened with eviction. Mrs Y explained that she was very upset as she couldn't get someone to do this work and was very worried about eviction. She was very upset on the phone. The practical services co-ordinator arranged for the Wales Probation team of youths on community service to go and tidy up the garden and this was arranged as a priority due to the short notice she'd been given. The team quickly got to work tackling the garden. Mrs Y was delighted with the quick response and how friendly the supervisor was. He reassured her that her garden would be completely tidy by the end of the day. Mrs Y was delighted with the job they did and was relieved that she was not going to be evicted. She complimented the youths on a job well done.*

Compliments are frequently received about the good work done by the youths and their supervisor and these are passed back to them.

## **Recycling Awareness Project**

Carmarthenshire County Council's Waste Section continue to fund and support this wonderful and worthwhile project. They have also fully supported the added value elements received by clients, many of whom very much rely on this service, not only to support them to recycle glass and other items but for the social inclusion it often brings when volunteers stop for a chat or a cup of tea.

Without this project we'd not have been able to support our clients to recycle small electrical equipment, paint, batteries and light bulbs; in fact the volunteers often ended up changing the light bulbs for the clients. You'll see from the case study below the added value our clients get from this service.

### **Case study - recycling**

*Mr B, aged 60+, living alone, was referred to Age Cymru Sir Gâr's gardening scheme by the British Red Cross. Age Cymru Sir Gâr sent the probation gardening team to clear the garden but they could only clear a path to the front door because of all the plastic pots and other rubbish in Mr B's garden, which needed to be removed before they could do the rest of the garden. The practical services co-ordinator liaised with the British Red Cross to see what could be done under the recycling scheme to help clear the garden so it could be finished.*

*During these conversations it transpired that Mr B had been sleeping on his floor as he could not get to his bedroom because of the amount of household goods and belongings he had accumulated over the years. Because of this he was depressed and had no idea how to start clearing the clutter. He also had two sheds which were full.*

*The practical services co-ordinator realised that it would take a team of people to help Mr B. He then contacted the Department of Work & Pensions (DWP) to ask for volunteers under their volunteering 10,000 scheme as the organisation had worked with DWP volunteers previously. They responded magnificently, putting together a team of 12 people who, together with the charity's own volunteers, its co-ordinator, the support worker at the Red Cross and staff in Carmarthenshire County Council's Waste Section, the team were able to sort out the garden, sheds and house taking everything recyclable to the civic amenity site and bagging up anything that was general rubbish.*

## **Annual Report 2014/15**

*Mr B felt so energised by what was going on that he started to help with the clearing and even started making plans to redecorate. Once the house was more liveable, the practical services co-ordinator also arranged an energy assessment for Mr B.*

*Mr B was very delighted with the support he'd received from both Age Cymru Sir Gâr and the British Red Cross. He said he hadn't felt so good in years. The volunteers of the DWP thoroughly enjoyed their volunteering day and thanked the charity for inviting them to help. They were so moved by the difference in Mr B's attitude to life and the change that had come over him because of their support, they gifted him a food hamper for Christmas.*

### **Information & advice**

The information and advice service recorded 2,796 contacts to the offices of the organisation during the year. In addition the charity attended 12 events and gave talks to more than 20 older persons groups. Information and advice was distributed at these events to approximately 500 people.

### **Case study**

*Mrs J, age 82, living alone in a very rural area of Carmarthenshire. She has very little family support, only a sister who is 80 years old. Mrs J's sister contacted ACSG regarding her sister's care needs. Mrs J was*

*about to be discharged from hospital after a fall in which she injured her back. Her mobility was currently very poor and it was obvious that Mrs J would find it very difficult to manage at home alone. Mrs J's sister was very concerned that Mrs J would be struggling to care for herself when she came home. As Mrs J's sister was elderly herself, she was not in a position to assist her with her personal care.*

*Mrs J's sister was advised to contact Social Services and request a care needs assessment for Mrs J. She was also concerned about how her sister would manage to prepare food as her mobility was very poor. ACSG contacted Meals on Wheels to confirm that their service would be available for her as she lived in a very rural area. Meals on Wheels confirmed that there would be no problem in delivering a hot meal to Mrs J on a daily basis. An appointment was also arranged by ACSG for Careline to make a home visit to Mrs J's address to arrange a home alarm facility to be installed.*

*Mrs J's sister was advised by ACSG that a financial assessment would take place with regard to paying for care. She was advised that home care facility charges were currently capped at £55 weekly if her sister was to be charged for her care. Information was also given regarding paying for residential care, should her sister need to go into a care home. Mrs J's sister was unaware that Mrs J's house would be classed as capital in a means test. Factsheets on 'Paying for permanent residential', 'Paying for temporary care in a care home' and 'Paying for care and support at home' were sent out for factual confirmation of charges that would have to be met should the occasion arise.*

*Advice was subsequently given on any adaptations that may be required at Mrs J's home. The information and advice officer advised Mrs J's sister that if handrails or any mobility aids were needed contact could be made with Care and Repair who would make a home visit to assess Mrs J's needs regarding her mobility and getting around the home.*

*Mrs J's sister was very impressed with the quality of the information and advice she was given. She quoted "I have been worried sick about my sister and now that I have been able to obtain information on my sister's options for care, I feel far more encouraged that there is help out there for my sister to be able to manage at home".*

## **Welfare benefits**

The charity's Information & Advice service also incorporates welfare benefit work and this work identified nearly £500,000 in benefits for its clients during the year. The gratitude of those receiving this support is phenomenal with 100% of those receiving guidance being satisfied with the service, even when there was no financial gain.

## **Case study – welfare benefits**

*Mrs Z is an 80 year old lady living alone. She has recently relocated to*

## **Annual Report 2014/15**

Carmarthenshire from England to be near her family. She moved into rented accommodation and was finding it very difficult to afford the energy costs. So she contacted ACSG to seek out information on affording her energy costs.

ACSG information officer conducted a Benefit Check where it was identified that Mrs Z was living on a very limited income and paying full rent and council tax.

At this point the information officer asked Mrs Z about her general health and it was noted that she has a history of debilitating health conditions such as angina and severe arthritis amongst other ailments. The information officer suggested that she should apply for Attendance Allowance as she had assessed that she met all the criteria and should achieve the benefit. A form was ordered for her from the DWP by ACSG information officer, which was sent directly to Mrs Z's home. Mrs Z was asked to contact ACSG as soon as she got the form so an appointment to complete the form could be made. This happened and a home visit appointment was arranged. A trained volunteer visited Mrs Z and helped her complete the form. She was also advised to apply for Pension Credit. A second home visit was made to support her to apply for pension credit. The application was made by the volunteer at the request of Mrs Z on the home visit. The application was made over the phone.

Mrs Z was also given a general information booklet on staying warm whilst keeping energy costs low which included a thermometer.

The help Mrs Z received resulted in her income being increased by £81.30 weekly Attendance Allowance, £35.43 weekly Pension Credit, £72.26 weekly Housing Benefit and £14.38 weekly Council Tax Benefit. Total=£240.99. Her weekly income has been increased from £190.80 to £431.79. Her quality of life has been enhanced substantially and she told the information officer "I feel more in control and able to cope with everyday life now". Mrs Z is a lady who is used to living with very little and it was evident that her living conditions were not adequate. The extra income she now receives means that she can now live in more comfortable surroundings and feed herself in an acceptable manner.

She was over the moon with help she received from ACSG; and said that she was "overwhelmed with the kindness she had been shown since moving to the area."

## **West Wales Befriending Links**

Age Cymru Sir Gâr, Age Ceredigion and Age Cymru Pembrokeshire work together to deliver the West Wales Befriending Links Project. This has been running since November 2011 and has achieved Wales-wide recognition when it attained the Age Cymru best local delivery award in February 2015. In 2014, the service, regionally, also attained the Mentoring & Befriending Foundation's Approved Befriending Provider quality mark, reflecting the project's safe and effective delivery. The charity were pleased to receive this award as it highlights the charity's commitment to supporting social inclusion.

This Big Lottery Fund project has seen more than 2,300 people across the region socialise and make new and supporting friendships by attending more than 60 groups which have been supported by over 130 volunteers over the last few years and we expect that by the end of the project this will reach 3,000 older people who will be actively taking control of their own social inclusion.

The project manager of this regional project has also participated in the BIG Lottery's own commissioned evaluation of all its Advantage funded befriending projects. She has played a large part in supporting the BIG Lottery's recognition of the importance of these projects in providing social inclusion to many. A report will be published later in 2015 which sets out the findings of this evaluation.

During the year the project also facilitated a regional staff team-building and learning day bringing together West Wales Befriending Links and other staff teams from the three Age Cymru partners to enable closer cross organisation learning and working. The day was a phenomenal success with all staff learning more about the West Wales Befriending Links project and discussing the benefits of cross-border collaboration. However, an added benefit to this day was the closer linking of the three organisation's other services, such as information & advice, advocacy and practical support services.

## **The future**

The charity will be looking at ways to develop more befriending and

greater practical support for Carmarthenshire's older residents.

However, we cannot but recognise that the West Wales Befriending Links project will be ending and this has been a valuable service for Carmarthenshire's older, isolated, residents. There is a huge need for befriending within Carmarthenshire and the charity is endeavouring to develop ways to provide this in a cost effective way.

The charity will also continue to work as closely as possible with its sister organisations, Age Cymru Ceredigion and Age Cymru Pembrokeshire to ensure West Wales' older people receives the support it needs.



## **Financial reports 2014-15**

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 2015. 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 year of £13,223 (2014: £18,984). Unrestricted reserves at 31 March 2015 were £74,093 (2014: £59,078), of which £4,410 (2014: £5,241) is invested in fixed assets. Free reserves are £69,683 (2014: £53,837).

## **Responsibilities of the board of trustees**

The trustees (who are also directors of Age Cymru Sir Gâr for the purposes of company law) 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).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK 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 charitable company will continue in business.

## Annual Report 2014/15

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


In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company'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 .....1-12-15..... and

signed on its behalf by:

..........(Trustee)  
A WILLIAMS

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

I report on the accounts of the company for the year ended 31 March 2015 which are set out on pages 18 to 31.

***Respective responsibilities of trustees and examiner***

The trustees (who are also the directors of the company for the purposes of company law) 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. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under Part 16 of the Companies Act 2006 and is eligible for independent examination, 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 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (revised 2005) have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



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

Date: 16 December 2015

**STATEMENT OF FINANCIAL ACTIVITIES**  
(Including Income and Expenditure Account)  
FOR THE YEAR ENDED 31 MARCH 2015

	Note s	Unrestricted funds £	Restricted funds £	Total 2015 £	Total 2014 £
<b>Incoming resources</b>					
Incoming resources from generated funds					
Voluntary income					
Donations		2,228	-	2,228	8,204
Activities for generating funds	2	3,331	68	3,399	2,263
Investment income					
Bank interest		10	19	29	344
Incoming resources from charitable activities	3	41,750	321,743	363,493	304,601
<b>Total incoming resources</b>	4	<u>47,319</u>	<u>321,830</u>	<u>369,149</u>	<u>315,412</u>
<b>Resources expended</b>					
Charitable activities	5	33,096	284,453	317,549	293,090
Governance costs	5	1,000	-	1,000	1,601
<b>Total resources expended</b>	6	<u>34,096</u>	<u>284,453</u>	<u>318,549</u>	<u>294,691</u>
<b>Net incoming resources before transfers</b>	8	13,223	37,377	50,600	20,721
<b>Transfers</b>					
Gross transfers between funds	12	1,792	(1,792)	-	-
<b>Net movement in funds</b>		<u>15,015</u>	<u>35,585</u>	<u>50,600</u>	<u>20,721</u>
<b>Reconciliation of Funds</b>					
Total funds brought forward	12	59,078	67,016	126,094	105,373
<b>Total funds carried forward</b>	12,13	<u>74,093</u>	<u>102,601</u>	<u>176,694</u>	<u>126,094</u>

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 21 to 31 form part of the financial statements

## Annual Report 2014/15

### BALANCE SHEET AT 31 MARCH 2015

	Notes	2015 £	£	2014 £	£
<b>Fixed assets:</b>					
Tangible assets	9		4,410		5,241
<b>Current assets:</b>					
Debtors	10	16,215		25,261	
Cash at bank and in hand		165,132		139,875	
		<u>181,347</u>		<u>165,136</u>	
<b>Liabilities:</b>					
Creditors: Amounts falling due within one year	11	<u>(9,063)</u>		<u>(44,283)</u>	
Net current assets			172,284		120,853
<b>Net assets</b>			<u>176,694</u>		<u>126,094</u>
<b>The funds of the charity:</b>					
Restricted income funds	12,13	102,601		67,016	
Unrestricted income funds	12,13	74,093		59,078	
<b>Total charity funds</b>		<u>176,694</u>		<u>126,094</u>	

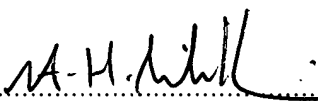
For the year in question, the charitable company was entitled to exemption from an audit under section 477 of the Companies Act 2006.

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 1-12-15

Trustee   
A WILLIAMS

The notes on pages 21 to 31 form part of the financial statements

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2015****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.

**Generating funds**

These costs include the costs of fundraising.

**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.

**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.

**Charitable activities**

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

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2015****1. ACCOUNTING POLICIES (continued)****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.

**Operating leases**

Rental costs under operating leases are charged to the Statement of Financial Activities in equal amounts over the period of the lease.

**Taxation**

As a registered charity, Age Cymru Sir Gâr is entitled to the exemption from taxation in respect of income and capital gains received with sections 478-489 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects purposes only.

**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

**Funds structure****General 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.

**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.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2015**

**1. ACCOUNTING POLICIES (continued)**

**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.

**2. ACTIVITIES FROM GENERATED FUNDS**

	Unrestricted funds £	Restricted funds £	Total 2015 £	Total 2014 £
Fundraising income	969	-	969	1,029
Sundry income	982	68	1,050	404
Handyperson income	-	-	-	80
Gardening	1,380	-	1,380	750
	<u>3,331</u>	<u>68</u>	<u>3,399</u>	<u>2,263</u>

**3. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total 2015 £	Total 2014 £
<b>Grants</b>				
Carmarthenshire County Council	30,500	31,253	61,753	63,685
Age Cymru	11,250	49,972	61,222	27,837
Age UK	-	-	-	3,300
Big Lottery	-	225,968	225,968	168,478
Wilkinsons	-	1,000	1,000	1,000
Eon	-	12,050	12,050	17,301
Coalfields Regeneration Trust	-	-	-	10,000
Scams Awareness	-	1,500	1,500	3,000
Allen Lane Foundation	-	-	-	5,000
Awards for All	-	-	-	5,000
	<u>41,750</u>	<u>321,743</u>	<u>363,493</u>	<u>304,601</u>



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2015**

**4. TOTAL INCOMING RESOURCES**

	Unrestricted funds	Restricted funds	Total 2015	Total 2014
	£	£	£	£
Information and Advice	-	48,473	48,473	15,000
Recycling Awareness	-	25,104	25,104	32,250
Drop in Digital	-	-	-	1,335
West Wales Befriending Links	-	148,694	148,694	168,041
Preparing for Winter	-	-	-	1,500
Wilkinsons Winter	-	1,000	1,000	1,000
Keep Well this Winter	-	1,500	1,500	2,000
Core Services	47,319	-	47,319	44,878
Coalfields Regeneration	-	-	-	10,000
Eon benefits programme	-	9,925	9,925	13,500
Citizens Advice Bureau	-	-	-	3,801
Age UK laptop	-	-	-	3,360
Laptop project	-	-	-	300
Asda – gardening	-	-	-	5,000
Advocacy	-	77,360	77,360	447
Lunch club	-	-	-	10,000
Scams awareness	-	1,500	1,500	3,000
Strong communities	-	6,149	6,149	-
Eon handyperson	-	2,125	2,125	-
	<u>47,319</u>	<u>321,830</u>	<u>369,149</u>	<u>315,412</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2015**

**5. RESOURCES EXPENDED**

	Unrestricted funds £	Restricted funds £	Total 2015 £	Total 2014 £
<b>Charitable activities</b>				
Building costs	1,363	12,156	13,519	13,206
Staff costs	24,733	136,477	161,210	127,367
Staff travel and subsistence	432	7,411	7,843	8,869
Office costs	4,207	21,291	25,498	13,346
Publication costs	384	2,651	3,035	1,952
Event costs	1,187	1,851	3,038	1,565
Fundraising and sundry costs	34	-	34	478
Programme costs	495	81,473	81,968	118,382
Professional and legal fees	2,227	5,872	8,099	4,116
Management charges	(5,283)	5,283	-	-
Depreciation	3,317	-	3,317	3,809
Repayment of funding	-	9,988	9,988	-
	<u>33,096</u>	<u>284,453</u>	<u>317,549</u>	<u>293,090</u>
<b>Governance costs</b>				
Independent examination fee	1,000	-	1,000	1,020
Trustees expenses	-	-	-	349
Cost of trustee meetings	-	-	-	232
	<u>1,000</u>	<u>-</u>	<u>1,000</u>	<u>1,601</u>
<b>Total resources expended</b>	<u><u>34,096</u></u>	<u><u>284,453</u></u>	<u><u>318,549</u></u>	<u><u>294,691</u></u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2015**

**6. TOTAL RESOURCES EXPENDED**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total 2015 £</b>	<b>Total 2014 £</b>
Information and Advice	-	25,541	25,541	12,409
Recycling Awareness	-	-	-	26,191
Drop in Digital	-	-	-	7,878
West Wales Befriending Links	-	162,583	162,583	181,384
Preparing for Winter	-	-	-	1,500
Wilkinsons Winter	-	-	-	1,291
Influencing	-	-	-	1,252
Keep Well this Winter	-	-	-	2,000
Environment Partnership	-	-	-	695
Core Services	34,096	-	34,096	25,894
The Extra Mile	-	-	-	562
Tackling Fuel Poverty	-	246	246	237
Dignity and safeguarding	-	733	733	17
Coalfields regeneration	-	480	480	9,520
Eon	-	-	-	17,301
Age UK laptop	-	987	987	2,373
Asda	-	-	-	1,895
Advocacy	-	55,068	55,068	447
Scams awareness	-	2,200	2,200	1,845
Practical services	-	26,627	26,627	-
Repayment of grant funding	-	9,988	9,988	-
	<b>34,096</b>	<b>284,453</b>	<b>318,549</b>	<b>294,691</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2015**

**7. STAFF COSTS**

	2015 £	2014 £
Wages and salaries	124,470	106,071
Social security	7,161	7,516
Pension costs	11,021	10,641
	<u>142,652</u>	<u>124,228</u>

The average number of full time equivalent employees for the year was 8 (2014: 7).

**Trustees remuneration and expenses**

There was no trustees' remuneration for the year ended 31 March 2015 nor for the year ended 31 March 2014.

Trustees were reimbursed for expenses during the year to the value of £127 (2014: £349).

**8. NET INCOMING RESOURCES**

	2015 £	2014 £
<b><i>Net incoming resources after charging:</i></b>		
Independent examiners fees	1,000	1,020
Depreciation	<u>3,317</u>	<u>3,809</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2015**

**9. TANGIBLE FIXED ASSETS**

	Office equipment £	Computer equipment £	Total £
<b>Cost</b>			
Balance at 1 April 2014	12,229	14,548	26,777
Additions in the year	2,486	-	2,486
<b>Balance at 31 March 2015</b>	<b>14,715</b>	<b>14,548</b>	<b>29,263</b>
<b>Depreciation</b>			
Balance at 1 April 2014	9,228	12,308	21,536
Charge for the year to date	1,077	2,240	3,317
<b>Balance at 31 March 2015</b>	<b>10,305</b>	<b>14,548</b>	<b>24,853</b>
<b>Net book value</b>			
At 31 March 2015	4,410	-	4,410
At 31 March 2014	3,001	2,240	5,241

**10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2015 £	2014 £
Debtors	15,782	22,597
Other debtors	433	2,664
	<b>16,215</b>	<b>25,261</b>

**11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2015 £	2014 £
Trade creditors	3,428	29,356
Accruals	2,276	11,459
Deferred income	-	1,500
Social security	2,628	1,968
Other creditors	731	-
	<b>9,063</b>	<b>44,283</b>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2015

12. MOVEMENT IN FUNDS

	At 1 April 2014	Incoming resources	Resources expended	Transfers	At 31 March 2015
	£	£	£	£	£
<b>Unrestricted funds</b>					
General fund	59,078	47,319	(34,096)	1,792	74,093
	<u>59,078</u>	<u>47,319</u>	<u>(34,096)</u>	<u>1,792</u>	<u>74,093</u>
<b>Restricted funds</b>					
Information and Advice	2,593	63,023	(25,541)	-	40,075
Recycling Awareness	6,060	-	-	-	6,060
West Wales Befriending Links – Age Cymru Sir Gâr	39,577	148,694	(162,583)	-	25,688
Dignity and Safeguarding	733	-	(733)	-	-
Tackling Fuel Poverty	246	-	(246)	-	-
Computer Upgrades	1,780	-	-	(1,780)	-
Coalfields Regeneration	480	-	(480)	-	-
Age UK Laptop Project	987	-	(987)	-	-
Laptop Project – Equipment Sales	300	-	-	-	300
Asda – Gardening	3,105	-	-	-	3,105
Scams Awareness	1,155	1,500	(2,200)	-	455
Advocacy	-	77,360	(55,068)	-	22,292
Teifi Valley Lunch Club	10,000	-	(9,988)	(12)	-
Practical services	-	31,253	(26,627)	-	4,626
	<u>67,016</u>	<u>321,830</u>	<u>(284,453)</u>	<u>(1,792)</u>	<u>102,601</u>
<b>Total funds</b>	<u>126,094</u>	<u>369,149</u>	<u>(318,549)</u>	<u>-</u>	<u>176,694</u>

**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.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2015**

**12. MOVEMENT IN FUNDS (continued)**

**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.

**West Wales Befriending Links – Age Cymru Sir Gâr** 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.

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

**Tackling Fuel Poverty** – to support older people to access welfare benefits and reduce the 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.

**Coalfields Regeneration Trust** – To provide income maximisation through access to welfare benefits and access to information and advice in coalfields areas within the Ammanford and surrounding areas of Carmarthenshire.

**Age UK Laptop Loan Project** – to support isolated older people to have access and support to use internet decrease isolation.

**Laptop Project - Equipment Sales** – to support the continuation of the Age UK Laptop Loan project.

**Asda - Gardening** – to provide equipment for the gardening service.

**Scams awareness** – to raise awareness in people aged 50+ in rural areas of the threat of scams and bogus callers.

**Advocacy** – Help to be Heard project providing generic advocacy for people aged 50+ within Carmarthenshire.

**Teifi Valley Lunch Club** – to develop lunch club opportunities for older people in Newcastle Emlyn.

**Practical services** – covers a range of activities including gardening and recycling awareness.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2015**

**13. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds £	Restricted funds £	Total 2015 £
Tangible fixed assets	4,410	-	4,410
Current assets	78,746	102,601	181,347
Current liabilities	(9,063)	-	(9,063)
	<u>74,093</u>	<u>102,601</u>	<u>176,694</u>

**14. RELATED PARTY TRANSACTIONS**

There were no related party transactions during the year ended 31 March 2015 nor for the year ended 31 March 2014.

**15. COMMITMENTS UNDER OPERATING LEASES**

At 31 March 2015, the charity had the following commitments under non-cancellable operating leases:

	2015 £	2014 £
Less than 1 year	-	10,500
Fall due within 1 - 2 years	-	547
Fall due within 2 - 5 years	<u>8,444</u>	<u>-</u>
	<u>8,444</u>	<u>11,047</u>



**CHARTERED ACCOUNTANTS' REPORT TO THE BOARD OF DIRECTORS  
ON THE UNAUDITED FINANCIAL STATEMENTS OF  
AGE CYMRU SIR GÂR  
FOR THE YEAR ENDED 31 MARCH 2015**

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 2015 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 2015 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.



**Broomfield & Alexander Limited**

Chartered Accountants

Ty Derw

Lime Tree Court

Cardiff Gate Business Park

Cardiff

CF23 8AB

*16 December 2015*

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