



AGE CONCERN TORFAEN

**REPORT OF THE TRUSTEES &
CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020**



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Message from the Chair

The organisation celebrated its 30th Anniversary of delivering services. Who would of thought 2020 would have been so difficult and challenging?

During 2019, the renovations of the centre were completed with its new image of a Centre Of Excellence for Dementia & Social Isolation. Age Connects Torfaen were now able to offer more specialist sessions for service users, along with their carers. The centre has become extremely popular within the community of Torfaen and surrounding boroughs.

During these unprecedented times, helping vulnerable people has been at the forefront of our organisation. Our 30 years of experience has put us in a good position to react to such situations.

The staff and volunteers have responded and helped hundreds of older people and their carers during this pandemic, certainly going that extra mile.

Our fundamental principle of **"Enhancing The Quality Of Life For Older People"** is always at the heart of everything we do.

We have adapted many of our services, to ensure people are supported, whilst also ensuring they do not become lonely and isolated.

We have listened to our service users of their needs by reacting to provide meal deliveries, thus ensuring people receive hot and nutritious meals whilst they have had to isolate at home.

A single point of access COVID Response Team was also set up at the start of the pandemic to assist with people's concerns. When contacting Age Connects Torfaen this helped preventing them from being passed from department to department, enabling requests to be actioned more effectively and welcomed by everyone.

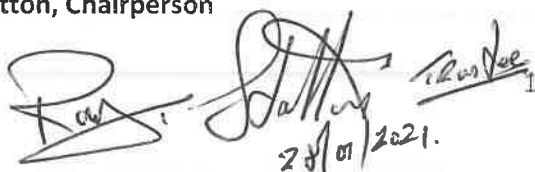
Staff and volunteers took up the challenge to go out into the community amidst the virus to respond and help with so many requests. We are immensely proud of them; staff adapted to working remotely in the early months, along with coming up with innovative ideas to bring activities to those who had to stay at home.

There have been many good stories that have come out of this year, Captain Tom being one, although there have been many devastating ones. Our Information & Advice Team has worked with many to ensure help was at hand. However, we will continue to strive in the months ahead to retain our position as we continue to meet the challenges.

My fellow Trustee's will help to guide us through these difficult times, my thanks go to them for their continued support.

I think these times have taught us to enjoy what is in front of us, our families, friends and even the surroundings we live in.

Mr R Stratton, Chairperson



Handwritten signatures and date: 28/01/2021.

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The Trustees present their report and accounts for the year ended 31 March 2020.

The accounts have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's Memorandum and Articles of Association and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The charity became a charitable incorporated organisation on 6th April 2017. The assets and liabilities from Age Concern Torfaen, charity number 1037278 were transferred to the charitable incorporated organisation on 6th April 2017.

OBJECTIVES AND ACTIVITIES:

The objectives of the charity are set out in the governing document and exist to enhance the quality of life of older people in Torfaen.

These include activities and services dedicated to maintaining a healthy lifestyle, providing support to those affected by dementia, befriending schemes which aim to reduce loneliness, as well as advocacy, information and advice services.

Our Aim: To enhance the quality of life for older people in our community.

Our Mission: To continually strive to provide quality services, whilst encouraging involvement and well-being for older people in Torfaen, by adding "Life to years".

Objective: To promote the relief of elderly people in any manner which now is or hereafter may be deemed by law to be charitable in Torfaen and surrounding areas.

To achieve this, the Charity is committed to developing and promoting itself via the following methods:

- Services & Support
- Awareness & Advocacy
- Partnership & Co-operation
- Development & Innovation

Objectives & Activities: Main activities undertaken to further the Charity purpose.

Charitable Activity	Objective
Information & Advice, inclusive of Welfare Benefits Service	Providing up to date information on issues affecting older people, their family and carers. Maximisation of income by accessing welfare benefits.
Awareness & Advocacy	Organising awareness days, supporting national and local issues. Providing opportunities to meet the needs of people over the age of 50. Service promotion awareness ensures we meet our objectives.

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Partnership & Co-operation	Participate in local networks with the view of working with like-minded organisations to develop generic services. To communicate effectively both internally and externally with all stakeholders, and to ensure a user led participatory approach to organisation development.
Development & Innovation	Ensure sufficient income is maintained to support the services and activities we believe make a difference to older people's lives. Raise restricted income to further the objectives of the charity. To consult with our service users to understand their needs. Retain the skills and talents of older workers, which will create a better understanding of our customers. Utilising our internal Contact Management System to encourage department collaboration

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. The trustees consider how planned activities will contribute to the aims and objectives they have set.

ACHIEVEMENTS AND PERFORMANCE

From staff achievements and fantastic feedback on our services we are proud to share some of our developments and success during 2019-2020:

- Celebration of Age Connects Torfaen 30th Anniversary
- Opening of Dementia Centre of Excellence by Health Minister Vaughan Gething
- Celebration of 8262 volunteer hours
- Staff obtained QCF Level 2 in Health & Social Care
- We were successful with a collaborative project with Keep Wales Tidy to deliver the Growing Together Project. This funding has been secured over a 3-year period to establish new intergenerational food growing projects and enhancements to our garden area.
- New partnership developed with McClure solicitors offering our supporters Free Will Clinics and discounted rates for Power of Attorney and Testamentary Trust.
- Through the Integrated Care Fund, we secured funding to carry out adaptations to our Widdershins Centre to ensure that we provided state of the art disabled access, this includes a hearing loop system, wander safe system and electric doors.
- Connecting Pen Pals; Intergenerational project with Griffithstown Primary School linking up school children who send messages of support and artwork to our clients.
- Launch of new Age Connects Torfaen website

Source of referrals:

- Self-Referrals
- Family Members
- Internal Referral
- Statutory Sector

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Age Connects Torfaen Services

The Home Services team has continued to provide their valued experience to support individual's independence. Service provision can be offered within homes and local communities and is vital to daily routine and well-being. Families are also supported by ensuring their loved one has a trusted, reliable service.

An important aspect of the service is choice, ranging from: shopping/assisted shop (both for food and non-food items), accompanying to appointments, cleaning (ranging from a general clean to a full "sparkle" clean), helping to pay bills, collecting prescriptions, ironing, helping to prepare light meals and accompanying individuals to their supermarket shops.

All our staff are:

- Disclosure & Barring Service checked
- Receive training and mentoring
- Insured and monitored

All service provision is assessed prior to commencing to ensure service satisfaction is achieved. During support provision, an individual's needs at home or personal circumstances can change, hence a holistic approach is very important for the individual.

During 2019-2020 we provided:

- 2,397 hours of cleaning
- 416 supermarket shops
- 643 hours of Community Support Service

Money Matters

Millions of pounds worth of benefits goes unclaimed by older people every year, including means and non-means tested benefits such as: Personal Independence Payments, Pension Credit, Attendance Allowance, Universal Credit, Council Tax and Housing Benefits.

Our service supports the reduction of a barrier relating to individuals having to claim a benefit, leading to entitlement of maximising their income, by making sure older people are kept up to date with new information relating to entitlement/eligibility.

This year, we gained £1,497,354 in maximising the income of older people and their carer's. We also assisted in individuals reducing their debt by £142,622.

Information & advice

Our information and advice service assists to ensure awareness and support to claim benefits such as:

- Attendance Allowance
- Personal Independence Payment
- Pension Credit
- Employment Support Allowance
- Council Tax and Housing Benefit

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The service has supported fuel poverty and energy efficiency. The positive outcome of an increase to an individual's income can help an older person with more choices to access:

- New social opportunities and activities.
- Assistance with transport.
- Help at home with services such as cleaning and shopping.
- Help pay for care, purchasing of healthy nutritious food or meal delivery.
- Additional income to meet the costs of increased utilities bills, such as Gas and Electricity.
- Prepare for the future, e.g. Will Making and Prepaid Funeral Planning.

This year we also introduce people to:

Services such as: Care and Repair, NEST, offering advice on maintaining their home by accessing tradesmen, adaptation grants, energy efficiency and boiler replacement grants.

Information and advice had 10,456 contacts with older people, their families, carers, and professionals:

- 85% of these individuals felt they would be confident to contact Age Connects Torfaen in the future.
- 75% of individuals confirmed the service promoted independence and choice.
- 98% of individuals accessing welfare benefits service were happy with the service provided

Case Study: Maximisation of Income

The challenge:

Information, advice, and assistance

Wellbeing and personal outcomes

Client Group: Male, single, aged 70, Bronafon Social Housing Landlord housing tenant living in the South West Community

Personal Circumstances: Referral received from individual, informing of medication conditions, arthritis and cholesterol, experiencing difficulties at night time and in the morning, struggling to climb steps, getting into and out of the bed, therefore was sleeping on a chair downstairs.

Individual was struggling with other daily tasks and did not know where to turn.

What action was taken:

- Allocated one to one appointment with individual.
- Completed Benefit assessment to make sure individual was claiming full entitlement/access opportunity to maximise income.
- Assistance was provided to complete an Attendance Allowance application as the individual was turned down previously, encouragement to individual due to reluctance of previous experience, reassurance Age Connects Torfaen could help to apply.
- Awareness of services to promote independence.
- Awareness of referral to limit nuisance calls and junk mail to promote safety.
- Assistance to make referral for Occupational Therapy assessment to help with aids for the bathroom, stairs, and bedroom.

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- Discussed with individual blister pack from Pharmacy due to having difficulties experiencing opening of tablets due to medical condition of arthritis in the hands.
- Awareness of Lifeline service to give him and family peace of mind.
- Awareness of Falls Clinic due to falls.

Age Connects Torfaen intervention included:

- Inviting client to attend appointment
- Awareness of services
- Benefit Assessment completed
- Completion of Attendance Allowance application
- Referral for mail and telephone preference services registered
- Referral Occupational Therapy assessment
- Signposted to Pharmacy services – Blister pack
- Referral Lifeline
- Pension Credit application – was successful with Attendance Allowance

Outcome:

Attendance Allowance - £4,635.80

Back pay £534

Council Tax Reduction - £1,193

Housing Benefit - £5202

Pension Credit - £780

Grants for bathing, Stairs and Bedroom – £2,000

State Pension - £10,925

Service User Quotation

"You've helped me a lot thank you for your help"

Case study: Home Services - Community Support

Personal Circumstances:

Individual living on own in the Torfaen area. Health had deteriorated, affecting independence and confidence. "I do not feel confident going into town now to conduct my financial business. My family do not live near, I do not want to owe anyone money and am worried about this".

What actions were taken:

An assessment of need was arranged within the individual at home. This was very important due to the aspect of feeling anxious due to not having any support other than from family historically.

Age Connects Torfaen intervention included a holistic approach to:

Access to Information & Advice Service, Benefit Assessment. This enabled maximisation of individuals income enabling independence to choose and pay for a chargeable service.

Access to weekly assisted shopping service, access to fortnightly community support, meeting at the home, choice of walking into town or access by transport. The aspect of having a trusted individual from Age Connects Torfaen boosted confidence and reduced anxiety, of being able to independently manage own financial affairs such as collecting monies, paying bills.

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Correspondence was also monitored, and support provided as and when required. The fortnightly service provision reduced loneliness and was able to respond to any queries or requests for help. The family were so pleased their loved one was able to access a service and be able to remain in the same community they had always lived in.

Outcomes:

The individual was able to maintain an independent lifestyle with the help of community support. The responsive service promotes financial independence whilst also respecting and maintaining confidentiality.

Activities For All

Age Connects Torfaen supports older people across the whole borough of Torfaen.

We offer a selection of weekly clubs and classes where people can continue to learn, express themselves and socialise with friends. We also run bitesize workshops throughout the year covering themes from iPad tutorials to how to use your mobile phone.

During the year, 1,236 people accessed our different clubs and classes.

Widdershins has continued to offer and welcome individuals, their family and carers to receive hairdressing, beauty treatments and pamper sessions from our Health Suite.

As we become older, we may experience health difficulties, restricted sight or mobility deterioration. These difficulties can lead to overgrown toenails, anxieties regarding losing balance when walking, and wearing shoes becoming uncomfortable. Our low-level nail cutting service, in partnership with Aneurin Bevan University Health Board, has assisted to maintain the independence, promote well-being and contributed towards prevention of falls.

We operate a number of monthly nail cutting surgeries at outreach venues including:

- Blaenavon Medical Centre
- Widdershins Centre, Sebastopol
- Victoria Court, Abergavenny

Carers and individuals accessed pamper sessions offered from the Health Suite.

During the year, 738 people accessed our nail cutting service, 157 people accessed our hair and beauty service.

Healthy Eating

The Bistro & Catering

The Bistro at Widdershins underwent a fresh update during the year to ensure we welcome individuals to a friendly and safe environment. The menu was updated, offering light snacks, hearty meals and beverages to the general public and many professionals who access as a place to meet.

The Catering Team continues to provide weekly two course meals to community lunch clubs, groups who meet at Widdershins and external catering to events in the local community, including themed fundraising Afternoon Teas and Christmas parties. Menus are reviewed during the year to reflect seasons and individual tastes (we want to hear what people like to eat).

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The standards of catering are audited by local authority Environmental Health Department food hygiene star rating and meet food allergy standards, thus ensuring we cater to individuals diets and offer choice. The local authority Trading Standards team also ensure we met their standards regarding food descriptions.

6,990 meals were served during 2019-2020

Befriending Services

We continue to offer 4 befriending hubs throughout Torfaen. Befriending hubs are essential to help reduce loneliness and isolation amongst older people. During the year we delivered 204 sessions, supporting 3,060 older people. A befriending hub provides social interaction, promotes good nutrition and enables an older person to lead an active lifestyle. All these things lead to a healthier lifestyle and therefore healthier clients.

Merry Moments Dementia Services

Our Merry Moments dementia services provides stimulation and growth for service users with dementia and improves the quality of life for older people by helping them to be independent, as well as providing valuable respite for families and caregivers.

For the past year we have increased the number of service users attending our Merry Moment sessions and are able to help with providing transport. This therefore has led to increased revenue, increased customer retention which helps boost sustainability and contributes to the Age Connects Torfaen income. It has improved the relationships with commissioners and memory clinics, and the reputation of the service, with a dedicated staff team who form excellent relationships with service users and their families.

We are proud of our innovative and stimulating programme of activities. We have delivered sessions including, creating Bee Hotels, introduction of Dementia assistance dogs and cooking sessions, supporting on average 72 clients per week.

Client Quotes

'Dear Jen and amazing staff, I want to thank you for looking after Glyn. He loves coming to his session, I appreciate all your efforts to make everyone and my husband so happy while being there. I can't thank you enough'.

"I am contacting you as we would like to increase Mums visits to the Widdershins Centre. We know that she enjoys going and my brother and I see she is benefiting from her days there. She talks about it very positively which is good news for us as her dementia hinders her short-term memory" Mrs D.

The Young Onset Dementia Zest For Life Project

The Zest For Life project is a three-year Big Lottery funded project for people with young onset dementia or mild cognitive impairment and their Carers. During the year the three weekly sessions had a total of 959 attendances from group members.

During the year, weekly sessions were increased from two to three sessions a week. The third session has become a male dominated group not intentionally, it organically formed this way and also for carers to attend. One of the members from a separate meeting session has become a volunteer in this group. With this group being mainly male dominated there is a strong focus on sports and exercise and the start of the walking rugby sessions at Cwmbran stadium.

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The Zest For Life project works alongside a partner of Torfaen & Blaenau Gwent MIND. A member of their staff provided a counselling service for the members and carers. During the year, 39 sessions were delivered to 7 members who accessed the counselling service.

During the year we have received 22 new referrals, 7 carers and 15 clients. The group ran a pop-up exhibition in Cwmbran Torfaen County Borough Council Library showcasing some of the wonderful items they have made and created during the workshops.

The Artist Practitioner ran a large range of workshops enabling members to learn many new skills. Workshops have included wax painting, puppet birds, calligraphy, reflective writing, abstract embroidery, clay ornaments, needle felting, bag making, cake decorations, weaving, photography club, ceramics café, poetry, applique, embossing, sensory boards, watercolours, nesting boxes, wood workshops and photo scrapbooks. The group also concentrated on exercise during the year with the start of a Walking Rugby group at Cwmbran Stadium, Bowls, Clock Cricket, Zumba and weekly Lift exercise sessions. Mental health was a theme concentrated on by introducing the "Time To Talk" sessions, along with weekly meditation and relaxation, members really enjoy the sessions. Digital Inclusion encompassed the introduction of Information Technology skills into the group, members and staff contributing towards Digital Storytelling and the Cinema Club.

Number of clients and Carers in project at any point during the Period – 34
Number of New referrals – 22

Number of clients who accessed each service in the reporting period.

Zest counselling – Torfaen/Blaenau Gwent MIND - 7

Zest For Life Monday – 13

Zest For Life Wednesday – 14

Zest For Life Friday - 22

Dementia Life Coach

Caring for someone with dementia can have a huge effect on carers and families lives. It can be a lonely, stressful, complex and difficult journey to embark on when on your own.

Age Connects Torfaen provide a dementia life coach service. The holistic bespoke service is tailored to the wellbeing needs of the carer(s) of an individual who lives in the greater Gwent locality. The service aims to reduce carers stress and burden, along with increased quality of life, health and wellbeing.

4,896 hours were accessed by carers

79% of carers felt their psychological wellbeing was maintained or decreased

76% of carers felt their carers stress was maintained or decreased

82% of carers felt their wellbeing/access to G.P. was maintained or decreased

83% of carers felt their carers stress/burden was maintained or decreased

Case Study

Promoting Health and Wellbeing

- Supported with managing health & wellbeing
- Supported to maintain home environment
- Supported to access specialist advice

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Outcomes

Discussed the impact of caring role on her mental and physical health.

Client would like to meet with friends on a monthly basis but is finding this increasing difficult. She felt that this was important for her to maintain her independence and mental health. Explored the possibility of family support and accessing respite care to enable her to maintain her social circle and the support she receives from these interactions.

Discussed family support, client did not always like to ask for help as she felt family were leading busy lives. Encouraged to continue to walk her dog when possible and look at alternatives if this became problematic. Discussed the physical difficulties client was experiencing within the home. Explored the input of an occupational therapist, adaptations for the home and how this might ease some of the physical pressure client feels under.

Client's main concern was the deterioration of her loved one. He had not been reviewed at the memory clinic for some time and his annual review was not due for a couple of months. Explained that where there were concerns the memory clinic are able to move appointments forward and will give advice and support on the telephone. Advised to contact memory clinic as a priority.

Following this meeting the client contacted the memory clinic. Her husband's lead nurse made a home visit to assess the situation.

The outcome resulted in her husband's appointment being moved forward, emotional support was provided to the client which helped to ease her concerns and anxiety. An occupational therapist was assigned, and adaptations were made in the home. Client got in touch with social services and went ahead with a benefit assessment, her income was maximised. A carers assessment was also completed.

Promoting economic progress and financial control

Outcomes

Client had not received a carers assessment and didn't realise that she was entitled to an assessment in her own right. Discussed this further and information given on carers assessment, literature given.

Client had concerns and felt that she was constantly worrying about their finances. Her husband was in receipt of attendance allowance but felt that she would not be entitled to any further benefits and that her personal beliefs on the benefit system prevented her from exploring this further. Discussed her personal beliefs that had prevented her from having a benefit assessment and encouraged to think this over. Information given on benefit assessment.

Lasting power of attorney had not been put in place, this was explored, and encouragement given to pursue this. Literature given.

No information required on Wills as they have one put in place.

Client felt confident that following her sessions with dementia life coach that she could now address the areas discussed independently.

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Case Study

Mrs X is a 61 year-old full-time carer for her husband who was diagnosed with dementia several years ago after presenting with memory problems. Both his memory and behaviour have declined very quickly over the past few months, making it very difficult for Mrs X to have any quality time to herself or maintain a safe home environment. At that time, she was also assisting her elderly parents with domestic and shopping chores.

Promoting Health and Wellbeing:

- Supported with carers role
- Supported to access respite
- Supported to maintain contact with social services

Outcomes

Dementia Life Coach explored Mrs X's caring role. Mrs X had no help to care for her husband and was only able to leave him for short periods of time alone. She was seen to be showing signs of distress and anxiety. Family relationships were talked through, but Mrs X did not feel that she wanted to rely on her two daughters and one stepdaughter as they all work full time and had young families to consider. The respite on a Friday that her husband attended were now unable to accommodate him due to potential physical and verbal aggression. Taking these risks into consideration he is no longer suitable to attend the group. This was difficult for Mrs X as her quality time alone was already paramount to her wellbeing. Mrs X was supported by the life coach in this issue through a home visit and telephone calls, she was encouraged to call her social worker and see if they could offer a more suitable place for her husband.

Supporting mental health and personal safety

During the first consultation with Mrs X the life coach established that she was a volunteer through the church helping the homeless people within the local area. This was something that she really enjoyed and was a big part of her social network. She had also enjoyed attending art classes regularly and had made several friends whilst doing so. Mrs X had found it increasingly difficult to find the time to fit this in recently due to her full-time caring role. This was making Mrs X vulnerable to social isolation and she felt that it was having a negative impact on her mental health.

The life coach helped Mrs X to set goals for her to return to the things she enjoyed, they discussed help that may be available from respite by making referrals to social services so that these things could be implemented.

Mrs X said that she had always enjoyed foreign holidays with her husband in the past. They had recently been abroad together which she had been really looking forward to. She thought that the change of scene and social interaction would be good for both her and her husband. This was not the case and whilst abroad Mr X became more confused and agitated than usual. This led to him becoming aggressive towards her both physically and verbally. On one incident the Police were called and both Mrs and Mr X were taken to the Police station. On their return from their holiday Mrs X had several bruises and marks where Mr X had become aggressive. Mr X had also been aggressive towards himself by repeatedly slapping himself when becoming frustrated. She is now aware that taking her husband away again is not an option by herself. Mrs X was given support via the telephone on her return and was signposted to self-defence classes as a preventative measure, to reduce the risk of physical harm from her husband. She was advised to keep her mobile phone on her person at all times. Mrs X was also given information on Women's Aid but was reluctant to make contact with them. By trying to ensure a safer home environment, a lock was also fitted to her bedroom door, helping with both sleeping and safety requirements.

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Dementia Life Coach contacted the memory clinic on Mrs X's behalf to update them on the situation.

Although Mrs X was initially very reluctant to accept any help and support, she has taken advice and guidance from the dementia life coach and is much more aware what help is available and how to access it. She agreed to the Dementia Life Coach making a referral to social services for a carers assessment.

With goals to meet she had a sense of some control and normality back in her life. Mr X was attending a group more suited to his needs and Mrs X now had a home sitting service in place so that she can enjoy some time with her volunteering. She had goals to be able to holiday abroad with her daughter in the near future and has spoken to her social worker regarding respite for her husband. All of which helped to maintain her mental health and personal wellbeing.

The dementia life coach service was invaluable at informing and supporting Mrs X at what was a very complex and sensitive situation. She will continue to receive ongoing support to meet both her and her husband's changing needs.

Mrs X said that, "I couldn't thank them enough and I don't know where I would have been without it."

Although Mrs X was still very vulnerable in her situation, she had the intervention of various service providers to give her the ongoing support that she needed. The goal was to maintain her future emotional and physical wellbeing which impacted on her as a carer and an individual.

Outcome

Since the initial contacts with social services Mrs X does not feel either her or her husband have received any continuity of care. After numerous telephone calls Mrs X feels she has been let down by the system and has questioned whether this is due to her being of a younger age.

She has made the choice of seeking legal advice regarding separation/divorcing her husband. This is mainly due to his increasing aggressive behaviour and the impact this is having on her mental health and wellbeing.

Continues to be in contact with Dementia Life Coach

Client Quotes

"I have really looked forward to your visits, you lift my spirits. It has been so nice to be able to talk about my struggles"

Carers Group

"Really enjoyed spending time talking to another carer who has been through the same as me, I found it real"

Advocacy Service

Lloyds Bank Foundation has continued to fund the service to support service users living with dementia or young on set dementia across the range of Age Connects Torfaen services.

22 individuals have accessed 2978 hours of Advocacy Service Provision during the year.

Advocacy support empowers individuals enabling them to have their voices heard.

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For most people, making their own decisions and choices is a matter of considerable importance. Being part of decision-making processes is not only where self-identity is expressed but is also an important aspect of personal freedom. This principle is at the heart of advocacy services for people living with dementia or a cognitive impairment.

Our main successes of the work funded has been supporting individuals to resolve financial hardship, poor/unsuitable housing, advocating for the client, family and friends to maintain strained relationships, facilitating between other services and family when issues have arisen. Through this intervention we enabled service users to continue with appropriate services. Individuals have increased confidence enabling them to become more independent, self-managing and empowered by their decision making.

With the advocate being employed within the organisation they had good working relationships and knowledge base of the internal and external services which would be appropriate to the service user. This enabled the worker to liaise with the service to best suit their understanding and needs.

The advocate attended meetings and appointments with the service user which enabled them to fully comprehend to the best of their ability any financial support they were entitled to maximise their income and prevent financial hardship. Therefore, boosting self-esteem and independence.

Case Study – Advocacy

Individual is an 82 year old female who has dementia and lives independently at home with family providing care. Due to a previous reaction to prescribed dementia medication, she had not been taking medication for some time.

She had not been reviewed by the memory clinic as family had not requested an appointment and were managing. There had been a general decline in her dementia over time, but over recent weeks there appeared to be a rapid decline.

ACT were supporting family by providing a cleaning and dementia activity service twice a week. Due to a decline in the clients dementia, there was a reported issue where she became agitated and verbally and physically abusive towards staff members. It was deemed unsuitable for a lone worker to carry out service in client's home.

Advocacy intervention

- Spoke to family member to discuss client's dementia and medication
- Contacted Memory clinic to make them aware of decline in client's dementia, and to request a review
- Liaised with ACT Home Services and Merry Moments department

Promoting Independence and control

- Discussed Care Assessment with individuals daughter.
- Family supported to have awareness of appropriate support services.
- Discussed short term solutions to enable ACT home services and merry moments sessions to continue.

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Outcome

- Memory clinic visited the client and completed a review. Medication was altered.
- ACT services reviewed the clients risk assessment, adjustments were made to enable services to continue.
- Clients daughters stress and anxiety regarding the loss of ACT support services was alleviated.

Transport Service

In later life, being able to get out and about is a vital way to stay part of the local community and to access local amenities. We continue to provide a service from Monday-Friday to enable older people to access any of our Age Connects Torfaen Services.

We run door to door transport service for older people accommodating both tri walkers and wheelchair users. This safe and reliable service is a lifeline for many of our clients.

During the year we provided on average 40 journeys a week.

Volunteering

During 2019-20 Age Connects Torfaen received support from 54 committed volunteers who contributed over 8,262 hours of time across all services and projects.

The economic benefits of volunteering to our organisation are £72,044

Our volunteers' length of service ranges from 10 years to just a few months.

Volunteers bring their enthusiasm and dedication to working with our services and have given so much of their time. Volunteering examples are:

- Socially supporting clients during group attendance
- Administration
- Help serving meals at community Hubs
- Reception/Hospitality support at Widdershins

Without volunteers we would not be able to carry out all of our services

Your Voice

50 plus Older Peoples Forums

Throughout the year, on a monthly basis, Age Connects Torfaen continues to support three Older Peoples 50 plus forums covering the areas of Blaenavon, Pontypool and Cwmbran, to provide an administration role together with provision of information. Each forum meets at a different community venue to hear about the ever-evolving world of public services and the local authority efforts to adapt to these kinds of societal changes, helping Torfaen County Borough Council and other public service partners shape services so they work for everyone and older peoples voices are included.

Consultation and campaign engagement: Police & Crime Commissioner - Policing and Funding, Older peoples Commissioner - End Ageing & Age discrimination, Road Signs, transport To Health Appointments, Aneurin Bevan University Health Board – Building A healthier Gwent, 10 Year Plan, Consultation - Over 75 Free TV Licence, BBC Chargeable Proposals, University Of South Wales & Torfaen County Borough Council – Compassionate Care, Welsh Government – Proposals To Add Vitamins, Minerals And Other Substances to

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Foods, Torfaen County Borough Council - Connected Communities, Loneliness & Social Isolation, Transport Wales, Access To All Cwmbran Train Station

Fora representation at Torfaen Wellbeing Event, National Pension Convention, Welsh Senate, Age Connects Torfaen 30-year Celebration & Open Day

During 2019-2020, 771 older people attended Torfaen Forum. All Older Peoples Forum meetings were postponed commencing mid-March 2020 due to Covid-19.

Workforce and Training

Age Connects Torfaen continues to offer opportunities to gain work experience, carry out student placements (in partnership with Coleg Gwent & Torfaen Schools) or as a transition back into a working environment.

During the year we were able to welcome and support two University Students:

- Level 1 student from University of South Wales – BSc (Hons) Social Work
- Level 1 student from Cardiff University School of Social Sciences MA in Social Work.

This year staff/students and volunteers have taken part in the following training:

Dementia Friends & Workshops, Safeguarding Adults Level 2, Safeguarding Adults & Children Update, Child Protection, Allergen Awareness, Introduction to Welfare Benefits, Induction, Health & Safety Awareness, General Data Protection Awareness and Refresher, Emergency First Aid At Work, Commencement of QCF Accredited Work-based Qualification in Information, Advice & Guidance, Health & Social Care & Hospitality

What do our services mean to people?

Information & Advice Service Users

"Thank you for helping me complete my Personal Independence Payment application form I was very worried when I first looked at the form, but you calmed me down and helped complete it. I could not have completed it myself. Thank you for giving me information regarding other services that you provide and making referrals on my behalf"

"Thank you for your kindness whilst completing my renewal application for PIP, you were understanding and friendly. Thank you for helping me get the enhanced rate for my daily needs, I am now able to get carers to support me. I will definitely come back "

"Thank you for your continued support, both me and my late husband appreciated it. You have supported me with financial and debt issues, made numerous calls on my behalf and obtained a grant to help with funeral costs for my husband. I cannot thank you enough".

Carers of ZEST, Young on Set Dementia Service Users

"I wanted to thank you all for the help and support you have given us during the year, I don't know how we would have got through the year without you and the team"

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"Thank you so much for ringing to check how is during her hospital admission and checking that I am ok, we really appreciated the cards and letters you have sent, it really has meant so much to us both. Your continued support during these months in hospital and knowing there is someone there I can talk too. can't wait to get home and be able to see you all"

"Thank you for ringing to check how I am following the death of, the support from group and the team has really helped me through a very hard few weeks"

Zest Young On Set Dementia Service users.

"I have missed coming to group so much during lockdown, I am so happy to be back today although it's very different to what we had before this virus, it's so nice to see my friends and have a good chat and laugh, I have missed this so much"

"I love our weekly exercise sessions in the park, it's so nice to be outside with the group as we don't see each other much, I really look forward to the walks each week"

"Thank you for coming and helping me join the zoom group, I couldn't have joined without you and I would have missed not seeing everyone and joining in with the group. I really miss not coming out to group and seeing my friends"

Home Services

"I do not know what I would do without you to do my shopping as I have no one else. I look forward to my weekly shopping delivery" **Shopping Service User**

"When you leave, my home smells lovely and clean. I can't do all my cleaning now, just a little, but your help is really important. Trust is very important as well when someone comes in your home, and I feel I can trust your staff as I know they have been checked" **Cleaning Service User**

"Thank you for sending your staff member to meet me every week. I feel so much settled now and know I can say if I am worried about something" **Community Support Service User**

"Honestly the support I have received from you all has been amazing and I wouldn't have coped so well without the service you provided." **Carer Accessing Dementia Life Coach**

News and Events

Carers Summer Programme - Carers and loved ones were able to access free activities and new experiences during the summer of 2019, including Pamper Morning, Relaxation Sessions, Day Trip to Weston Super Mare and Afternoon Cream Tea

Santa Run - Once again Age Connects Torfaen held its annual Santa Run at Pontypool Park. This attracted over 300 people generating over £1500 for the organisation.

Christmas Lunch - During December 2019, through the support of Pontypool Round Table we held a special Christmas lunch for the older people of Torfaen who experience high levels of loneliness and isolation at Christmas time.

New Projects

Age Connects Torfaen secured funding from Live Music Now to deliver a series of musical concerts throughout the year to showcase different genres of music from Beat Boxing to percussion.

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Age Connects Torfaen became one of the lead partners to deliver the Growing Together project. This is a three-year project which will transform our garden area into a disabled access and provide a new relaxing section for clients and carers to enjoy.

FINANCIAL REVIEW

The unrestricted results of the group can be seen below:

	£
Income	255,191
Expenditure	(204,224)
Actual operational surplus in period	50,967

The charity's trading subsidiary Age Concern Torfaen (Trading) Limited made a loss of £5,362 (2019: £23 profit) during the period and had negative reserves at the year end of £5,592 (2019: negative £230). The subsidiary is expected to generate a profit in 2021 and as such eradicate any negative reserves.

Reserves policy

Reserves will be held for contingencies and opportunities and to mitigate against factors identified in the organisations' risk assessment. The level of reserves held will ensure that the charity and its Trustees are protected, commitments can be met and the organisation can operate innovatively in a changing environment.

Reserves at the period end for the group totalled £428,793 (2019: £395,971) consisting of £337,802 (2019: £286,835) of unrestricted funds and £90,991 (2019: £109,136) of restricted funds.

Free reserves of the group (excluding fixed assets and designated funds) totalled £168,838 (2019: £144,784).

A principal risk of COVID-19 will be revenue. However, the Trustee's will put in extra measures for continuous monitoring of financial performance.

The organisation will actively source all of the business support schemes. During the pandemic these grants have been received. Furlough scheme has also been sourced allowing reserves to remain in place.

There are no concerns on the organisation's financial position over the next twelve months.

Risk Management

Systems and internal controls established by the trustees are designed to provide reasonable assurance to confirm that major risks to which the charity could be exposed has been reviewed and systems established to mitigate these risks.

The trustees have identified the following priority risk areas and monitors these risks with mitigating controls on a regular basis:

Identified Risk	Consequences	Management
Loss of core funding	<ul style="list-style-type: none"> • Loss of staff • Reduction in clients 	<ul style="list-style-type: none"> • Continue to exceed targets • Maintain good relationships with funders • Maintain quality standards and accreditations • Active budgeting and continuous monitoring of financial performance

**AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
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COVID-19 Pandemic causes major business disruptions	<ul style="list-style-type: none"> • Loss of income • Staff redundancies • Depleted reserves 	<ul style="list-style-type: none"> • Strengthen sources of funding • Worker SMARTER, e.g. home working • Source longer term commitments from grant funding • Source COVID related support programmes • Managing short and long term affects of COVID-19
Funding bids fail to support core activities and new initiatives	<ul style="list-style-type: none"> • Staff demotivated • Lack of structured project activity • Funding contributions reduced 	<ul style="list-style-type: none"> • Strengthen funding applications • Ensure data is captured • Strengthen partnership working • Promote volunteer campaign • Ensuring organisation resilience • Develop supporter engagement strategy • Maintain staff training

PLANS FOR THE FUTURE

At the time of writing this report, the pandemic will have a significant impact on the delivery of our services. Our centre operates five days per week, 9am - 4pm each day with over 300 service users accessing chargeable services.

75% of our staff went on furlough during the first four months, with only emergency staff carrying out services. However, as the months rolled on, an action plan was put into place. In July 2020, staff were brought off furlough to continue their employment in different ways. Some worked from home, some in the community, and some from the Widdershins centre.

Our funders were very supportive in being able to use project funds to deliver most needed services in the community.

- A COVID Health & Safety Policy & Procedures were introduced to ensure the safety of our staff, volunteers and service users. Protective Personal Equipment (PPE) although a struggle at first, is now delivered on a weekly basis by the Local Authority.
- A COVID plan is in place, identifying risks/impact to the organisation, which will be updated on a regular basis.
- During the pandemic we have been able to source a variety of grants and donations, these will enable the organisation to have time to rebuild the business to its former state.
- The organisation has a strong resilience and can adapt to many scenario's, with its 30 years of experience.
- To strengthen the COVID-19 Single Point Of Access response team, accessible for individuals, whilst also enabling staff and partner organisation to use when making service referrals to Age Connects Torfaen. This will provide a holistic response to the individuals needs utilising a referral form and single access contact options.
- Over the next few years to focus the growth of our Dementia Centre of Excellence & Social Isolation, we will work more closely with caregivers and family members. This will attract new referrals and help us to enhance our partnerships with the Local Authority along with Aneurin Bevan Health Board.
- It is hoped that the new partnership with McClure Solicitors will be able to provide a sustainable unrestricted source of income for the organisation.

**AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Age Concern Torfaen is a Charitable Incorporated Organisation registered with the Charity Commission. Its governing document is CIO-Foundation and its charity number is 1172466.

Organisation

The trustees who have served during the year and since the year end are set out under the reference and administrative details section.

Members are elected at an AGM and in accordance with the constitution.

The Board of Trustees is responsible for governance of the charity. The Board of Trustees has responsibility for the general control and management of the charity. It meets four times per year, where reports are received from all departments. The Chief Officer is responsible for the day to day management and meets monthly with the treasurer to go through the accounts, and monthly with the Chair to report on the situation of projects. New project proposals are brought to committee meetings for approval.

New Trustees are interviewed by a member of the Trustees. Newly appointed trustees attend induction to the organisation carried out by a training officer and are then trained in Board Builder which has been created by Age Cymru.

Methods adopted for recruitment, appointment and training of trustees In line with procedures outlined in the constitution, nominations for membership are requested each year prior to the AGM. Appointments are made from within the membership following the AGM.

Each trustee is given an induction pack containing: -

- Copy of the constitution
- Staff manual
- Index of policies and procedures
- Copy of latest annual report
- Roles and responsibilities of trustees

New members are introduced to all staff members. Training needs are discussed with the CEO.

Organisational structure of the charity in decision making

The organisation has a well-defined staffing structure with Team Leaders who are responsible for areas of activities.

Day to day management of the organisation lies with the Senior Management team. The Senior Management team includes: the CEO, with overall responsibility, the Compliance Manager who acts as deputy in absence of the CEO, as well as the Development Manager.

All staff carry out duties in line with PQASSO quality standards. Monthly supervision sessions and annual performance reviews are carried out in line with organisational policies. Monthly team meetings and weekly operational meetings are carried giving all staff opportunities to feed constructive views into the decision-making processes.

**AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

The multi-skilled Board of Trustees meet quarterly. Governance and major decisions regarding policy are made at Board level.

Employment of disabled people

Age Connects Torfaen is an equal opportunities employer. A totally inclusive recruitment procedure is in place. The organisation is also a recognised 'Dementia Friendly Centre'.

Memberships/Relationships

Age Connects Torfaen is a member of Age Connects Wales, which consists of the following branches:

Cardiff & the Vale, Morgannwg, Neath/Port Talbot, North East Wales North Wales Central

The Board considers pay and remuneration of staff each year at scheduled Autumn meeting. At this time, the Board will consider any inflation uplifts or bonus payments. A review of Senior Management will take place in 2020 to ensure the rate of pay reflects the level of responsibility relating to the position.

During the year we employed 28 staff.

Our commitment to our staff is to ensure they are given opportunities to reach their full potential.

All staff are given an induction and mentoring programme during the first three months, with ongoing support of supervision and training to ensure they are equipped with the correct information to work with older people and become valued members of staff.

By achieving PQASSO Level 2, this has ensured all Trustees, staff and volunteers are engaged in setting priorities and objectives for the charity. Various methods of communications are used to ensure everyone has their say on future plans.

Membership

The Chief Executive Officer, ELLA Committee, Aneurin Bevan Dementia Board, Golden Thread Advocacy Programme and Age Connects Wales

The Compliance Manager, Health & Social Care Partnerships

The Development Co-ordinator, Torfaen Volunteer Network, Regional Providers Forum, Dementia Friendly Community Torfaen, Older Adults Mental Health Carers Group.

Other staff: Aneurin Bevan Greater Gwent Memory Clinics, Gwent Regional Advice Network, Torfaen Welfare Reform Action Group

The organisation supports three Older Persons 50 plus strategy forums, alongside working in partnership with the Commissioner for Older People.

The organisation also partners with the following: -

Alzheimer's Society Torfaen & Blaenau Gwent Mind Age Cymru Gwent Melin Homes Bron Afon Wiltshire Farm Foods Department of Work & Pensions Torfaen County Borough Council (Various departments) Eastern Valley Food Bank South Wales Ambulance Service Coleg Gwent Torfaen Training Rathbones Aneurin Bevan Health Board Torfaen Voluntary Alliance Torfaen Cares Centre Dewis Cymru Ageing Well In Wales

**AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

Source of referrals:

- Self-referrals
- Family Members
- Internal Department Referrals
- Statutory Sector
- Other Third Sector Organisations
- External promotions of Age Connects Torfaen projects & attendance at special events

**AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

REFERENCE AND ADMINISTRATIVE INFORMATION

Name	Age Concern Torfaen
Any other name	Age Connects Torfaen
Registered charity number	1172466
Principal office	Widdershins East Avenue Griffithstown Pontypool NP4 5AB
Trustees	Jane Heard Damian Lines Councillor Norma Parish Rory Stratton (Chair) Marianne Williams
Key Management Personnel	Angela Reed - Chief Executive Officer Tracey Jones - Compliance Manager
Bankers	Lloyds Bank 1 Gwent Square Cwmbran Torfaen
Auditors	Azets Audit Services Chartered Accountants & Statutory Auditors Ty Derw Lime Tree Court Cardiff Gate Business Park Cardiff CF23 8AB
Solicitors	Rubin Lewis O'Brien Gwent House Gwent Square Cwmbran

**AGE CONCERN TORFAEN
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

RESPONSIBILITIES OF THE TRUSTEES

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

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 income and expenditure 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;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting 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 maintaining proper accounting records which 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/constitution. 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.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the Trustees are aware, there is no relevant audit information of which the charity's auditors are unaware. Additionally, they have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Approved by Order of the Board of Trustees and signed on their behalf by:

Trustee 

Date 

**INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF AGE CONCERN TORFAEN
FOR THE YEAR ENDED 31 MARCH 2020**

Opinion

We have audited the financial statements of Age Concern Torfaen (the 'parent charity') and its subsidiaries ('the group') for the year ended 31 March 2020 which comprise the consolidated and parent Statement of Financial Activities, the consolidated and parent Balance Sheet, the consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group and parent charity's affairs as at 31 March 2020 and of the group and charity's income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the group and charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

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

**INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF AGE CONCERN TORFAEN
FOR THE YEAR ENDED 31 MARCH 2020**

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

Responsibilities of the trustees

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

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

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

**INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF AGE CONCERN TORFAEN
PERIOD ENDED 31 MARCH 2020**

Use of our report

This report is made solely to the group and the parent charity's trustees, as a body, in accordance with section 151 of the Charities Act 2011 and the regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the group and the parent charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the group and the parent charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

A handwritten signature in black ink that reads "Azets Audit Services". The signature is written in a cursive, flowing style.

Azets Audit Services

Chartered Accountants & Statutory Auditors
Ty Derw
Lime Tree Court
Cardiff Gate Business Park
Cardiff
CF23 8AB

Date: 29th January 2021

Azets Audit Services is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

AGE CONCERN TORFAEN
CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2020

	Note	Unrestricted funds £	Restricted funds £	Total funds 2020 £	Total funds 2019 £
Income and endowments from:					
Donations and legacies	3	46,861	-	46,861	61,912
Charitable activities	4	143,575	284,488	428,063	358,679
Other trading activities	5	7,028	-	7,028	4,632
Trading company income	11	57,727	-	57,727	78,315
Total income and endowments		255,191	284,488	539,679	503,538
Expenditure on:					
Charitable activities	6	141,462	302,633	444,095	380,078
Trading company costs		62,762	-	62,762	72,793
Total expenditure		204,224	302,633	506,857	452,871
Net movement in funds		50,967	(18,145)	32,822	50,667
Reconciliation of Funds					
Total funds brought forward	15,16	286,835	109,136	395,971	345,304
Total funds carried forward	16,17	337,802	90,991	428,793	395,971

The Statement of Financial Activities includes all gains and losses in the period.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 32 to 48 form part of the financial statements

AGE CONCERN TORFAEN
CHARITY – STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2020

	Note	Unrestricted funds £	Restricted funds £	Total funds 2020 £	Total funds 2019 £
Income and endowments from:					
Donations and legacies	3	46,861	-	46,861	67,322
Charitable activities	4	148,063	284,488	432,551	363,835
Other trading activities	5	7,028	-	7,028	4,632
Total income and endowments		201,952	284,488	486,440	435,789
Expenditure on:					
Charitable activities	6	145,623	302,633	448,256	379,736
Total expenditure		145,623	302,633	448,256	379,736
Net movement in funds		56,329	(18,145)	38,184	56,053
Reconciliation of Funds					
Total funds brought forward	15,16	287,066	109,136	396,202	340,149
Total funds carried forward	16,17	343,395	90,991	434,386	396,202

The Statement of Financial Activities includes all gains and losses in the period.

All incoming resources and resources expended derive from continuing activities.


The notes on pages 32 to 48 form part of the financial statements

**AGE CONCERN TORFAEN
CHARITY – BALANCE SHEET
AS AT 31 MARCH 2020**

		2020	2019
	Note	£	£
Fixed assets:			
Tangible assets	10	84,949	77,490
Investments	11	<u>1</u>	<u>1</u>
		84,950	77,491
Current assets:			
Debtors	12	133,378	96,975
Cash at bank and in hand		<u>238,172</u>	<u>240,320</u>
		371,550	337,295
Liabilities:			
Creditors: Amounts falling due within one year	13	<u>(22,114)</u>	<u>(18,584)</u>
Net current assets		349,436	318,711
Net assets		<u>434,386</u>	<u>396,202</u>
The funds of the charity:			
Restricted income funds	15	90,991	109,136
Unrestricted income funds			
General funds	16	243,395	187,066
Designated funds	16	<u>100,000</u>	<u>100,000</u>
Total charity funds	17	<u>434,386</u>	<u>396,202</u>

These financial statements were approved by the Board of Trustees on 28/04/2021.

Signed on behalf of the Board:


 Trustee

The notes on pages 32 to 48 form part of the financial statements

**AGE CONCERN TORFAEN
CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2020**

	Note	2020 £	£	2019 £	£
Fixed assets:					
Tangible assets	10		85,570		78,439
Current assets:					
Stock		5,173		5,173	
Debtors	12	50,674		91,453	
Cash at bank and in hand	20	313,495		243,868	
		<u>369,342</u>		<u>340,494</u>	
Liabilities:					
Creditors: Amounts falling due within one year	13	(26,119)		(22,962)	
Net current assets			343,223		317,532
Net assets			<u>428,793</u>		<u>395,971</u>
The funds of the charity:					
Restricted income funds	15		90,991		109,136
Unrestricted income funds					
General funds	16		237,802		186,835
Designated funds	16		100,000		100,000
Total charity funds	17		<u>428,793</u>		<u>395,971</u>

These financial statements were approved by the Board of Trustees on..... 28/01/2021

Signed on behalf of the Board:


Trustee

The notes on pages 32 to 48 form part of the financial statements

AGE CONCERN TORFAEN
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2020

	Note	2020 £	2019 £
Net cash provided by operating activities	20	<u>100,472</u>	<u>18,006</u>
<i>Cash flows from investing activities:</i>			
Purchase of property plant and equipment	10	<u>(30,845)</u>	<u>(4,591)</u>
Net cash used in investing activities		<u>(30,845)</u>	<u>(4,591)</u>
Change in cash and cash equivalents in the reporting period		69,627	13,415
Cash and cash equivalents at the beginning of the reporting period	20	243,868	230,453
Cash and cash equivalents at the end of the reporting period	20	<u>313,495</u>	<u>243,868</u>

The notes on pages 32 to 48 form part of the financial statements

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

1. ACCOUNTING POLICIES

Legal form and address

Age Concern Torfaen known as Age Connects Torfaen is a charitable incorporated organisation whose principal office is Widdershins, East Avenue, Griffithstown, Pontypool, Torfaen, NP4 5AB

Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

No separate cash flow statement has been presented for the charity itself as the charity has taken advantage of the exemptions in paragraph 1.12 of FRS 102.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

Group financial statements

These financial statements consolidate the results of the charity and its wholly-owned subsidiary Age Concern Torfaen (Trading) Ltd.

Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the group has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Fund accounting

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.

Designated funds- these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

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.

**AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020**

1. ACCOUNTING POLICIES (continued)

Income recognition

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

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

Capital grants are released to the Statement of Financial Activities in the year of receipt. Fixed assets relating to capital grants are capitalised, and depreciation charged is offset against the grant income, in a restricted fund.

The value of services provided by volunteers has not been included.

Income for services and trading income consists of the invoiced value of goods sold/supplied to third parties and customers. Income is recognised in the period to which it relates with any income received in advance being deferred and released in future periods.

Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure is classified under the following activity headings:

Expenditure on charitable activities includes all costs relating to the furtherance of the charity's objectives as stated in the trustees report and their associated support costs.

Governance 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.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Expenditure incurred by the charity in the year has been split between restricted and unrestricted funds. Expenditure relating directly to a cost category has been charged to that account. Expenditure, which includes more than one cost category, has been apportioned on a reasonable, justifiable and consistent basis to the categories involved.

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

1. ACCOUNTING POLICIES (continued)

Fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses or in cases where fixed assets have been donated to the charity, at valuation at time of acquisition.

Individual fixed assets costing £100 or more are capitalised at cost.

Depreciation is provided on all tangible assets at rates calculated to write off the cost on a straight line basis over their expected useful economic lives as follows:

Improvements to leasehold property	5% on cost
Plant and equipment	25% on cost
Furniture and fittings	25% on cost
Motor vehicles	25% on cost

Impairment of tangible fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Investments

Investments relate to 100% of the share capital of the charity's wholly owned trading subsidiary and is recognised at cost.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

1. ACCOUNTING POLICIES (continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Employee Benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Pension

The charity operates a defined contribution pension scheme for certain members of staff. The assets of the scheme are held separately from those of the charity. The annual contributions are charged to the profit and loss account and charged against unrestricted funds

Operating leases

The charity classifies the lease of a photocopier and premises as operating leases. Rental charges are charged on a straight line basis over the term of the lease.

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

2. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

In the application of charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
<u>Group</u>				
<i>Torfaen CBC</i>				
Detached grant	30,090	-	30,090	31,590
OPS grant	9,500	-	9,500	22,000
<i>Other Grants</i>				
Pontypool Community Council	3,000	-	3,000	3,000
Donations	4,271	-	4,271	5,322
	<u>46,861</u>	<u>-</u>	<u>46,861</u>	<u>61,912</u>
<u>Charity</u>				
<i>Torfaen CBC</i>				
Detached grant	30,090	-	30,090	31,590
OPS grant	9,500	-	9,500	22,000
<i>Other Grants</i>				
Pontypool Community Council	3,000	-	3,000	3,000
Donations	4,271	-	4,271	10,732
	<u>46,861</u>	<u>-</u>	<u>46,861</u>	<u>67,322</u>

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

4. INCOME FROM CHARITABLE ACTIVITIES

Group	Unrestricted funds	Restricted funds	2020 Total funds	2019 Total funds
	£	£	£	£
Lloyds Bank	-	24,360	24,360	24,575
The National Lottery Community Fund	-	107,865	107,865	113,069
Aneurin Bevan University Health Board	-	152,263	152,263	88,624
Torfaen County Borough Council	-	-	-	10,000
	<u>-</u>	<u>284,488</u>	<u>284,488</u>	<u>236,268</u>
Income for Services				
Healthy lifestyle	59,062	-	59,062	47,828
Shopping and cleaning service	39,957	-	39,957	36,296
Learning classes	2,963	-	2,963	4,609
Nailcutting/beauty services	9,582	-	9,582	-
Community support	7,431	-	7,431	11,562
Miscellaneous	1,801	-	1,801	2,388
Transport	18,939	-	18,939	15,096
Hub support	3,840	-	3,840	4,632
	<u>143,575</u>	<u>-</u>	<u>143,575</u>	<u>122,411</u>
Total charitable activities	<u>143,575</u>	<u>284,488</u>	<u>428,063</u>	<u>358,679</u>

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

4. INCOME FROM CHARITABLE ACTIVITIES (continued)

	Unrestricted funds	Restricted funds	2020 Total funds	2019 Total funds
<u>Charity</u>	£	£	£	£
Lloyds Bank	-	24,360	24,360	24,575
The National Lottery Community Fund	-	107,865	107,865	113,069
Aneurin Bevan University Health Board	-	152,263	152,263	88,624
Torfaen County Borough Council	-	-	-	10,000
	<u>-</u>	<u>284,488</u>	<u>284,488</u>	<u>236,268</u>
Income for Services				
Healthy lifestyle	59,062	-	59,062	47,828
Shopping and cleaning service	39,957	-	39,957	36,296
Learning classes	2,963	-	2,963	4,609
Nailcutting/beauty services	9,582	-	9,582	-
Community support	7,431	-	7,431	11,562
Miscellaneous	1,801	-	1,801	2,388
Transport	18,939	-	18,939	15,096
Hub support	3,840	-	3,840	4,632
Contribution of utilities by Trading	4,488	-	4,488	5,156
	<u>148,063</u>	<u>-</u>	<u>148,063</u>	<u>127,567</u>
Total charitable activities	<u>148,063</u>	<u>284,488</u>	<u>432,551</u>	<u>363,835</u>

5. INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted funds	Restricted funds	2020 Total funds	2019 Total funds
<u>Group and charity</u>	£	£	£	£
Fundraising events	5,688	-	5,688	3,542
Work experience	1,340	-	1,340	1,090
	<u>7,028</u>	<u>-</u>	<u>7,028</u>	<u>4,632</u>

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

6. EXPENDITURE ON CHARITABLE ACTIVITIES

<u>Group</u>	Direct £	Support £	Governance £	Total 2020 £	Total 2019 £
Audit fees	-	-	5,304	5,304	5,250
Consultancy and professional fees	-	-	8,554	8,554	1,625
Depreciation	19,037	4,677	-	23,714	23,196
Motor and travel expenses	7,483	-	-	7,483	11,686
Office costs	16,695	4,174	-	20,869	15,371
Other staff costs	588	-	-	588	669
Premises costs	29,105	8,398	-	37,503	32,427
Project and event expenses	21,560	-	-	21,560	20,951
Publicity and marketing	374	-	-	374	3,197
Sundry expenses	738	184	-	922	1,345
Training	5,788	-	-	5,788	1,868
Wages and salaries	280,292	31,144	-	311,436	262,493
	<u>381,660</u>	<u>48,577</u>	<u>13,858</u>	<u>444,095</u>	<u>380,078</u>

<u>Charity</u>	Direct £	Support £	Governance £	Total 2020 £	Total 2019 £
Audit fees	-	-	5,304	5,304	5,250
Consultancy and professional fees	-	-	8,554	8,554	1,625
Depreciation	18,709	4,677	-	23,386	22,854
Motor and travel expenses	7,483	-	-	7,483	11,686
Office costs	16,695	4,174	-	20,869	15,371
Other staff costs	588	-	-	588	669
Premises costs	33,594	8,398	-	41,992	32,427
Project and event expenses	21,560	-	-	21,560	20,951
Publicity and marketing	374	-	-	374	3,197
Sundry expenses	738	184	-	922	1,345
Training	5,788	-	-	5,788	1,868
Wages and salaries	280,292	31,144	-	311,436	262,493
	<u>385,821</u>	<u>48,577</u>	<u>13,858</u>	<u>448,256</u>	<u>379,736</u>

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

7. FEES FOR AUDIT OF THE ACCOUNTS

Group and charity

	2020	2019
	£	£
Audit fees	4,554	4,500
Accountancy fees	<u>750</u>	<u>750</u>

8. ANALYSIS OF STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES, AND THE COST OF KEY MANAGEMENT PERSONNEL

	2020	2019
	£	£
<u>Group</u>		
Wages and salaries	332,885	292,502
Social security costs	9,212	10,752
Pension costs	<u>2,985</u>	<u>1,897</u>
	<u>345,082</u>	<u>305,151</u>

Charity

Wages and salaries	300,791	251,713
Social security costs	7,979	9,197
Pension costs	<u>2,666</u>	<u>1,583</u>
	<u>311,436</u>	<u>262,493</u>

No employee earned £60,000 per annum or more during the current or prior year.

Trustees Remuneration

No trustee or any persons connected with them have received any remuneration during the current or previous year. No expenses were reimbursed to the trustees during the current or previous year.

Key Management Personnel – group and charity

The total amount of employee benefits received by key management personnel for their services to the charity during the year totalled £65,266 (2019: £64,398).

9. STAFF NUMBERS

Group and charity

	2020 Group No.	2019 Group No.	2020 Charity No.	2019 Charity No.
The average number of employees, analysed by function, was:				
Direct services	<u>33</u>	<u>27</u>	<u>30</u>	<u>23</u>

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

10. TANGIBLE FIXED ASSETS

<u>Group</u>	Plant & equipment £	Furniture & fixtures £	Motor vehicle £	Improvements to leasehold property £	Total £
Cost					
At 1 April 2019	4,864	2,578	6,500	112,638	126,580
Additions	7,845	23,000	-	-	30,845
At 31 March 2020	<u>12,709</u>	<u>25,578</u>	<u>6,500</u>	<u>112,638</u>	<u>157,425</u>
Depreciation					
At 1 April 2019	2,307	1,353	4,917	39,564	48,141
Charge for year	1,179	2,252	501	19,782	23,714
At 31 March 2020	<u>3,486</u>	<u>3,605</u>	<u>5,418</u>	<u>59,346</u>	<u>71,855</u>
Net Book Value					
At 31 March 2020	<u>9,223</u>	<u>21,973</u>	<u>1,082</u>	<u>53,292</u>	<u>85,570</u>
At 31 March 2019	<u>2,557</u>	<u>1,225</u>	<u>1,583</u>	<u>73,074</u>	<u>78,439</u>
Charity					
Cost					
At 1 April 2019	3,343	2,578	6,500	112,638	125,059
Additions	7,845	23,000	-	-	30,845
At 31 March 2020	<u>11,188</u>	<u>25,578</u>	<u>6,500</u>	<u>112,638</u>	<u>155,904</u>
Depreciation					
At 1 April 2019	1,735	1,353	4,917	39,564	47,569
Charge for year	852	2,252	500	19,782	23,386
At 31 March 2020	<u>2,587</u>	<u>3,605</u>	<u>5,417</u>	<u>59,346</u>	<u>70,955</u>
Net Book Value					
At 31 March 2020	<u>8,601</u>	<u>21,973</u>	<u>1,083</u>	<u>53,292</u>	<u>84,949</u>
At 31 March 2019	<u>1,608</u>	<u>1,225</u>	<u>1,583</u>	<u>73,074</u>	<u>77,490</u>

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

11. TRADING SUBSIDIARY

Commercial trading operations and investment in trading subsidiary

	2020	2019
	£	£
Cost at 31 March 2020	<u>1</u>	<u>1</u>

The charity holds the entire issued share capital of 1 ordinary shares of £1 each in Age Concern Torfaen (Trading) Ltd, a company incorporated in England and Wales, company number 05823444. The registered office of the company is the same as the charity. Age Concern Torfaen (Trading) Ltd, provides services to older people in the area, which fulfils an objective of the Charity. A summary of the trading results is shown below. The subsidiary is expected to generate a profit in 2021 and as such eradicate any negative reserves.

	Year ended 31 March 2020 £	Year ended 31 March 2019 £
<i>Summary Profit and Loss Account:</i>		
Income	57,727	78,315
Administrative expenses	(63,089)	(78,292)
Operating profit	<u>(5,362)</u>	<u>23</u>
<i>Statement of Changes in Equity:</i>		
Balance brought forward	(230)	5,157
Profit and total comprehensive income for the year	(5,362)	23
Distributions to parent charity under Gift Aid	-	(5,410)
Balance carried forward	<u>(5,592)</u>	<u>(230)</u>
<i>The assets and liabilities of the subsidiary were:</i>		
Total assets	81,285	11,044
Creditors: Amounts falling due within one year	(86,877)	(11,274)
	<u>(5,592)</u>	<u>(230)</u>
Aggregate share capital and reserves	<u>(5,592)</u>	<u>(230)</u>

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

12. DEBTORS

	2020	2019
<u>Group</u>	£	£
Trade debtors	<u>50,674</u>	<u>91,453</u>
	<u>50,674</u>	<u>91,453</u>
<u>Charity</u>		
Trade debtors	50,506	90,079
Amounts owed to group undertakings	<u>82,872</u>	<u>6,896</u>
	<u>133,378</u>	<u>96,975</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
<u>Group</u>	£	£
Trade creditors	11,661	10,077
Other creditors and accruals	9,237	10,271
Taxation and social security	<u>5,221</u>	<u>2,614</u>
	<u>26,119</u>	<u>22,962</u>
<u>Charity</u>		
Trade creditors	8,530	6,743
Other creditors and accruals	8,629	9,595
Taxation and social security	<u>4,955</u>	<u>2,246</u>
	<u>22,114</u>	<u>18,584</u>

14. FINANCIAL COMMITMENTS

At 31 March 2020 the consolidated annual commitments under non-cancellable leases were as follows:

<u>Group and charity</u>	2020	2019
	£	£
Expiry date:		
One to two years	5,345	2,224
Two to five years	12,381	3,399
More than five years	<u>100</u>	<u>125</u>
	<u>17,826</u>	<u>5,748</u>

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

15. RESTRICTED FUNDS

	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
<u>Group and charity</u>				
Widdershins	36,388	-	(19,782)	16,606
Lloyds Bank	17,643	24,360	(42,003)	-
The National Lottery Community Fund	49,873	107,865	(111,555)	46,183
Aneurin Bevan University Health Board	5,232	152,263	(129,293)	28,202
	<u>109,136</u>	<u>284,488</u>	<u>(302,633)</u>	<u>90,991</u>

Widdershins

A Community Fund Grant to support the renovation of the Widdershins Centre. The movement in the year relates to the depreciation charge.

Lloyds Bank

This funding was received to provide an advocacy service.

The National Lottery Community Fund

This funding was received to support users with Dementia.

Aneurin Bevan University Health Board

This funding was received to operate the Life Coach Project to support carers.

Previous year

	Balance at 1 April 2018 £	Income £	Expenditure £	Balance at 31 March 2019 £
<u>Group and charity</u>				
Widdershins	56,170	-	(19,782)	36,388
Lloyds Bank	10,392	24,575	(17,324)	17,643
The National Lottery Community Fund	-	113,069	(63,196)	49,873
Aneurin Bevan University Health Board	-	88,624	(83,392)	5,232
Torfaen County Borough Council	-	10,000	(10,000)	-
	<u>66,562</u>	<u>236,268</u>	<u>(193,694)</u>	<u>109,136</u>

AGE CONCERN TORFAEN
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

16. UNRESTRICTED FUNDS

<u>Group</u>	Balance at 1 April 2019 £	Income £	Expenditure £	Balance at 31 March 2020 £
Unrestricted funds				
General funds	186,835	255,191	(204,224)	237,802
Designated funds				
Long service contingency	100,000	-	-	100,000
	<u>286,835</u>	<u>255,191</u>	<u>(204,224)</u>	<u>337,802</u>
 Charity				
Unrestricted funds				
General Funds	187,066	201,952	(145,623)	243,395
Designated funds				
Long service contingency	100,000	-	-	100,000
	<u>287,066</u>	<u>201,952</u>	<u>(145,623)</u>	<u>343,395</u>

Long service contingency

This amount has been designated as a contingency in relation to future staff commitments, this will be utilised in future periods.

Previous year

<u>Group</u>	Balance at 1 April 2018 £	Income £	Expenditure £	Balance at 31 March 2019 £
Unrestricted funds				
General funds	178,742	267,270	(259,177)	186,835
Designated funds				
Long service contingency	100,000	-	-	100,000
	<u>278,742</u>	<u>267,270</u>	<u>(259,177)</u>	<u>286,835</u>
 Charity				
Unrestricted funds				
General Funds	173,587	199,521	(186,042)	187,066
Designated funds				
Long service contingency	100,000	-	-	100,000
	<u>273,587</u>	<u>199,521</u>	<u>(186,042)</u>	<u>287,066</u>