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Age Concern Sir Gâr

Directors report and consolidated financial statements for year ended 31st August 2008

Registered Charity no. 1106321
Registered company no. 5207722

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Legal And Administrative Information

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

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

Board Members:

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

Mrs I Jones
Mrs Gwyneth Phillips
Mrs R Scott
Cllr. D Thomas
Mrs J Williams

Staff

Glan Morris
Ann Dymock
Laura Hurman

Auditors

Charles & Co
3 Murray Street
Llanelli SA15 1AQ

Bankers

National Westminster Bank
59 King Street
Carmarthen
SA31 1BB

The principal office of Age Concern Sir Gâr is:
8 Murray Street, Llanelli SA15 1DZ
Telno. 01554 784080

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

Registered Charity no. 1106321
Registered company no. 5207722

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Directors' Reports

Chairman's Report

The year has been a time of change and of challenges to us at Age Concern Sir Gâr. During the year I said goodbye to Glan Morris and welcomed Ann Dymock as Chief Officer. We also lost the valuable services of our Administration Assistant, Laura Hurman. There have also been changes in the personnel of the Board of Directors and whilst I welcome the newcomers, I am appreciative of the services of the members who have retired.

Despite another year of uncertainty over our income, we have succeeded in developing our service. In addition we have addressed the issues raised in the independent review of this organisation, which had been conducted during 2007/08.

The support of other organisations is acknowledged later in this report. However, I must single out Carmarthenshire County Council for the continued funding of Age Concern Sir Gâr and for the exceptional support, both physical and financial from Age Concern Cymru.

In closing my thanks go to my fellow directors for their unfailing support, to the staff for their dedication and to our volunteers for their devotion and hard work.

Bernard Williams, Chair

Chief Officer's Report

Despite a year of uncertainty over incoming resources the charity was, with prudent management of its Board, staff and support from Age Concern Cymru, able to reduce the loss of the previous year.

The Charity has seen a difficult year with a reduction in staffing, a change of Chief Officer and a turnaround of staff. However, the charity continues to be very well supported by its existing and new volunteers without whom, the free services would not be able to continue and develop as they have.

Whilst, the Charity has fully managed all income to support its projects and to sustain its core responsibilities, it aims in the forthcoming year to diversify its income and will continue to fundraise for and develop the provision of its key function of information and advice.

The charity has now developed a more structured system of recording statistics and is now more able to provide case studies and evidence of need as well as statistics for its funding partners. Because of this it was recorded that the level of contact to the organisation continued to rise considerably through the year, which is expected when there is over 48,000 people over 50 throughout Carmarthenshire (2001 Census) and with the prediction that this figure is set to rise to 60,000.

During the last year, the charity continued to be very valued by its service users, receiving written and verbal thanks, donations and feedback on its services. Many of the organisations' service users, when contacting the Charity, have reached a stage in their lives where they need help and access to accurate, easy to read practical information which enables them to live independently within their own communities. Research has shown that in the main it is not mortality that the elderly are most fearful of, but a loss of their independence. In looking to help allay that fear this Charity should look to its potential to become their first point of contact. In Carmarthenshire we aim to ensure this is the case.

Lastly, but not least, I would like to take this opportunity to thank all our volunteers, but in particular the small core of volunteers who run the various services we provide. I would especially wish to make a mention of the late Margaret Jenkins, a very dynamic volunteer, who because of her efforts, ensured the development of the help in completing benefit application forms we currently provide to older people. She has been very much missed by volunteers, staff and service users alike.

Ann Dymock, Chief Officer

Governance

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

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

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

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

Risk Management

During the financial year 1 September 2007 – 31 August 2008, the Board continually assessed, managed and reduced any risk to the Charity. The Board is satisfied that appropriate procedures, policies and plans are in place to mitigate against risk.

Charitable Objectives & Activities

The objective of the charity is to provide access to information for all people over 50 and to provide services that benefit older people and their community. This objective was fully met during 2007/08.

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

The Charity will in the next financial year continue to provide its core services and will look to build capacity within its Organisation. It will aim to form partnerships to provide outside expertise and support to the Organisation. It also aims to develop new and innovative projects which involve, support and empower older people.

Information and Advice

The charity continues to provide a strong information and advice service, which includes signposting to other, expert, Organisations. It has provided this service to more than 2,000 older people living in Carmarthenshire as well as their families, carers, friends and neighbours both within and outside of the county.

Welfare Rights

The charity has, in its operating year 2007-2008, started a volunteer led welfare rights project. This project provides help to service users to complete benefit and other forms to obtain benefits or help. The charity enabled over 600 clients to access attendance allowance, disability living allowance and pension credit as well as other benefits throughout the year.

Burglary Prevention

2007/08 saw the continuation of a Burglary Prevention project which worked in partnership with Trading Standards, The Bobby Van, Fire Brigade, Care & Repair and Homewatch. A 16 strong team of volunteers visited service users in their homes to allay fears of burglary, whilst advising them on maintaining best practice of home security. The project helped to identify service users at risk and worked with partners to reduce the risk of burglary by fitting door chains, spy holes, fire alarms and the provision of sensible practical advice on how to avoid becoming the victims of scams or opportunistic or “front” door burglaries in which a caller maintains they are from the water board or an energy company etc. The project was funded by Gronfa 1 and ran for 12 months finishing in March 2008.

Handyperson

This established, volunteer led, project has been successful for more than 7 years. It continues to go from strength to strength and is much sought after throughout the county. The team of 13 strong volunteers deliver much needed handyperson skills to help older people continue to live independently within their own communities.

Gardening

The partnership of Age Concern Sir Gâr and Dyfed Powys Probation Service has seen a few changes in the last 2-3 years, and continues to strengthen. It is a long running project much needed by the very frail and elderly who have been unable to maintain their gardens. The Board aims to develop this project for the forthcoming financial year.

Digital Inclusion

During 2007/08 the Organisation became a member of the Age Concern Digital Inclusion Network. This was a development of the Silver Surfer Campaign participated in by Age Concern Sir Gâr. Under this remit, the Board developed an internet shopping support service for older people who wish to learn to shop online, starting in

January 2008. This service encourages older people to access and increases confidence in using new technology. For year 2007/08 volunteers provided in excess of 90 hours support for over 30 clients. This is all set to increase in 2008/09.

Shopping

Originally this scheme was developed as a pilot shopping scheme funded by the Local Authority. However, it has proved extremely popular with demand for the scheme overtaking the supply of volunteers and the constraints of the budget, which has meant developing a waiting list. The Board aims to look to the Local Authority to work together to carry on providing this very valuable service for the future.

Campaigns

The Organisation continues to participate in the Keep Well This Winter and other small campaigns. Its aims are to develop more interest by service users, other agencies and statutory bodies in new campaigns.

Partnership Development

Various organisations work in partnership with Age Concern Sir Gâr, which itself is a member of the Community Safety Partnership, 50+ Strategy (facilitated by the Local Authority) and the Positive Aging in Carmarthenshire Network as well as the Age Concern Digital Inclusion Network.

The Organisation has started to work cross border with its neighbouring Age Concerns, ie Ceredigion and Pembrokeshire and is hopeful of a successful partnership for the future.

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

Achievements & performance

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

The Charity has seen the retirement of a chief officer and the instatement of a new chief officer, and a turnaround of support staff, bringing with them fresh ideas and enthusiasm.

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

Financial Review

Despite a year of uncertainty over incoming resources the charity was, with prudent management which is set to continue, able to reduce the loss of the previous year.

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

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

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

Reserves Policy

In the year under consideration the requirements of the Reserves Policy were met by a reduction of staff.

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

Directors Responsibilities

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

Statement of Disclosure of Information to Auditors

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

Signed by:

Approved by the Chair of the Organisation on 28 January 2009.

Acknowledgements

Carmarthenshire County Council
Age Concern Cymru
Age Concern England
All Age Concern Sir Gâr volunteers
Bobby Van Scheme
BT
Care & Repair
Carmarthenshire Association of Voluntary Services (CAVS)
Carmarthenshire Community Councils
Carmarthenshire Older Peoples Strategy
Catch Up
Communities First
Cronfa 1
Dyfed Powys Probation Service
eConsultancy Wales
Fire Brigade
Llanelli Town Council
Lloyds TSB
The Triangle Trust
Trading Standards
Wales Council for Voluntary Action (WCVA)
Keep Well this Winter Campaign

Report of the Independent Auditors

Directors 1.9.07 – 31.8.08

President	Mr Huw Owen JP
Chair	Mr Bernard Williams
Vice-Chair	Mr Bryan Hitchman JP
Member	Mrs Liz Evans MBE
Member	Cllr M E James MBE
Member	Mrs Inga Jones
Member	Mr Peter Loughran
Member	Mrs Gwyneth Phillips
Member	Mrs Rhiannon Scott
Member	Mrs Janice Williams

1. ACCOUNTING POLICIES

a) General

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

b) Resources expended

The accounts have been prepared on an accruals basis.

c) Depreciation

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

Office equipment	-	15% reducing balance
Computer equipment	-	over 3 years straight line

d) Pensions

The Charity has arranged a defined contribution pension scheme for its staff members. The assets of this scheme is held separately from those of the Charity, being invested with insurance companies. Pension costs charged in the Statement of Financial Activities represent the contributions payable by the Charity in the year.

2. ANALYSIS OF NET DEBT BY FUND

	CORE	Handy person	Internet shopping	Gardening	Shopping	Burglary Prevention	Info liaison	TOTAL
Fixed Assets (NBV)								
Current Assets								
Bank	(73,335)	33,614	(13,132)	2,329	25,980	31,958	(6,913)	501
Current liabilities								
Creditors	(2,006)	-	-	-	-	-	-	(2,006)
Fund Balance	(71,612)	34,111	(12,386)	2,329	25,980	31,958	(6,913)	3,467

3. EMPLOYEES' REMUNERATION

The remuneration (including employer's contributions) for the period amount to £67,759.79.

The average number of paid employees for the year were 4.

Core (administration of the Charity)	2
Information Liaison	1
Burglary Prevention	1

4. TRUSTEES REMUNERATION AND EXPENSES

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

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

5. FIXED ASSETS

	Office equipment	Computer equipment	Total
Cost B/F	7,433	5,699	13,132
Depreciation B/F	4,312	1,480	5,792
Charge for year	468	1,900	2,368
	4,780	3,380	8,160
Net Book Value	2,653	2,319	4,972

6. CREDITORS AND ACCRUALS

Included in creditors and accruals are the following amounts:

Salary	713
Accountancy Fee	1,293
	2,006

7. COMMITMENTS UNDER OPERATING LEASES

At 31st March 2005 the Charity had annual commitments under non-cancellable operating leases of £8,500.

The operating lease expires 31st August 2012.

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF AGE CONCERN SIR GÂR

We report on the financial statements of the Trust for the year ended 31st August 2008.

Respective responsibilities of trustees and examiner

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

Basis of Opinion

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

Opinion

In our opinion:

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

A handwritten signature in black ink, appearing to read 'Charles & Co'.

Charles & Co
3 Murray Street
Llanelli
Carmarthenshire
SA15 1AQ

26th January 2009

Registered Charity no. 1106321
Registered company no. 5207722

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**AGE CONCERN SIR GAR
BALANCE SHEET
AS AT 31ST AUGUST 2008**

	2008	
	£	£
FIXED ASSETS		4,972
CURRENT ASSETS		
Bank Current Account	-	
CAF Gold Account	3	
Cash in Hand	583	
	<u>586</u>	
LESS CURRENT LIABILITIES		
Bank overdraft	85	
Creditors & Accruals	2,006	
	<u>2,091</u>	
		<u>(1,505)</u>
NET ASSETS		<u><u>3,466</u></u>

Represented By:

FUNDS

Income Funds:

Unrestricted Funds

Core

(29,362)

Restricted Funds

32,828

3,466

Approved by the Trustees and signed on their behalf by:

Date:

Registered Charity no. 1106321
Registered company no. 5207722

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