Company registration number 07345521
Charity number:1137821

TRUSTEES' REPORT AND
FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2026

AGE CONNECTS CARDIFF AND THE VALE LTD
(A company limited by guarantee)

MENZIES
BRIGHTER THINKING

AGE CONNECTS CARDIFF AND THE VALE LTD
(A company limited by guarantee)

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AGE CONNECTS CARDIFF AND THE VALE LTD
(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2026

Trustees	M Johnson R S Bright A J Carter J Manley G Watts S Young
Company registered number	07345521
Charity registered number	1137821
Registered office	Unit 10 Sbectrwm Bwlch Road Fairwater Cardiff CF5 3EF
Independent Examiner	Menzies LLP Chartered Accountants 5th Floor Hodge House 114-116 St Mary Street Cardiff CF10 1DY

AGE CONNECTS CARDIFF AND THE VALE LTD
(A company limited by guarantee)

ANNUAL REPORT 2025–2026
SUPPORTING OLDER PEOPLE TO LIVE WELL, STAY CONNECTED AND REMAIN INDEPENDENT

MESSAGE FROM THE CHAIR

It is my pleasure to present the Annual Report of Age Connects Cardiff and the Vale for 2025–26.

This year has been one of both challenge and achievement. Across Cardiff and the Vale of Glamorgan, increasing numbers of older people, carers and families have turned to us for support with loneliness, financial hardship, health concerns and maintaining their independence. At the same time, charities across the UK have continued to face rising costs, growing demand for services and ongoing uncertainty within the funding environment.

Despite these challenges, Age Connects Cardiff and the Vale has continued to provide high-quality, person-centred support to thousands of people across our communities. Thanks to the dedication of our staff, volunteers and partners, we have been able to respond to growing need while remaining focused on our mission: supporting older people, and where appropriate their carers and families, to live independently, stay connected and enjoy a better quality of life.

Throughout the year, the Board has worked closely with the Chief Executive and Senior Management Team to ensure strong governance, effective financial oversight and clear strategic direction. While the charity reported a deficit during the year, reflecting the loss of significant contract income alongside increasing operational costs, our reserves have enabled us to manage this position responsibly. Trustees recognise, however, that reliance on reserves is not sustainable in the long term.

For that reason, a significant focus during 2025–26 has been on strengthening the charity's financial resilience. Through successful grant fundraising, partnership development and income diversification, we have secured a number of important funding awards that place the organisation in a stronger position as we move into 2026–27.

I would also like to recognise the contribution of my fellow Trustees. The Board brings together a diverse range of skills and experience spanning health, finance, commercial leadership and the voluntary sector. This breadth of expertise has been invaluable in helping guide the organisation through an increasingly complex and challenging environment.

One of the most encouraging aspects of the year has been the continued growth and impact of our volunteer programmes. Volunteers remain at the heart of everything we do, providing friendship, practical support and reassurance to hundreds of people across Cardiff and the Vale. Their contribution reflects the compassion, dignity and community spirit that underpin our work every day.

On behalf of the Board of Trustees, I would like to thank our staff, volunteers, funders, supporters and partners for their continued commitment and support. Together, we are helping older people across Cardiff and the Vale live with dignity, independence and connection.

Stuart Young
Chair of Trustees

CHIEF EXECUTIVE'S INTRODUCTION

As we reflect on 2025–26, I am incredibly proud of everything Age Connects Cardiff and the Vale has achieved in what has been an increasingly challenging financial and social environment.

Across Cardiff and the Vale of Glamorgan, demand for our services continues to grow. More older people are experiencing loneliness, financial hardship, health inequalities and increasing complexity in their daily lives. At the same time, charities are facing significant pressures from rising costs, reduced public funding and changing patterns of charitable giving.

Across the UK, unrestricted income and charitable donations remain under pressure, requiring organisations like ours to become increasingly innovative in the way we fundraise, build partnerships and deliver services. Like many charities, we have had to adapt, embrace new opportunities and strengthen our ability to demonstrate impact and value.

Against this backdrop, our staff, volunteers, trustees, partners and supporters have continued to demonstrate extraordinary commitment. Together, we have supported thousands of people to remain independent, connected and informed. Whether through welfare rights advice, community support, brokerage services, wellbeing activities, nail care

services, energy advice or practical assistance, our focus has remained firmly on helping people live well and age with dignity.

While the year brought financial challenges, including the loss of significant contract income and increased operating costs, we responded proactively. Through successful grant applications, stronger partnerships and a continued commitment to innovation, we secured important new funding opportunities that provide greater stability for the future.

The stories shared throughout this report remind us that our impact cannot be measured by statistics alone. Behind every referral, home visit, welfare benefit award and volunteer match is a person whose confidence, wellbeing or independence has improved because support was available when it mattered most.

As we look ahead to 2026–27, we remain ambitious for the future. We will continue to strengthen our financial resilience, expand volunteering opportunities, develop sustainable services and ensure that older people remain at the centre of everything we do.

On behalf of the Board of Trustees, I would like to thank every member of staff, volunteer, funder, partner organisation and supporter who has helped make our work possible this year. Your commitment enables us to continue making a meaningful difference to the lives of older people across Cardiff and the Vale.

Maxine Johnson
Chief Executive Officer

ABOUT AGE CONNECTS CARDIFF AND THE VALE

At Age Connects Cardiff and the Vale, we believe that everyone should be able to age with dignity, independence and a strong sense of connection to their community.
We exist to support older people to live independently, remain connected and access the support they need to maintain their health, wellbeing and quality of life.

Our Vision

A society where older people are respected, valued and empowered to achieve their aspirations.

Our Mission

To provide practical, preventative and person-centred services that reduce isolation, improve wellbeing, strengthen financial resilience and support independence.

We achieve this through a range of integrated services, including welfare rights advice, community support, volunteering programmes, brokerage services, wellbeing activities, energy advice and practical assistance. By working alongside individuals, families, communities and partner organisations, we help older people navigate challenges, access opportunities and live fulfilling lives.

PUBLIC BENEFIT

The Trustees confirm that they have complied with their duty under the Charities Act to have due regard to the Charity Commission's guidance on public benefit.

Age Connects Cardiff and the Vale delivers direct public benefit through a wide range of services designed to improve wellbeing, reduce loneliness and isolation, strengthen financial security and help older people remain independent within their own homes and communities.

Our work focuses on supporting older people who may be vulnerable due to age, ill health, disability, social isolation, financial hardship or caring responsibilities. Services are delivered without discrimination and are tailored to meet individual circumstances and needs.

ANNUAL REPORT 2025–2026
SUPPORTING OLDER PEOPLE TO LIVE WELL, STAY CONNECTED AND REMAIN INDEPENDENT (CONTINUED)

Throughout 2025–26, we delivered significant public benefit through welfare rights advice, preventative community support, volunteer-led services, wellbeing activities and practical assistance. Together, these services helped thousands of people across Cardiff and the Vale maintain their independence, improve their quality of life and access support when it was needed most.

YEAR AT A GLANCE 2025–26

This year, our services supported thousands of older people across Cardiff and the Vale of Glamorgan, helping them remain independent, connected and financially secure.

Community Support and Brokerage

- **987** Community Support Project referrals
- **759** Good Neighbours enquiries
- **443** people supported by the Vale Broker Service
- **252** people supported by the Community Resource Team (CRT) Broker Service

Welfare Rights

- **632** people supported by the Vale Welfare Rights Service
- **340** people supported by the Cardiff Welfare Rights Service
- **£1.8 million** secured in additional benefit income

Health and Wellbeing

- **662** Nail Cutting clients supported
- **2,676** Nail Cutting appointments delivered

Volunteering

- **188** active volunteers supported the charity's work during the year.
- **80** new volunteers were recruited during the year.
- The average length of volunteer service was **1 year and 8 months**.

Communications and Engagement

- More than **6,300** social media followers

Behind every number is a person, a family or a carer whose life has been improved through timely support, trusted advice and meaningful connections within their community.

SERVICE IMPACT

Every day, our services help older people across Cardiff and the Vale of Glamorgan live independently, stay connected and access support when they need it most.

Whether through practical advice, companionship, wellbeing activities or specialist support, our teams work alongside older people to help them overcome challenges, maintain their independence and improve their quality of life.
The stories and outcomes below demonstrate the real difference that person-centred support can make.

Wellbeing Centre

Our Wellbeing Centre continues to be a welcoming and valued community hub for older people across the Vale of Glamorgan.

More than simply a place to visit, the Centre provides friendship, reassurance, practical support and opportunities for people to remain active, engaged and connected to their communities. For many visitors, it offers a sense of belonging and a chance to build meaningful social connections.

Throughout the year, a wide range of activities brought people together and supported both physical and emotional wellbeing. Regular sessions included Knit and Natter, Tai Chi, bingo, musical singalongs and occupational therapy-led activities, all designed to promote confidence, independence and social connection.

The Centre also acts as an important source of information and guidance. Visitors can access support on issues including Blue Badge applications, welfare benefits, tax queries and the rising cost of living, helping them navigate challenges and access the assistance available to them.
The Wellbeing Centre was supported by **15 active volunteers**, including **10 café volunteers** and volunteers leading monthly health screening, tai chi and bingo sessions.

Towards the end of the financial year, we were delighted to refresh the Wellbeing Centre, creating a brighter, more welcoming environment for everyone who uses it. Improvements included the refurbishment of the kitchen and communal areas, ensuring the Centre remains a comfortable and enjoyable place to socialise, participate in activities and access support.

Looking ahead, we are excited to launch a new Memory Café and continue developing the Centre as a dementia-friendly community space where people living with memory loss, together with their families and carers, can find friendship, understanding and support.

Good Neighbours Scheme

The Good Neighbours Scheme continues to be a lifeline for older people across the Vale of Glamorgan, providing friendship, reassurance and practical support to those who may otherwise face the challenges of ageing alone.

This year, the service responded to **759 enquiries and requests for support**. Behind every enquiry is a person with their own story — someone who may be experiencing loneliness, bereavement, declining health or uncertainty about where to turn.

For many people, Good Neighbours becomes a trusted first point of contact.

The project was supported by **60 active volunteers**. Our dedicated volunteers provide one-to-one support through home visits, telephone calls and practical assistance. Often these relationships develop into lasting friendships that continue for months or even years, helping people remain connected to their communities and maintain their independence.

Eileen's Story

At 78 years old, Eileen was referred to the service following the loss of her partner of 30 years. Living alone and managing mobility difficulties caused by osteoporosis, she found it increasingly difficult to leave her home and had little regular contact with family.

Initially hesitant about accepting support, Eileen agreed to meet with the Good Neighbours team and was later matched with volunteer Louise.

What began as a simple introduction soon developed into a meaningful friendship. Louise's weekly visits became something Eileen genuinely looked forward to, bringing companionship, conversation and a renewed sense of connection.

Eileen told us that the visits significantly reduced her feelings of loneliness and improved her overall wellbeing.

Describing Louise as "very nice and chatty", she said the support had made a real difference to her quality of life.

Community Support Project

The Community Support Project continues to provide friendship, reassurance and practical support to older people across Cardiff, helping them remain independent and connected to their communities.

Demand for the service continues to grow. During the year, referrals increased from **910 to 987**, reflecting both increasing need and the confidence that professionals, families and older people place in the service.

The project was supported by **110 active volunteers**. Every visit, phone call and conversation helps to reduce loneliness, improve confidence and provide reassurance. Many of the people we support describe their volunteer as "the highlight of the week".

The value of these relationships extends far beyond practical assistance. They provide consistency, trust and companionship at times when people may feel isolated or overwhelmed.

One such example is Mary, who was feeling overwhelmed by paperwork and struggling with anxiety. She was matched with volunteer Steve, whose weekly visits focused on listening, reassurance and gentle practical support. By helping Mary understand correspondence and giving her time and space to talk, Steve helped her regain confidence and feel more in control of her life. This simple, human connection reflects the heart of the Community Support Project. Stories like Mary's sit behind every statistic. They show how volunteer support can reduce anxiety, strengthen independence and help older people feel valued, connected and supported in their community.

Vale Broker Service

The Vale Broker Service provides a single point of access for older people who need practical support, information and coordinated assistance to maintain their independence.

During 2025–26, the service supported **443** individuals, helping people access the right support at the right time through early intervention, information provision and effective problem-solving. The service accepts referrals from both community and hospital settings, ensuring individuals receive timely support during periods of change, crisis or increased vulnerability.

The service regularly assists with:

- Housing and home safety concerns
- Utility and energy issues
- Access to community services
- Welfare and financial support
- Carer support
- Social isolation
- By addressing issues early and coordinating appropriate support, the service helps prevent problems from escalating, promotes independence and enables older people to remain safely within their own homes and communities for longer.

Preventing Crisis Through Early Intervention

One older woman was discharged from hospital without interim support arrangements in place. Her husband had unexpectedly become her full-time carer and was struggling to cope with the increasing demands placed upon him.

The Broker Service responded quickly, coordinating immediate support, progressing statutory referrals and connecting the couple with Welfare Rights advice. Importantly, the service also ensured the carer's own needs were recognised and addressed.

As a result:

- Hospital readmission was avoided
- Carer strain was significantly reduced
- The couple were able to remain safely at home
- Escalation into emergency services was prevented

This case highlights the value of timely intervention and coordinated support during critical moments in people's lives.

Community Resource Team (CRT) Broker Service

Working alongside integrated health, social care and voluntary sector partners, the Community Resource Team (CRT) Broker Service supports older people through both hospital discharge and preventative community support. During the year, the service supported **252 individuals**, helping to ensure appropriate support was in place prior to discharge and providing coordinated interventions that promoted independence and prevented escalation of need.

Working as part of integrated health and social care teams, the Community Resource Team (CRT) Broker Service supports people experiencing complex and often overlapping challenges.

During the year, the service supported **244 individuals** through personalised, coordinated interventions designed to improve wellbeing and prevent crisis.
The service plays a vital role in:

- Post discharge support
- Preventative support.
- Coordinating support across multiple agencies
- Addressing housing and financial difficulties
- Improving home safety
- Reducing social isolation
- Supporting people with complex health conditions
- Preventing crisis and safeguarding concerns

Supporting People Through Complex Challenges

One woman living alone with a serious neurological condition was facing severe financial hardship, food insecurity, unmanaged debt and a lack of heating and hot water.

Recognising the complexity of her circumstances, the Community Liaison Officer (Broker Service) worked alongside a range of agencies over an extended period, coordinating support across welfare benefits, utilities, housing improvements, legal advice and health services.

The outcomes achieved included:

- Heating and hot water restored
- Increased income through financial support
- Debt issues addressed
- Essential home improvements completed
- Reduced isolation and improved wellbeing

Without this intervention, the situation would likely have escalated into safeguarding concerns and the need for emergency statutory intervention.

Vale Welfare Rights Service

Financial security plays a vital role in helping older people maintain their independence, wellbeing and quality of life. Yet many people are unaware of the benefits and financial support available to them.

Our Vale Welfare Rights Service helps residents aged 60 and over maximise their income through specialist welfare benefits advice and practical support.

During 2025–26:

- **632 people** accessed the service
- **£1.65 million** was secured in ongoing and backdated benefits

Support provided included:

- Benefit entitlement checks
- Attendance Allowance applications
- Pension Credit claims
- Benefit reviews and upgrades
- Appeals and challenges - replace with Appeals and challenges (via referral or signposting to specialist services)
- Advice on wider sources of financial support

For many people, this additional income has a life-changing impact. It enables them to afford essential household costs, access care and support services, maintain mobility and remain independent for longer.

At a time when many older people continue to face financial pressures and rising living costs, access to specialist welfare rights advice remains more important than ever.

Cardiff Welfare Rights Service

The Cardiff Welfare Rights Service provides specialist welfare benefits advice and support to older people across the city, helping individuals access the financial support they are entitled to and improving long-term financial stability.

During the year:

- **340 people** accessed the service
- More than **£170,000** in additional income was secured

Working closely with health professionals, housing providers, Broker Services and community organisations, the team helps ensure that older people receive the support available to them and are able to make informed decisions about their finances.

The impact of this work extends far beyond financial gain. Additional income often reduces anxiety, improves wellbeing and provides people with greater confidence and choice in their daily lives.

One client told us:

"I can now manage my debts and pay for carers."

Another shared:

"I can afford transport to get out – a lifeline."

These simple but powerful comments reflect the difference financial security can make to independence, wellbeing and quality of life.

Nail Cutting Service

Our Nail Cutting Service continues to play an important role in supporting the health, comfort and independence of older people across Cardiff and the Vale.

Good foot care can have a significant impact on mobility, confidence and overall wellbeing. For many older people, maintaining foot health becomes increasingly difficult, making access to affordable community-based services essential.

During 2025–26:

- **662 clients** used the service
- **172 new clients** attended
- **490 returning clients** continued to access support
- **2,676 appointments** were delivered across nine community locations

For many people, attending a nail cutting appointment is about more than foot care alone. It provides an opportunity to leave the house, connect with others and engage with a familiar and welcoming service.

The social interaction, reassurance and regular contact offered through the service are often just as valuable as the practical support itself.

Despite ongoing financial pressures, we remain committed to ensuring that the service remains affordable, accessible and sustainable for the future.

LEAP Energy Scheme

Through our involvement in the LEAP Energy Scheme, we continue to help vulnerable households reduce energy costs, improve energy efficiency and access wider sources of support.

As the delivery partner for Cardiff and the Vale of Glamorgan, Age Connects Cardiff and the Vale provides practical energy advice alongside access to a range of energy-saving measures and support programmes.

Eligible residents receive home visits from a trained energy advisor who can install simple but effective measures, including:

- LED light bulbs
- Radiator foil
- Draught-proofing products

During visits, advisors also identify opportunities for households to access additional support, including boiler replacement schemes, white goods programmes and other initiatives designed to improve energy efficiency and reduce fuel costs.

With many older people disproportionately affected by rising energy prices and fuel poverty, this service continues to provide valuable practical support while generating income that helps sustain our wider charitable work.

As we move into 2026–27, we hope to further expand our energy support offer and help even more households stay warm, safe and financially secure.

VOLUNTEERING

Volunteers are at the heart of Age Connects Cardiff and the Vale.

Every day, our volunteers provide friendship, practical assistance, reassurance and companionship to older people across our communities. Their commitment strengthens our services, enriches lives and helps create stronger, more connected communities.

Across the organisation, volunteers support a wide range of activities including:

- Befriending and companionship
- Shopping assistance
- Serving refreshments at our Wellbeing Centre
- Delivering Community activities
- Administrative support
- Practical help and signposting

While the tasks they undertake vary, the impact they have is consistently significant.

SUPPORTING OLDER PEOPLE TO LIVE WELL, STAY CONNECTED AND REMAIN INDEPENDENT (CONTINUED)

For many older people, a volunteer provides a trusted relationship, a listening ear and a regular source of support at times when they may otherwise feel isolated or alone.
This year, the Charity was supported by:

- **188 active volunteers**
- **80 newly recruited volunteers**

Collectively, our volunteers have contributed countless hours of their time, helping hundreds of people remain independent, connected and supported.

Their kindness, generosity and dedication embody the values that sit at the heart of our organisation. We are enormously grateful for everything they do and for the difference they make every single day.

Strong relationships, community support and effective fundraising are essential to ensuring we can continue supporting older people across Cardiff and the Vale.

While the fundraising environment remains increasingly competitive, the generosity of funders, donors, corporate partners, ambassadors and local communities has enabled us to continue delivering vital services and developing new opportunities for the future.

Throughout the year, we have worked to strengthen existing partnerships, build new relationships and raise awareness of the challenges facing older people, while highlighting the positive impact that timely support can have on people's lives.

Together, these efforts help ensure that Age Connects Cardiff and the Vale remains sustainable, visible and able to respond to changing community needs.

Charity Ambassadors

We are fortunate to be supported by a number of passionate ambassadors who champion our work and help raise both funds and awareness across the communities we serve.

A special thank you goes to **Ryan Clemson**, whose commitment to the charity continues to be truly inspiring.

Ryan first became involved with Age Connects Cardiff and the Vale following the loss of his father and has since raised more than **£32,000** through a remarkable range of endurance challenges, gala events and community fundraising initiatives.

In 2025, Ryan completed the extraordinary **Great Silk Run**, travelling from Afghanistan to China and raising more than **£8,000** to support older people across Cardiff and the Vale.

His dedication, determination and ongoing support continue to make a significant difference to the work we do.

We would also like to thank **Lynne Churchill of Bluebird Care**, whose continued support and advocacy as a Charity Ambassador helps us raise awareness and strengthen connections across our communities.

Big Give Christmas Challenge

This year marked our **seventh consecutive year** participating in the Big Give Christmas Challenge.

The campaign once again demonstrated the generosity of our supporters, raising more than **£7,500** to help sustain and develop our services.

The challenge also provided an opportunity to establish a new partnership with **White Rose Funerals**, whose support helped maximise the impact of the campaign and strengthen our network of community partners.

Every pound raised through initiatives such as the Big Give helps us continue supporting older people to remain independent, connected and informed.

Communications and Awareness

Raising awareness of the issues affecting older people is an important part of our work.

Through our communications and marketing activity, we aim not only to promote our services but also to highlight the challenges faced by older people and encourage greater understanding, inclusion and support within our communities.

During the year, our social media audience grew to more than **6,300 followers** across Facebook, Instagram, LinkedIn and TikTok.

Our most successful campaign reached more than **18,000 people**, helping to increase awareness of available support and encouraging more individuals to access services when they needed them.

As more people seek information and support online, maintaining a strong digital presence remains an important part of ensuring older people, families, carers and professionals know where to turn for help.

Building Stronger Partnerships

Partnership working continues to be central to our success.

By working collaboratively with local authorities, health services, community organisations, businesses and funders, we are able to reach more people, secure additional resources and deliver greater impact across Cardiff and the Vale.

Many of the outcomes highlighted throughout this report have only been possible because of the strong relationships we have built with our partners.

These collaborations enable us to identify emerging needs, develop innovative responses and ensure older people receive joined-up support that improves wellbeing and independence.

As we look ahead, we remain committed to strengthening existing partnerships and creating new opportunities that help us deliver sustainable, high-quality services for years to come.

GEORGE HILL SNOOK FUND

The George Hill Snook Fund continues to provide an important source of financial assistance for older people experiencing hardship across Cardiff and the Vale.

Working closely with the Fund, Age Connects Cardiff and the Vale administers grants that help individuals meet essential costs, improve wellbeing and maintain their independence during difficult times.

During the year, more than **£6,000** was distributed through the Fund, providing practical support to older people facing financial challenges.

Grants helped cover a range of essential needs, including:

- Household items and essentials
- Heating and energy costs

- Practical purchases that improved quality of life
- Support that enabled people to remain safe and independent at home

For many recipients, these relatively small grants can make a significant difference, reducing stress and helping people manage unexpected financial pressures.

The Fund complements the work of our Welfare Rights, Community Support and Brokerage Services, ensuring that people experiencing hardship can access practical help when they need it most.

Together, these interventions help strengthen financial resilience, improve wellbeing and prevent individuals from reaching crisis point.

GOVERNANCE, LEADERSHIP AND MANAGEMENT

Strong governance is essential to ensuring that Age Connects Cardiff and the Vale remains accountable, sustainable and focused on delivering the greatest possible impact for older people.

Our Trustees, Chief Executive Officer and Leadership Team work together to provide strategic direction, effective oversight and sound financial management, ensuring that the organisation remains responsive to changing community needs while maintaining the highest standards of governance and compliance.

Throughout the year, the Board has continued to provide support, challenge and guidance, helping the charity navigate an increasingly complex operating environment while remaining focused on its mission and values.

Day-to-day management of the organisation is delegated to the Chief Executive Officer and Leadership Team, who are responsible for delivering services, managing resources and ensuring positive outcomes for the people we support.

Together, they ensure that Age Connects Cardiff and the Vale remains financially resilient, operationally effective and committed to improving the lives of older people across Cardiff and the Vale of Glamorgan.

Board of Trustees

The charity is governed by a voluntary Board of Trustees who are responsible for ensuring that the organisation:

- Remains focused on its charitable objectives
- Operates effectively and responsibly
- Maintains strong financial oversight
- Manages risk appropriately
- Complies with legal and regulatory requirements
- Plans strategically for the future

Trustees meet regularly throughout the year to review organisational performance, monitor finances, oversee risk management and support the long-term development of the charity.

The Board brings together a diverse range of experience from health, finance, business leadership and the voluntary sector, providing valuable expertise and insight that strengthens decision-making and organisational governance.

The Board of Trustees is made up of volunteers who bring together a broad range of professional knowledge, skills and experience from across the public, private and voluntary sectors. Collectively, the Board provides strategic leadership,

robust governance and financial oversight, ensuring that Age Connects Cardiff and the Vale remains focused on its charitable objectives and responsive to the changing needs of older people across Cardiff and the Vale.

Throughout the year, Trustees have worked closely with the Chief Executive and Leadership Team to monitor organisational performance, oversee financial sustainability, manage risk and support the continued development of the charity. Their collective expertise and commitment play a vital role in ensuring that the organisation continues to deliver high-quality, person-centred services while planning confidently for the future

Leadership Team

Our Leadership Team plays a vital role in translating strategy into action, ensuring that services remain effective, responsive and person-centred.

Together, they lead a dedicated workforce committed to improving the lives of older people across Cardiff and the Vale.

Maxine Johnson – Chief Executive Officer

Maxine provides overall leadership for the organisation, working closely with Trustees, staff, volunteers, funders and partners to deliver the charity's vision and strategic objectives.

Joy Corley – Service Manager

Joy oversees the delivery of Broker Services, Community Resource Teams and Welfare Rights Services, ensuring that individuals receive timely support, information and coordinated assistance.

Mathew Coffin – Service Manager

Mathew leads the Community Support Project, Good Neighbours Scheme, Nail Cutting Service and Wellbeing Centre, supporting services that reduce loneliness, improve wellbeing and promote independence.

Karen Fletcher – Marketing and Partnerships Manager

Karen leads fundraising, communications, partnership development and LEAP services, helping raise awareness, secure funding and strengthen community engagement.

Joanne Bowling – Finance and Governance Officer

Joanne oversees financial management, governance and compliance, helping ensure the charity operates effectively and responsibly.

Working Together

The strength of Age Connects Cardiff and the Vale lies not only in its services, but in the people who make those services possible.

Trustees, staff and volunteers work together with a shared commitment to supporting older people to live independently, remain connected and enjoy the best possible quality of life.

Through strong governance, effective leadership and a clear strategic vision, we continue to build an organisation that is responsive, resilient and focused on meeting the needs of older people today and into the future.

THANK YOU TO OUR SUPPORTERS

Everything we have achieved during 2025–26 has been made possible through the generosity, partnership and commitment of those who support our work.

Whether through funding, volunteering, advocacy, fundraising, partnership working or practical support, our supporters help us reach more people, strengthen our services and create lasting positive change across Cardiff and the Vale.

We are incredibly grateful to every individual, organisation and business that has supported Age Connects Cardiff and the Vale throughout the year.

In particular, we would like to thank:

- Vale of Glamorgan Council
- Cardiff and Vale University Health Board
- Henry Smith Foundation
- Albert Gubay Foundation
- Moondance Foundation
- Jane Hodge Foundation
- National Lottery Community Fund
- WCVA
- White Rose Funerals
- Bluebird Care
- Care & Repair Cymru
- Home Instead UK
- Lloyds Bank
- Tesco
- Glamorgan Voluntary Services
- Women in Business Network
- Passmores Solicitors
- Robertsons Solicitors
- Harding Evans Solicitors
- BOLT Removals
- Photodrome

- Marketing Perks
- Age Cymru
- Cherry Tree PR
- Optimo
- WHQS Ltd

We are especially grateful to our volunteers, whose kindness, commitment and generosity of spirit continue to make an extraordinary difference to the lives of older people across our communities.

Their contribution is woven through every aspect of our work and remains one of the greatest strengths of our organisation.

PRINCIPAL RISKS AND UNCERTAINTIES

Like many charities, Age Connects Cardiff and the Vale operates within an environment that continues to evolve. Increasing demand for services, financial pressures and wider economic uncertainty mean that effective risk management remains essential to our long-term sustainability and success.

The Board of Trustees and Leadership Team are committed to identifying, monitoring and managing risk across all areas of the organisation.

A comprehensive risk register is maintained and reviewed regularly, with risks assessed according to both likelihood and potential impact. Appropriate mitigation measures are implemented and monitored throughout the year to ensure risks are managed effectively and proportionately.

The principal risks facing the charity are outlined below.

Financial Sustainability

The charity continues to operate within an increasingly competitive funding environment. Rising costs, reduced public sector funding and ongoing uncertainty across the fundraising landscape present significant challenges for charities of all sizes.

To strengthen financial resilience, we continue to diversify income streams, develop strategic partnerships, increase fundraising activity and pursue grant funding opportunities that align with our mission and objectives.

While challenges remain, securing new funding during the year has helped strengthen our position as we move into 2026–27.

Increasing Demand for Services

Demand for support continues to grow as more older people experience loneliness, financial hardship, poor health, caring responsibilities and social isolation.

As a preventative organisation, we often see people at an earlier stage of need, helping to prevent issues from escalating into crisis. However, increasing demand places pressure on both staffing and resources.

We continue to work closely with partners, maximise volunteer involvement and prioritise resources to ensure support reaches those who need it most.

Recruitment and Retention

Like many organisations operating across health, social care and the voluntary sector, we face challenges in recruiting and retaining both staff and volunteers.

The knowledge, skills and commitment of our workforce are critical to the quality of our services.

To reduce this risk, we continue to invest in staff wellbeing, training and development, flexible volunteering opportunities and succession planning, helping to create a positive and supportive working environment.

Cyber Security and Data Protection

Protecting personal information is a key responsibility.

As a charity supporting vulnerable individuals, we process sensitive personal data and recognise the importance of maintaining secure systems and robust information governance practices.

Appropriate policies, procedures, staff training, cyber security measures and external technical support are in place to minimise risk and ensure compliance with data protection legislation.

Environmental and Operational Risks

Environmental factors, severe weather events, rising energy costs and wider operational challenges can affect both service delivery and the wellbeing of those we support.

Business continuity planning, flexible working arrangements and strong partnership networks help ensure services can continue during periods of disruption and that support remains available when it is needed most.

The Trustees are satisfied that appropriate systems, controls and oversight arrangements are in place to manage these risks effectively.

SUSTAINABILITY AND ENVIRONMENTAL RESPONSIBILITY

At Age Connects Cardiff and the Vale, we recognise that environmental responsibility is an important part of building a sustainable future for our communities.

While our primary focus remains supporting older people, we are committed to operating in ways that minimise environmental impact wherever possible and practical.

Throughout the year, we continued to reduce paper usage, increase the use of digital communications and consider environmental sustainability when purchasing goods and services.

We also recognise that environmental issues often have a disproportionate impact on older people. Rising energy costs, fuel poverty and poorly insulated homes can significantly affect health, wellbeing and financial security.

Through services such as LEAP and Welfare Rights, we support individuals to improve energy efficiency, access financial support and reduce household costs, helping them stay warm, safe and financially resilient.
As we continue to develop and grow, environmental sustainability will remain an important consideration within our planning, decision-making and organisational development.

FINANCIAL REVIEW

The 2025–26 financial year presented significant challenges and reflected the difficult operating environment currently facing many organisations across the voluntary sector.

Despite these challenges, Age Connects Cardiff and the Vale continued to deliver vital services, support thousands of people and invest in the long-term sustainability of the organisation.

Income for the year totalled **£531,116**, compared with **£689,311** in the previous year.

Expenditure for the year totalled **£611,167**, resulting in a deficit of **£80,051**.

The reduction in income was primarily due to the loss of the Community and Care Home Advocacy contract, alongside lower-than-anticipated fundraising income during the year.

At the same time, inflationary pressures continued to increase operating costs across a range of areas, including staffing, utilities, premises and service delivery.

While the charity reported a deficit, the final position was slightly better than originally forecast and reflects careful financial management throughout the year.

The Board recognises that operating deficits of this nature are not sustainable in the longer term. As a result, a significant focus throughout 2025–26 has been on strengthening financial resilience through income diversification, partnership development and grant fundraising.

Although some funding applications were unsuccessful, we were pleased to secure a number of important grants to support services during 2026–27 and are awaiting decisions on several additional applications at the time of writing.

These successes provide a stronger financial platform for the year ahead and support the continuation of key services for older people across Cardiff and the Vale.

Reserves

At 31 March 2026, unrestricted funds totalled **£368,573.**

The Trustees have designated reserves to support known future commitments, including anticipated budget pressures, service continuity requirements, property obligations and potential redundancy liabilities.

Free reserves at the year end stood at approximately **£220,000**, which Trustees consider appropriate given the current operating environment and future commitments.

Having reviewed the charity's financial position, future forecasts and reserve levels, Trustees are satisfied that the organisation remains financially viable and can continue to be regarded as a going concern.

LOOKING AHEAD TO 2026–27

While the challenges facing older people continue to evolve, so too does our determination to provide high-quality services that make a meaningful difference.

The year ahead presents both opportunities and challenges. We know demand for support will remain high, but we are confident that by working collaboratively with our staff, volunteers, partners and supporters, we can continue to respond effectively and sustainably.

During 2026–27, we will:

- Launch our new **Memory Café** from 1 April 2026.
- Continue strengthening the charity's financial sustainability and resilience.
- Expand volunteer recruitment, training and development opportunities.
- Develop new partnerships and funding opportunities.
- Grow our energy advice and fuel poverty support services.
- Increase awareness of the issues affecting older people across Cardiff and the Vale.

Continue delivering preventative services that help people remain independent, connected and informed.

ANNUAL REPORT 2025–2026
SUPPORTING OLDER PEOPLE TO LIVE WELL, STAY CONNECTED AND REMAIN INDEPENDENT (CONTINUED)

As we look to the future, our ambition remains clear: to ensure that older people across Cardiff and the Vale are valued, respected and supported to live well.

By investing in preventative services, strengthening communities and working alongside partners, we will continue to help people maintain their independence, improve their wellbeing and enjoy a better quality of life.

The need for our work has never been greater, and neither has our commitment to the people and communities we serve.

TRUSTEE APPROVAL

This report was approved by the Board of Trustees and signed on its behalf.

Avril Carter
Interim Chair of Trustees

Date: 14.10.26

AGE CONNECTS CARDIFF AND THE VALE LTD
(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF AGE CONNECTS CARDIFF AND THE VALE LTD

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2026.

Responsibilities and basis of report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or

4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Clive Edwards ICAEW

For and on behalf of
Menzies LLP

Chartered Accountants

5th Floor Hodge House
114-116 St Mary Street
Cardiff
CF10 1DY

Date: 23 October 2026

AGE CONNECTS CARDIFF AND THE VALE LTD
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2026

	Note	Unrestricted funds 2026 £	Restricted funds 2026 £	Total funds 2026 £	*Total funds 2025 £*
Income from:					
Donations and legacies	3	**57,334**	**25,207**	**82,541**	*58,169*
Charitable activities	4	**137,726**	**296,289**	**434,015**	*612,813*
Other trading activities	5	**719**	**-**	**719**	*1,190*
Investments	6	**13,841**	**-**	**13,841**	*17,139*
Total income		**209,620**	**321,496**	**531,116**	*689,311*
Expenditure on:					
Charitable activities	7	**275,101**	**336,066**	**611,167**	*705,780*
Total expenditure		**275,101**	**336,066**	**611,167**	*705,780*
Net (expenditure)/income		**(65,481)**	**(14,570)**	**(80,051)**	*(16,469)*
Transfers between funds	15	**(12,619)**	**12,619**	**-**	*-*
Net movement in funds		**(78,100)**	**(1,951)**	**(80,051)**	*(16,469)*
Reconciliation of funds:					
Total funds brought forward		**446,673**	**24,406**	**471,079**	*487,548*
Net movement in funds		**(78,100)**	**(1,951)**	**(80,051)**	*(16,469)*
Total funds carried forward		**368,573**	**22,455**	**391,028**	*471,079*

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 24 to 36 form part of these financial statements.

AGE CONNECTS CARDIFF AND THE VALE LTD
(A company limited by guarantee)

BALANCE SHEET
AS AT 31 MARCH 2026

	Note		2026 £		2025 £
Fixed assets					
Tangible assets	12		**1,250**		*1,750*
			1,250		*1,750*
Current assets					
Debtors	13	**21,494**		*17,340*	
Cash at bank and in hand		**496,209**		*482,194*	
		517,703		*499,534*	
Current liabilities					
Creditors: amounts falling due within one year	14	**(127,925)**		*(30,205)*	
Net current assets			**389,778**		*469,329*
Total assets less current liabilities			**391,028**		*471,079*
Net assets excluding pension asset			**391,028**		*471,079*
Total net assets			**391,028**		*471,079*
Charity funds					
Restricted funds	15		**22,455**		*24,406*
Unrestricted funds	15		**368,573**		*446,673*
Total funds			**391,028**		*471,079*

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

M Johnson M.B Johnson

Date 14·10·26

The notes on pages 24 to 36 form part of these financial statements.

AGE CONNECTS CARDIFF AND THE VALE LTD
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2026

	2026 £	*2025* *£*
Cash flows from operating activities		
Net cash used in operating activities	**174**	*(56,648)*
Cash flows from investing activities		
Purchase of tangible fixed assets	**-**	*(2,000)*
Interest received	**13,841**	*17,139*
Net cash provided by investing activities	**13,841**	**15,139**
Cash flows from financing activities		
Net cash provided by financing activities	**-**	**-**
Change in cash and cash equivalents in the year	**14,015**	**(41,509)**
Cash and cash equivalents at the beginning of the year	**482,194**	*523,703*
Cash and cash equivalents at the end of the year	**496,209**	*482,194*

The notes on pages 24 to 36 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

1. General information

Age Connects Cardiff and The Vale Ltd is a company limited by guarantee incorporated in Wales within the United Kingdom. The registered office is Unit 10 Sbectrwm, Bwlch Road, Fairwater, Cardiff, CF5 3EF.

The financial statements are presented in Sterling (£), the company's functional currency, and rounded to the nearest pound.

The principal activities and nature of the charity's operations is to support and champion older people who are isolated, vulnerable or in poverty.

The significant accounting policies in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age Connects Cardiff and the Vale Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset’s use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Plant and machinery	- 25%	straight line on cost

2.5 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered.

Prepayments are valued at the amount prepaid net of any trade discounts due.

2.6 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.8 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.9 Pensions

The charitable company operates a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2.10 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors

or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total funds 2026 £	*Total funds 2025 £*
Donations	51,468	25,207	**76,675**	*58,169*
Legacies	5,866	-	**5,866**	-
Total 2026				
	57,334	25,207	**82,541**	*58,169*
Total 2025				
	58,169	*-*	*58,169*	

4. Income from charitable activities

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total funds 2026 £	*Total funds 2025 £*
Community support	-	228,412	**228,412**	*266,145*
Information and advice	42,120	18,033	**60,153**	*230,525*
Ageing well	58,893	49,844	**108,737**	*116,143*
Partnership development	36,713	-	**36,713**	-
Total 2026				
	137,726	296,289	**434,015**	*612,813*

Grants received, included in the above, are as follows:

4. Income from charitable activities (continued)

	2026	*2025*
	£	*£*
National lottery	**-**	*4,409*
Vale Borough Council	**206,295**	*96,731*
Cardiff and the Vale UHB	**17,052**	*67,353*
Henry Smith Foundation	**62,820**	*60,000*
Hodge Foundation	**23,707**	*34,000*
Glamorgan Voluntary Services	**16,484**	*9,384*
Age Cymru	**2,400**	*2,400*
WBC Asda Foundation	**-**	*560*
Cardiff 3rd Sector Dementia	**1,928**	-
	330,686	*274,837*

5. Income from other trading activities

Income from non charitable trading activities

	Unrestricted funds 2026	**Total funds 2026**	*Total funds 2025*
	£	**£**	*£*
Trading	719	**719**	*1,190*
Total 2025			
	1,190	*1,190*	

6. Investment income

	Unrestricted funds 2026	**Total funds 2026**	*Total funds 2025*
	£	**£**	*£*
Deposit account interest	13,841	**13,841**	*17,139*
Total 2025			
	17,139	*17,139*	

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	*Total 2025 £*
Community support	-	238,895	**238,895**	*223,791*
Information and advice	36,206	26,434	**62,640**	*181,527*
Ageing well	56,608	66,646	**123,254**	*115,153*
Partnership development	182,287	4,091	**186,378**	*185,309*
Total 2026				
	275,101	336,066	**611,167**	*705,780*

The above costs include fund raising activities of £58,894 (2025 : £53,272).

8. Analysis of expenditure by activities

	Activities undertaken directly 2026 £	Support costs 2026 £	Total funds 2026 £	*Total funds 2025 £*
Community support	195,083	43,812	**238,895**	*223,791*
Information and advice	56,540	6,100	**62,640**	*181,527*
Ageing well	111,222	12,032	**123,254**	*115,153*
Partnership development	182,658	3,720	**186,378**	*185,309*
	545,503	65,664	**611,167**	*705,780*

8. Analysis of expenditure by activities (continued)

Analysis of support costs

	Community support 2026 £	Information and advice 2026 £	Ageing well 2026 £	Partnership development 2026 £	Total funds 2026 £	*Total funds 2025 £*
Information & advice	19,086	6,100	9,813	-	**34,999**	*43,423*
Management	24,726	-	2,219	-	**26,945**	*25,548*
Governance costs	-	-	-	3,720	**3,720**	*3,540*
	43,812	6,100	12,032	3,720	**65,664**	*72,511*
Total 2025	*42,776*	*14,867*	*11,328*	*3,540*	*72,511*	

9. Independent examiner's remuneration

	2026 £	*2025 £*
Independent Examiners' remuneration	**3,720**	*3,540*
Depreciation - owned assets	**500**	*250*

10. Staff costs

	2026 £	*2025 £*
Wages and salaries	**391,898**	*471,618*
Social security costs	**34,668**	*30,160*
Contribution to defined contribution pension schemes	**11,901**	*14,813*
	438,467	*516,591*

The average number of persons employed by the Charity during the year was as follows:

	2026 No.	*2025 No.*
Employees	**20**	*25*

10. Staff costs (continued)

No employee received remuneration amounting to more than £60,000 in either year.

The total key management personnel remuneration benefits paid during the year was £196,351 (2025: £183,131).

There are no termination payments within staff costs (2025: £NIL)

11. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2025 - £NIL-)*.

During the year ended 31 March 2026, no Trustee expenses have been incurred *(2025 - £NIL)*.

12. Tangible fixed assets

	Plant and machinery £
Cost or valuation	
At 1 April 2025	**2,000**
At 31 March 2026	**2,000**
Depreciation	
At 1 April 2025	**250**
Charge for the year	**500**
At 31 March 2026	**750**
Net book value	
At 31 March 2026	**1,250**
At 31 March 2025	*1,750*

13. Debtors

	2026 £	*2025* *£*
Due within one year		
Prepayments and accrued income	**21,494**	*17,340*
	21,494	*17,340*

14. Creditors: Amounts falling due within one year

	2026 £	*2025* *£*
Trade creditors	**2,859**	*12,653*
Other taxation and social security	**8,773**	*8,061*
Other creditors	**-**	*1,555*
Accruals and deferred income	**116,293**	*7,936*
	127,925	*30,205*

15. Statement of funds

Statement of funds - current year

	Balance at 1 April 2025 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2026 £
Unrestricted funds					
General Funds - all funds	**446,673**	**209,620**	**(275,101)**	**(12,619)**	**368,573**
Restricted funds					
Community Volunteer Support (CS)	**-**	**72,171**	**(81,210)**	**9,039**	**-**
Vale Good Neighbours (CS)	**-**	**71,197**	**(67,883)**	**-**	**3,314**
Broker Service (CS)	**5,523**	**85,100**	**(84,276)**	**-**	**6,347**
Cardiff Welfare Rights (I&A)	**2,429**	**26,434**	**(26,434)**	**-**	**2,429**
Pendoylan & St Donats Trust	**13,205**	**-**	**(4,090)**	**-**	**9,115**
Stronger Communities (AW)					
National Lottery (AW)	**3,249**	**-**	**(1,999)**	**-**	**1,250**
Glamorgan Vale Services (AW)	**-**	**61,067**	**(64,647)**	**3,580**	**-**
Vale Welfare Rights (I&A)					
LEAP (PD)					
Out and about 50+ (CS)	**-**	**5,527**	**(5,527)**	**-**	**-**
	24,406	**321,496**	**(336,066)**	**12,619**	**22,455**
Total of funds	**471,079**	**531,116**	**(611,167)**	**-**	**391,028**

Community Support (CS) – Volunteer befriending and support to older people in the community. Support to older people discharged from hospital. Activities to promote community cohesion by addressing the negative stereotypes between generations.

Information and Advice (I&A) - Assisting older people, both in the community and in residential care to resolve disputes and exercise their rights. Assisting with claims for benefits and form completion. Assisting older people in moving into residential care.

Ageing Well (AW) - Programmes to involve older people to promote better health.

Partnership Development (PD) - Working with the Local Energy Advice Partnership to assist older people who are struggling to heat their homes

.

Pendoylan & St Donats Trust - Funding received in the year following the winding up of the trust to be used for development in the area.

15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2024 £	*Income* £	*Expenditure* £	*Balance at 31 March 2025* £
Unrestricted funds				
General Funds - all funds	*473,923*	*390,202*	*(417,452)*	*446,673*
Restricted funds				
Community Volunteer Support (CS)	-	*60,000*	*(60,000)*	-
Vale Good Neighbours (CS)	-	*30,927*	*(30,927)*	-
Advocacy and Residential Care (I&A)	-	*67,353*	*(67,353)*	-
Hope Advocacy Project (I&A)	-	*2,400*	*(2,400)*	-
Broker Service (CS)	-	*84,999*	*(79,476)*	*5,523*
Cardiff Welfare Rights (I&A)	-	*34,000*	*(31,571)*	*2,429*
Pendoylan & St Donats Trust	*13,625*	*1*	*(421)*	*13,205*
Stronger Communities (AW)	-	*12,416*	*(12,416)*	-
National Lottery (AW)	-	*4,409*	*(1,160)*	*3,249*
Glamorgan Vale Services (AW)	-	*2,604*	*(2,604)*	-
	13,625	*299,109*	*(288,328)*	*24,406*
Total of funds	*487,548*	*689,311*	*(705,780)*	*471,079*

16. Summary of funds – current year

	Balance at 1 April 2025 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2026 £
General funds	**446,673**	**209,620**	**(275,101)**	**(12,619)**	**368,573**
Restricted funds	**24,406**	**321,496**	**(336,066)**	**12,619**	**22,455**
	471,079	**531,116**	**(611,167)**	**-**	**391,028**

Summary of funds - prior year

	Balance at 1 April 2024 £	*Income £*	*Expenditure £*	*Balance at 31 March 2025 £*
General funds	*473,923*	*390,202*	*(417,452)*	*446,673*
Restricted funds	*13,625*	*299,109*	*(288,328)*	*24,406*
	487,548	*689,311*	*(705,780)*	*471,079*

17. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total funds 2026 £
Tangible fixed assets	-	1,250	**1,250**
Current assets	496,144	21,559	**590,271**
Creditors due within one year	(127,571)	(354)	**(200,493)**
Total	368,573	22,455	**391,028**

17. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2025 £	*Restricted funds 2025 £*	*Total funds 2025 £*
Tangible fixed assets	*-*	*1,750*	*1,750*
Current assets	*473,777*	*25,757*	*499,534*
Creditors due within one year	*(27,105)*	*(3,100)*	*(30,205)*
Total	*446,672*	*24,407*	*471,079*

18. Reconciliation of net movement in funds to net cash flow from operating activities

	2026 £	*2025 £*
Net expenditure for the year (as per Statement of Financial Activities)	**(80,051)**	*(16,469)*
Adjustments for:		
Depreciation charges	**500**	*250*
Interest received	**(13,841)**	*(17,139)*
Finance costs	**-**	*2,723*
Decrease/(increase) in debtors	**(76,722)**	*14,522*
(Decrease) in creditors	**170,288**	*(37,812)*
Net cash provided by/(used in) operating activities	**174**	*(53,925)*

19. Analysis of cash and cash equivalents

	2026 £	*2025 £*
Cash in hand	**496,209**	*482,194*
Total cash and cash equivalents	**496,209**	*482,194*

20. Analysis of changes in net debt

	At 1 April 2025	Cash flows	At 31 March 2026
	£	£	£
Cash at bank and in hand	**482,194**	**14,015**	**496,209**
	482,194	**14,015**	**496,209**