REGISTERED COMPANY NUMBER: 7345521 (England and Wales)
REGISTERED CHARITY NUMBER: 1137821

REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2017 FOR

AGE CONCERN CARDIFF AND THE VALE OF GLAMORGAN LIMITED

(OPERATING TITLE: AGE CONNECTS CARDIFF & THE VALE)

Watts Gregory LLP
Chartered Accountants & Statutory Auditors
Elfed House
Oak Tree Court
Cardiff Gate Business Park
CARDIFF
County of Cardiff
CF23 8RS

THURSDAY
A6E0HQBF
A15 31/08/2017 #248
COMPANIES HOUSE

AGE CONCERN CARDIFF
AND THE VALE OF GLAMORGAN LIMITED

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FOR THE YEAR ENDED 31 MARCH 2017

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CHAIRMAN'S REPORT
FOR THE YEAR ENDED 31 MARCH 2017

The Charity provides a range of services and support for older people, which are detailed later in this Report.

Our work in helping, supporting, and enabling older people to maintain their independence and improve the quality of their lives continues. Over the year we have helped over 24,000 older people, with more than 60% being over 80 years of age.

The funding of our work is an ongoing challenge, and is becoming more difficult with the onset of commissioning or tendering for services. Our first experience of this was a tender for the Home First Support Service with the UHB, and we were pleased to be awarded a two year contract with effect from April 2017. This service replaces our Hospital Discharge Service, which we have been providing for over 20 years. Fortunately we were able to retain our highly qualified and motivated staff.

It was also pleasing to see our fund raising continuing, and in particular our legacy income of £68,984 over the year. These funds will enable us to invest in promoting the Charity, income generation, and fulfilling the aims of the Charity.

Our volunteers, all 270 of them, are the lifeblood of the charity, without them we could not provide the level of help and support that we do. The ages of our volunteers range from 18 to 89, and whilst many of them act as befrienders others help with transport, community links, our café, phone link and a variety of other roles.

All of this could not have been achieved without the support and dedication of our hardworking staff and army of volunteers. My thanks to every one of them, and also to my fellow trustees for their help and support over the year.

Colin Harvey
Chair of Trustees

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2017

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2017. The trustees have adopted the provisions of 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 2015).

OBJECTIVES AND ACTIVITIES

Our Purpose
To promote the relief of elderly people in any manner which is charitable in and around the City and County of Cardiff and the County of the Vale of Glamorgan.

Our Vision
To live in a society where older people are respected and enabled to meet their aspirations.

The Board of Directors have reviewed the organisations operational objective, aims and strategies, these are restated as:

Operational Objective
To help, support and enable older people to maintain their independence and improve the quality of their lives.

Aims
To recruit and train staff and volunteers to meet our objectives.
To be proactive in seeking partnerships to improve the care and support for older people and deliver products and services.

The five strategies employ to achieve our objective are to:
- Raise the profile of the Charity
- Ensure sustainable volunteering
- Provide information and support services that promote health and wellbeing, independence and empowerment
- Provide a first point of contact for enquiries to the Charity
- Fundraise

Our Activities
The charity provides a range of direct support services to older people including:
- Advocacy in the community, in residential care and advocacy for older people affected by cancer
- Financial Advocacy in the form of welfare rights
- An extensive range of hospital discharge services and associated partnership work with the University Local Heath Board and two local councils
- Good neighbour volunteer schemes
- An ageing well programme
- A nail cutting service, and
- A healthy and active partnership programme

We offer thanks to all those organisations listed on page 20 and to the following supporting organisations:
- Jane Hodge Foundation
- Home Instead
- Wiltshire Farm Foods
- Sunrise Care Home
- Telecare Cardiff
- Glamorgan Law LLP
- Martyn Prowel Solicitors
- McGill Brown Solicitors
- MLM Cartwright Solicitors
- Quality Solicitors - J A Hughes
- Wendy Hopkins Family Law
- Youngs Solicitors
- Passmores
- Wales Co-op Centre
- Snowdrop Independent Living
- Leisuretime
- JCP Solicitors

OBJECTIVES AND ACTIVITIES

Charitable Activities - Who Benefits

The trustees confirm that they have paid regard to the Charity Commissions public benefit guidance. The beneficiaries of the Charity's work are clearly demonstrated below.

The Senior Health Shop

The shop is part of the Ageing Well Programme, and the shop and other activities benefit from the support of 40 volunteers providing 5,678 hours of service. The shop is visited by 270 -300 each week and we estimate that through the shop and the associated activities we have 18,000 attendances across the year. During this year we have added:

Strength and Balance classes (with an Otago and Extend trained teacher), a meditation class in the shop on Thursday, a quiet session, with 10 regular participants, thoroughly enjoyed, and as one lady said, "my oasis in the week".

Action on Hearing Loss runs 2 sessions, weekly they have a 'Getting on line session' and monthly a session to highlight all the varying equipment they have to help in daily life.

We also have been awarded a Dementia Friendly Barry certificate, all the staff and volunteers are trained as Dementia Friends, and we have been awarded a Digital Inclusion Charter granted by Digital Communities Wales.

Nail Cutting Service

This continues to develop and we have opened two new clinics this year in St Athan and Barry at the Senior Health Shop. There are now 9 clinics in operation with two providing weekly sessions, 6 fortnightly and 1 monthly.

- 730 clients used the service
- 414 new clients this year
- 2770 appointments were completed
- 278 appointments were booked where clients failed to show for them.
- 130 clients requested a home visiting or a podiatry service and were referred to alternative providers

Good Neighbour Schemes (GNS)

As the name suggests the Schemes provide the kind of practical support that you would hope is available from family, friends and neighbours, e.g. having a chat, providing a friendly ear, helping deal with a problem. Regrettably all too often this is not the case.

Each of these schemes are run by a part time GNS Coordinator with the help of volunteers. The Schemes received 231 general information enquiries. Besides providing information and support to clients, the coordinator's role is to match volunteers with clients, either for one off or ongoing support. The coordinator introduces the volunteer to the client and provides regular support and supervision for volunteers during their volunteering experience.

During the year 104 volunteers have supported 292 clients on a regular basis with one or more services. 93% of clients have said they are highly satisfied and satisfied with the service they received and 86% of volunteers are happy with their volunteering experience.

Healthy and Active Partnership

This provides help and support to isolated older people in Cardiff, targeted at those individuals who have less than three social interactions a week. During the year, the project actively worked with 330 clients. 75% of clients are over the age of 80.

The Campaign to End Loneliness Measurement Tool is used to measure the change that happens because of an intervention to address loneliness. Of those completing the assessments, 77% of clients accessing volunteer support through the Healthy and Active Partnership showed an improvement in their experience of loneliness.

The project recruits volunteers to take people out and keep them engaged in their community or provides those who consider themselves to be housebound with a weekly visitor. Through the year, 211 volunteers actively supported clients across Cardiff. The project recruited 57 volunteers at the end of the year we have 146 active volunteers.

OBJECTIVES AND ACTIVITIES

Cancer Older People Advocacy Project (COPA)

The Age Connects COPA project has been fortunate to secure a further 12 months funding from Macmillan Wales Grants It is hoped the project together with the newly formed steering group will identify and secure funding beyond the project's 12 months extension.

This established project continues to assist people who are residents of Cardiff & the Vale of Glamorgan, are 50+, and have been affected by cancer with either a diagnosis themselves or a family member. Cancer brings bewildering changes to the lives of those diagnosed and can also have a major impact on family, carers and friends. Most importantly the project has retained the COPA peer volunteers who continue give their time in this much-needed service.

In the year 2016/17 the service provided staff and volunteer support to 56 clients.

The Cardiff and Vale Independent Advocacy Service

The Independent Advocates continue to visit care homes on a regular basis throughout Cardiff and the Vale of Glamorgan. This invaluable service aims to secure the "well-being" of care home residents by ensuring residents voices, choices and control are acted upon.

The service is extended to provide independent community advocacy in the Vale of Glamorgan only. Most importantly the advocacy service is free, non-judgemental and confidential.

In the year 2016/17 the service had 245 new referrals and dealt with 635 interactions.

The Vale Welfare Rights Service

The Service provides income maximisation via face to face contact by carrying out home visits by a staff member or volunteer. During the visit, the often-complex benefit forms are completed putting clients at their ease. To further ensure the service is accessible the Benefit Adviser holds a fortnightly outreach session at the Age Connects Senior Health Shop in Barry.

In the year 2016/17 the project visited 433 older people and generated over £1.1million pounds in extra benefit income (if each benefit awarded is given an 18 month value).

Hospital Discharge Service

The Hospital Discharge Service (HDS) plays a vital role in Cardiff and the Vale, helping people settle safely into their homes following a stay in hospital. During 2016/17 the Service carried out 3,181 visits. They also deliver step up support to older people in the community who might be at risk of admission to hospital. Staff are based with the integrated teams in the Community Resources Teams in Cardiff.

In addition, 371 hours of support were provided through its Carers Sitting Service in the Vale of Glamorgan.

The Community Liaison Officers (CLO) work creatively in partnership with the multi-disciplinary teams in the South East and North-West Community Resource Teams. The posts add value to the team's interventions by signposting on to other services, visiting people in their own homes and providing some practical assistance. They are involved in both step up and step-down referrals and in 2016/17 provided support to 545 people.

Total number of referrals and signposting on to other providers/services on behalf of those individuals was 846.

In the Vale of Glamorgan, the Broker role based in the Vale Contact Centre received 189 referrals, of which 50% were for people over 80 years of age and 98% of those were supported without the need for any health or social care intervention.

The CLO in the South East also undertakes the role of Liaison Officer in the Emergency Unit at UHW and during the year contacted 4,522 people over the age of 70 who visited the EU to check they were managing at home and had adequate support.

Several of the above services were put out to tender in December 2016 by the University Local Health Board who were looking to commission a new 'Home First Support Service' which brought together step up and step down support traditionally delivered by the main Hospital Discharge Service.

OBJECTIVES AND ACTIVITIES

The Discharge Support Service (DSO)

The Discharge Support Officers are part of the Integrated Discharge Service located in both the University Hospital of Wales and University Hospital Llandough. They can assist older people and their families needing additional support on discharge from hospital to any setting including care homes.

In the year the number of DSO posts increased as plans to extend the service in the Integrated Discharge Services across both hospital settings were approved. This means that 7 new posts, including a Coordinator role, joined the existing team and are funded through Intermediate Care Funding.

Jane Hodge Foundation - Funding 2016-2018

We are grateful for the support of the Jane Hodge Foundation in providing two year funding for our Volunteer Support Programme and our Care Home Advocacy and Befriending Project.

Community Volunteer Support Programme

Many of the projects and services that Age Connects provide are funded by statutory bodies. Often, criteria has been established for access to the service or project, along with the kind of support we can provide.

The welcome grant from the Jane Hodge Foundation allows us to develop our ability to create volunteering opportunities that can utilise the skills and experience that volunteers bring to the Charity in a more flexible way. We are also able to trial new ways of working with volunteers such as peer to peer support and developing lead volunteers for bringing together groups of volunteers to share good practice and to support each other's clients in the event of illness, holidays etc.

We aim to provide a general enquiry line, home visits to provide practical support to resolve problems, support with transport and shopping and keeping people involved in community activities This will give the Charity the flexibility to support people who don't meet the criteria set by other funders. We are pleased that 21 volunteers have signed up and are ready to undertake a variety of tasks.

The Care Home Advocacy & Befriending

The project delivers independent advocacy to those who are over 60, in a care home living with dementia or a cognitive impairment.

The project provides practical and emotional support through the provision of specialist independent advocacy and volunteer care home visitors.

Staff have completed a comprehensive induction, developed a referral process, designed and distributed a service leaflet, promoted the new service to Care Home Managers within Cardiff & the Vale of Glamorgan and designed a project specific training session for Care Home Volunteers.

Currently, 110 referrals/enquiries have been received and 71% of potential beneficiaries are over 80 years of age.

FINANCIAL REVIEW

Investment policy and objectives
The trustees believe that they require access to funds on a regular basis and have therefore approved the transfer of funds, when appropriate, to the COIF Charities Deposit Fund. This fund pays interest with immediate access to the capital.

Financial overview
Total incoming resources were £1,294,990. Total resources expended were £1,201,709, leaving a positive net movement of funds for the year of £93,281.

Pricing Policy for charged services
Our pricing policy for activities includes charges or suggested donations for a services and this reflects our aspiration to enable older people, regardless of their means, to take part in our activities.

Nail Cutting Service - The charge was reviewed in the year and increased by £1 to £13 per session. The price is set below the current private sector rate for social nail cutting and was introduced by the charity as a service to address the real problems older people have in getting access to a quality service at a reasonable price. The Service was designed to address, in part, the health and well-being aspects of some older people's lives to ensure older people have access to a quality service at an affordable competitive price. To ensure sustainability and further development of the service, a new post of Service Coordinator has been created.

Senior Health Shop - set up in 1990 to address the ageing well agenda, the shop charges a reasonable rate for beverages and healthy eating snacks for customers using the Shop facilities. A considerable programme of health and social activities are provided and organised in the community for which an attendance change is made to cover the costs of tutors and venue/refreshment costs.

Volunteer Transport Support - where volunteers provide such support, a donation envelope is provided to services users to cover fuel costs. The Charity maintains a commitment to cover all expenses incurred by volunteers, even if users are unable to make an appropriate contribution.

Reserves policy
The Charity provides a wide range of services principally funded by public sector bodies - Cardiff and the Vale Local Authorities and the Local Health Board. This funding represents 81% of our total income in 2016/17. Whilst there is no indication at the present time that funding from the public sector will be withdrawn, they have been clear that their budgets are under extreme pressure and all funding arrangements will be constantly reviewed to ensure their priorities in respect of significant existing public sector deficits can be address over the next 3 years. Given the current reliance on these sources of funding the trustees need to ensure the Charity has sufficient reserves to:

- cover short to medium term fluctuations in incoming resources
- invest in methods to generate alternative sources of funding
- cover employment related obligations
- cover medium term lease commitments

The trustees are of the opinion that free reserves should be in the region of £360,000 - £380,000. Free reserves, after the allocation of designated funds, currently stand at £365,342.

The trustees have designated £46,584 as funds to meet the organisations plans for the future, to include:

Property fund	£20,000
Property dilapidations	£20,000
Welfare Rights	£6,584

The trustees will review the reserves policy in the next financial year.

FUTURE PLANS

As noted in last year's report, throughout 2016 the Board commissioned several pieces of work concerned with the future of the charity. This included two external reports on the competitive market for commissioned service development, and the impact on competing for public sector contracts on the role of the charity. A third piece of work commissioned through Participation Cymru was a stakeholder review, focussed specifically on stakeholder views of the charity and the kind of activities people associated with the charity as opposed to commissioned services. The Wales Cooperative Centre supported this work through funding and this has been invaluable.

The Board has addressed the recommendations arising from the reports and has revised its operational objective, aims and the strategies it will adopt to achieve these aims, as set out on page 2, above. An Action plan with measurable outcomes has been developed to address the specific areas of improvement and will be implemented through 2017/2018 following further engagement with stakeholders.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Age Concern Cardiff and the Vale of Glamorgan is a registered charity no 1137821 and a Company limited by guarantee Company number 7345521. The subscribers to the memorandum of the company are first members of the charity and the Trustees of Age Concern Cardiff and the Vale of Glamorgan are also Trustees of the George Hill Snook Charity for the Aged. Registered Charity number 213285.

Membership

Membership is open to other individuals or organisations who apply to the charity to be members and where the application has been approved by trustees. The full details are set out in the Articles of Association for a Charitable Company.

Recruitment and appointment of new trustees

No one may be appointed or continue as a Director if he or she would be disqualified from acting under the provisions of clause 36 of the Articles of Association.

The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

Trustees will be appointed at Annual General Meetings of the Charity, on the recommendation of the trustees.

At each Annual General Meeting one third of the trustees or, if their number is not three or a multiple of three, the number nearest to one third must retire from office.

Organisational structure

The Board has the overall responsibility for the governance of the Charity. It meets at least six times a year and is supported by two committees: finance and human resources. Regulations specify the powers of the Board, the committees and the authority delegated to senior staff.

The Chief Executive leads the Management Team in the day to day management of the Charity, working within the financial framework, procedures and policies set down by the board. The Chief Executive has delegated authority for human resource planning, employment, service development and finance.

Induction and training of new trustees

Trustees take an active role in succession planning. Potential trustees are initially provided with reports that will enable them to judge whether to pursue an appointment. Application forms are completed prior to an interview with the Chair of the charity and the Chief Executive. If candidates are regarded as suitable, and wish to pursue an appointment, an orientation session is arranged. This forms part of the ongoing induction process and involves meetings with key staff, attendance at seminars and Committees and at least one Board meeting. Following satisfactory completion of the recruitment process the Board will recommend appointment as a trustee.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Pay policy for senior staff

The trustees of the Charity give their time freely and no trustee received remuneration in the year. Details of trustees' expenses are disclosed in the notes to the accounts.

The pay of senior managers is considered to be commensurate with posts of a similar nature within the local third sector.

The pay of senior staff (CEO and Managers) and all other staff is reviewed annually in June. The pay policy of the charity is to apply any uplift in salary across the whole organisation. In setting the annual pay rate, the trustees take into account the average increase in earnings across the whole economy, the private sector, the public sector, Retail Price Index (RPI) and the Consumer Price Index (CPI) and on the charity's ability to meet such costs.

All employees, including the CEO and Senior Managers, have been awarded a 1.5% increase applied from June 2016.

Related parties and co-operations with other organisations

The Charity is an active member of Age Connects Wales. None of the trustees receive remuneration or benefit from their work with the charity. Any connection between a trustee or senior manager of the charity associated with the work of the charity must be disclosed to the full board in the same way as other contractual relationships with related third parties. A register of interests is maintained and at every board meeting Board members are offered the opportunity to declare any conflicts of interest or related party transactions.

The Charity has a close working relationship with Age Connects Wales relating specifically to the work of Chief Executive Officers at a strategic and policy level to support campaigning and influencing work across Wales. Age Connects Wales is owned by the six members Age Connects organisations in Wales, being:

- Age Connects Cardiff and the Vale
- Age Connects Morgannwg
- Age Connects Torfaen
- Age Connects Norther Wales Central
- Age Connects North East Wales
- Age Connects Neath Port Talbot

The organisation was set up in 2013 and a membership fee was introduced to pump prime the start-up costs. No additional membership fees were requested in 2016.

Risk management

The charity's risk management process was reviewed in 2016 and was adapted from 'A Practical Guide 2015' published by the UK200Group, England & Wales, Andy Malpass BA FCA, Partner with Wittingham Riddle LLP.

Using this new tool, the annual assessment of the Charity's financial health has identified the challenging financial environment, with specific focus on the level of public sector funding. The outcome of new procurement and commissioning arrangements in terms of the services the charity offers remains fluid although 2016 saw improvements in some aspects of public sector commissioning. Efforts to diversify income have proved successful, as demonstrated by these accounts and the designation of available funds to invest in furthering this effort, remains a key focus for the charity over the next 3 years.

The development of a specific action plan and a review of the charity's reserves policy means the charity has mitigated the risks that have been identified.

In addition, further consideration has been given to the risks associated with non-public sector activity, including marketing and promotion, income generation, workforce planning and volunteer sustainability.

Specific plans have been approved to address risk and development opportunities, these include investment in income generation, marketing and promotion, investment in IT software and hardware, and a wider users and stakeholder engagement process.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
7345521 (England and Wales)

Registered Charity number
1137821

Registered office
Unit 4 Cleeve House
Lambourne Crescent
Llanishen
Cardiff
CF14 5GP

Trustees

C Harvey	Chairman
A V Males OBE	
B W Cooper	Resigned 23/02/2017
J McGill	
D Hughes	
M James	Resigned 15/06/2016
A Eckersley	
S Young	Appointed 10/11/2016

Chief Executive
J N Hawkins

Managers
T P Power
E M Davies
L Ellaway - Finance Manager

Company Secretary
J N Hawkins

Auditors
Watts Gregory LLP
Chartered Accountants & Statutory Auditors
Elfed House
Oak Tree Court
Cardiff Gate Business Park
CARDIFF
County of Cardiff
CF23 8RS

Solicitors
Black Morgan LLP
One Central Square
CARDIFF
CF10 1FS

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2017

REFERENCE AND ADMINISTRATIVE DETAILS

Pension Scheme Advisers
Maskell, Moss & Co Ltd
Castleton House
Cardiff Gate Business Park
CARDIFF
CF23 8RS

Bankers
Barclays Bank
LEICESTER
LE87 2BB

COIF Bank
LONDON
EC4V 4ET

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Age Concern Cardiff and The Vale of Glamorgan Limited for the purposes of company law) are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP 2015 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.

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

In so far as the trustees are aware:

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

Approved by order of the Board of Trustees on 24/8/2017 and signed on its behalf by:

.....
C Harvey - Chairman

We have audited the financial statements of Age Concern Cardiff and The Vale of Glamorgan Limited for the year ended 31 March 2017 on pages thirteen to twenty eight. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditors
As explained more fully in the Statement of Trustees Responsibilities set out on page ten, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements
An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the trustees; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Chairman's Report and the Report of the Trustees to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements
In our opinion the financial statements:
- give a true and fair view of the state of the charitable company's affairs as at 31 March 2017 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matters prescribed by the Companies Act 2006
In our opinion based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us: or
- the financial statements are not in agreement with the accounting records and returns: or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the directors' report and take advantage of the small companies exemption from the requirement to prepare a strategic report.

Julia Mortimer FCCA (Senior Statutory Auditor)
for and on behalf of Watts Gregory LLP
Chartered Accountants & Statutory Auditors
Elfed House
Oak Tree Court
Cardiff Gate Business Park
CARDIFF
County of Cardiff
CF23 8RS

Date: 25 August 2017

AGE CONCERN CARDIFF
AND THE VALE OF GLAMORGAN LIMITED

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2017

	Notes	Unrestricted funds £	Restricted funds £	2017 Total funds £	2016 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	139,302	-	139,302	126,230
Charitable activities	6				
Community Support		-	711,484	711,484	673,193
Information and Advice		6,584	367,480	374,064	483,724
Ageing Well		32,811	33,991	66,802	80,463
Other trading activities	4	2,297	-	2,297	1,802
Investment income	5	1,041	-	1,041	1,197
Total		182,035	1,112,955	1,294,990	1,366,609
EXPENDITURE ON					
Charitable activities	7				
Community Support		-	682,058	682,058	652,106
Information and Advice		-	345,493	345,493	499,731
Ageing Well		34,878	53,429	88,307	82,294
Partnership development		85,851	-	85,851	11,204
Total		120,729	1,080,980	1,201,709	1,245,335
NET INCOME		61,306	31,975	93,281	121,274
Transfers between funds	20	1,743	(1,743)	-	-
Net movement in funds		63,049	30,232	93,281	121,274
RECONCILIATION OF FUNDS					
Total funds brought forward		362,041	141,605	503,646	382,372
TOTAL FUNDS CARRIED FORWARD		425,090	171,837	596,927	503,646

CONTINUING OPERATIONS
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

AGE CONCERN CARDIFF
AND THE VALE OF GLAMORGAN LIMITED

BALANCE SHEET
AT 31 MARCH 2017

	Notes	Unrestricted funds £	Restricted funds £	2017 Total funds £	2016 Total funds £
FIXED ASSETS					
Tangible assets	14	13,162	1,213	14,375	3,402
Investments	15	2	-	2	2
		13,164	1,213	14,377	3,404
CURRENT ASSETS					
Debtors	16	17,154	209,128	226,282	137,921
Cash at bank		447,867	20,564	468,431	483,733
		465,021	229,692	694,713	621,654
CREDITORS					
Amounts falling due within one year	17	(53,095)	(59,068)	(112,163)	(121,412)
NET CURRENT ASSETS		411,926	170,624	582,550	500,242
TOTAL ASSETS LESS CURRENT LIABILITIES		425,090	171,837	596,927	503,646
NET ASSETS		425,090	171,837	596,927	503,646
FUNDS	20				
Unrestricted funds				425,090	362,041
Restricted funds				171,837	141,605
TOTAL FUNDS				596,927	503,646

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved and authorised for issue by the Board of Trustees on 24/8/2017 and were signed on its behalf by:

.....
C Harvey - Chairman

The notes form part of these financial statements

AGE CONCERN CARDIFF
AND THE VALE OF GLAMORGAN LIMITED

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2017

	Notes	2017 £	2016 £
Cash flows from operating activities:			
Cash generated from operations	1	(1,467)	102,540
Net cash provided by (used in) operating activities		(1,467)	102,540
Cash flows from investing activities:			
Purchase of tangible fixed assets		(14,876)	(418)
Interest received		1,041	1,197
Net cash provided by (used in) investing activities		(13,835)	779
Change in cash and cash equivalents in the reporting period		(15,302)	103,319
Cash and cash equivalents at the beginning of the reporting period		483,733	380,414
Cash and cash equivalents at the end of the reporting period		468,431	483,733

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2017

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2017 £	2016 £
Net income for the reporting period (as per the statement of financial activities)	93,281	121,274
Adjustments for:		
Depreciation charges	3,903	4,881
Interest received	(1,041)	(1,197)
Increase in debtors	(88,361)	(61,741)
(Decrease)/increase in creditors	(9,249)	39,323
Net cash provided by (used in) operating activities	(1,467)	102,540

1. STATUTORY INFORMATION

Age Concern Cardiff and The Vale of Glamorgan, trading as Age Connects Cardiff and The Vale, is a company limited by guarantee incorporated in Wales within the United Kingdom. The registered office is Unit 4 Cleeve House, Lambourne Crescent, Llanishen, Cardiff CF14 5GP.

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 applied 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

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' EFA, the and the Companies Act 2006. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value.

Age Concern Cardiff and The Vale of Glamorgan meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction values unless otherwise stated in the relevant accounting policy note(s).

Preparation of the accounts on a going concern basis
The financial statements have been prepared on a going concern basis, with the company having confirmation in place from many of its funders up to 31 March 2018. In addition, the Company continues to raise funds from Trusts and individuals, enabling a range of support programmes. The trustees are confident that Age Concern Cardiff and The Vale of Glamorgan will be able to tailor service provision in line with the funding available and will look to obtain additional funding from other sources. As a result the trustees consider it appropriate for the financial statements to be prepared on a going concern basis.

Preparation of consolidated financial statements
The financial statements contain information about Age Concern Cardiff and The Vale of Glamorgan Limited as an individual charity and do not contain consolidated financial information as the parent of a group. The charity has taken the option under Section 398 of the Companies Act 2006 not to prepare consolidated financial statements.

2. ACCOUNTING POLICIES - continued

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

This includes capital grants.

Donations and legacies income
Donations and legacies income includes donations, gifts and grants that provide core funding or are of a general nature and is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability. Such income is only deferred when the donor specifies it must be used in future accounting periods or the donor has imposed conditions which must be met before the charity has unconditional entitlement.

Income from charitable activities
Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions. This income is recognised as the related services are provided and there is entitlement, probability of receipt and the amount can be measured with sufficient reliability. Income is deferred when the amounts received are in advance of the performance of the service or event to which they relate.

Other trading activities income
Income from other trading activities includes income received under contract. This income is recognised as the related services are provided and there is entitlement, probability of receipt and the amount can be measured with sufficient reliability. Income is deferred when the amounts received are in advance of the performance of the service or event to which they relate.

Investment income
Investment income is recognised on a receivable basis.

It is not the policy of the charity to show incoming resources net of expenditure.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Expenditure includes any VAT which can not be fully recovered and is reported as part of the expenditure to which it relates.

Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs that, whilst necessary to deliver an activity, do not themselves produce or constitute the output of the charitable activity. This includes governance costs which are those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit and accountancy fees and costs linked to the strategic management of the charity as well as a proportion of salaries based on an approximation of time spent in this area.

Allocation and apportionment of costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include staff costs, finance costs, general office and premises costs, depreciation and governance costs which support the activities of the charity. These costs have been allocated between charitable activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly; others are apportioned on an appropriate basis.

Direct expenditure is apportioned to each project on an actual basis.

2. ACCOUNTING POLICIES - continued

Tangible fixed assets
Fixed assets are initially recorded at cost. Fixed assets costing more than £250 are capitalised by the charity.

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

Fixtures, fittings and equipment	- 25% per annum of cost
Small items of project equipment (costing < £750)	- 100% per annum of cost

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds are available for use at the trustees' discretion for any purpose within the objects of the charity.

Restricted funds have been received with stipulation from the donor as to the purpose for which they may be used.

Designated funds are unrestricted funds earmarked by the board for particular purposes in the future.

Transfers from unrestricted to restricted funds are made when required to support under funded activities.

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.

Debtors
Debtors with no stated interest and receivable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Creditors
Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Operating leases
Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Termination payments
The charitable company recognises termination benefits as a liability and an expense only when the entity is demonstrably committed either to terminate the employment of an employee or group of employees before the normal retirement date or to provide termination benefits as a result of an offer made in order to encourage voluntary redundancy.

3. DONATIONS AND LEGACIES

	2017	2016
	£	£
Donations/Fundraising	30,321	26,739
Legacies/Trust Funds	68,984	64,821
Grants	34,974	31,835
Other	5,023	2,835
	139,302	126,230

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

	2017	2016
	£	£
Cardiff and Vale Local Health Board	34,974	31,335
Other grant	-	500
	34,974	31,835

4. OTHER TRADING ACTIVITIES

	2017	2016
	£	£
Trading	2,297	1,802

5. INVESTMENT INCOME

	2017	2016
	£	£
Bank interest	1,041	1,197

6. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2017	2016
		£	£
Grants	Community Support	709,338	664,895
Other	Community Support	36	3,057
Project donations /Fundraising	Community Support	2,110	5,241
Grants	Information and Advice	367,480	483,724
Project donations /Fundraising	Information and Advice	6,584	-
Grants	Ageing Well	20,597	35,347
Other	Ageing Well	41,231	34,681
Project donations /Fundraising	Ageing Well	4,974	10,435
		1,152,350	1,237,380

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

	2017	2016
	£	£
Cardiff County Council	392,818	244,318
Vale of Glamorgan Council	190,872	242,991
Cardiff and Vale Local Health Board	437,542	359,793
VCVS	-	61,692
Big Lottery Fund - Safeguarding project	-	160,682
Hafod Care Association	-	9,159
OPAAL UK - Older People's Advocacy Alliance	37,898	35,831
Other grant	-	14,750
Big Lottery Fund - Moneywise 2	-	54,750
Jane Hodge Foundation	36,835	-
Glamorgan Voluntary Services	1,450	-
	1,097,415	1,183,966

7. CHARITABLE ACTIVITIES COSTS

	Direct costs (See note 8)	Support costs (See note 9)	Totals
	£	£	£
Community Support	619,283	62,775	682,058
Information and Advice	302,364	43,129	345,493
Ageing Well	85,516	2,791	88,307
Partnership development	80,391	5,460	85,851
	1,087,554	114,155	1,201,709

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2017	2016
	£	£
Staff costs	869,772	889,159
Other costs	217,782	241,305
	1,087,554	1,130,464

9. SUPPORT COSTS

	Salaries and expenses	Office costs	Technical support	Governance costs	Totals
	£	£	£	£	£
Community Support	54,735	790	7,250	-	62,775
Information and Advice	37,258	2,371	3,500	-	43,129
Ageing Well	1,916	-	875	-	2,791
Partnership development	-	-	-	5,460	5,460
	93,909	3,161	11,625	5,460	114,155

Salaries & expenses and office costs relate to administration carried out on behalf of operational activities. Allocation is on the basis of an estimate of staff time.

Technical support relates to the information database. Allocation is on the basis of an estimate of usage.

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2017	2016
	£	£
Auditors' remuneration	4,800	4,720
Auditors' remuneration – other financial services	660	960
Depreciation - owned assets	3,903	4,881

Auditors' remuneration for other financial services is in respect of accounts preparation assistance and ad hoc advice.

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2017 or for the year ended 31 March 2016.

Trustees' expenses
No expenses were paid to trustees during the financial year to 31 March 2017 (2016: £Nil).

12. STAFF COSTS

	2017	2016
	£	£
Salaries	880,726	916,913
Social Security	57,428	60,251
Pension Contributions	25,527	17,425
	963,681	994,589
Number of employees	53	52
Equivalent full time employees	38	39

No employee earned more than £60,000 per annum (2016: NIL).

The total key management personnel remuneration benefits paid during the year was £142,330 (2016: £138,316).

Included within staff costs are termination payments amounting to £8,430 during the year (2016: £6,314).

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - YEAR TO 31 MARCH 2016

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	126,230	-	126,230
Charitable activities			
Community Support	-	673,193	673,193
Information and Advice	-	483,724	483,724
Ageing Well	26,418	54,045	80,463
Other trading activities	1,802	-	1,802
Investment income	1,197	-	1,197
Total	155,647	1,210,962	1,366,609
EXPENDITURE ON			
Charitable activities			
Community Support	-	652,106	652,106
Information and Advice	-	499,731	499,731
Ageing Well	28,456	53,838	82,294
Partnership development	11,204	-	11,204
Total	39,660	1,205,675	1,245,335
NET INCOME	115,987	5,287	121,274
Transfers between funds	4,645	(4,645)	-
Net movement in funds	120,632	642	121,274
RECONCILIATION OF FUNDS			
Total funds brought forward	241,409	140,963	382,372
TOTAL FUNDS CARRIED FORWARD	362,041	141,605	503,646

14. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 April 2016	23,060
Additions	14,876
At 31 March 2017	37,936
DEPRECIATION	
At 1 April 2016	19,658
Charge for year	3,903
At 31 March 2017	23,561
NET BOOK VALUE	
At 31 March 2017	14,375
At 31 March 2016	3,402

15. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2016 and 31 March 2017	2
NET BOOK VALUE	
At 31 March 2017	2
At 31 March 2016	2

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

Age Concern Cardiff and the Vale of Glamorgan Enterprises Limited
Nature of business: Dormant company

Class of share:	% holding
Ordinary	100

	2017 £	2016 £
Aggregate capital and reserves	2	2

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2017	2016
	£	£
Other debtors	74	3,238
Prepayments and accrued income	226,208	134,683
	226,282	137,921

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2017	2016
	£	£
Trade creditors	26,573	21,558
Social security and other taxes	17,686	17,449
Other creditors	12,694	11,428
Accruals and deferred income	55,210	70,977
	112,163	121,412

Included within accruals and deferred income above is the following deferred income:

	2017	2016
	£	£
Deferred income brought forward	8,374	15,533
Released to SOFA	(8,374)	(15,533)
Additional income deferred in the year	36,835	8,374
	36,835	8,374

The deferred income relates to funding received in advance of service delivery.

18. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2017	2016
	£	£
Within one year	22,815	8,111
Between one and five years	4,688	-
	27,503	8,111

Operating lease payments recognised as an expense during the year amount to £43,029 (2016: £41,859).

19. FINANCIAL INSTRUMENTS

	2017	2016
Financial assets	£	£
Financial assets that are debt instruments measured at amortised cost	670,329	602,367

	2017	2016
Financial liabilities	£	£
Financial liabilities measured at amortised cost	94,477	103,963

Financial assets measured at amortised cost comprise cash at bank, other debtors and accrued income.

Financial liabilities measured at amortised cost comprise trade creditors, other creditors, accruals and deferred income.

20. MOVEMENT IN FUNDS

	At 1/4/16	Net movement in funds	Transfers between funds	At 31/3/17
	£	£	£	£
Unrestricted funds				
General fund	282,041	114,306	(17,841)	378,506
Designated fund - Investment in Information technology	25,000	(8,162)	(16,838)	-
Designated fund - Fundraising, Promotion and Marketing	40,000	(39,868)	(132)	-
Designated fund - Support to underfunded projects	10,000	(1,207)	(8,793)	-
Designated fund - Stakeholder engagement	5,000	(3,763)	(1,237)	-
Designated fund - Property Dilapidations	-	-	20,000	20,000
Designated fund - Property Fund	-	-	20,000	20,000
Designated fund - Welfare Rights	-	-	6,584	6,584
	362,041	61,306	1,743	425,090
Restricted funds				
Healthy & Active Partnership (CS)	6,476	12,930	-	19,406
Hospital Discharge Service (CS)	48,809	(1,332)	-	47,477
Community Volunteer Support (CS)	-	10,369	-	10,369
Vale Good Neighbours (CS)	-	7,459	-	7,459
Advocacy and residential care (I & A)	23,827	(2,589)	-	21,238
Placement Advisers/Discharge Support Service (I & A)	12,838	45,165	-	58,003
Welfare Rights (I & A)	659	(315)	-	344
Care Home Advocacy project (I & A)	-	1,925	-	1,925
Senior Health Shop (AW)	12,024	(6,904)	-	5,120
Moneywise 2 (I & A)	22,789	(21,046)	(1,743)	-
OPAAL project (I & A)	1,649	(1,153)	-	496
Healthy Wealthy Wise (AW)	12,534	(12,534)	-	-
	141,605	31,975	(1,743)	171,837
TOTAL FUNDS	503,646	93,281	-	596,927

20. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	182,035	(67,729)	114,306
Designated fund - Investment in Information technology	-	(8,162)	(8,162)
Designated fund - Fundraising, Promotion and Marketing	-	(39,868)	(39,868)
Designated fund - Support to underfunded projects	-	(1,207)	(1,207)
Designated fund - Stakeholder engagement	-	(3,763)	(3,763)
	182,035	(120,729)	61,306
Restricted funds			
Healthy & Active Partnership (CS)	211,848	(198,918)	12,930
Hospital Discharge Service (CS)	412,782	(414,114)	(1,332)
Community Volunteer Support (CS)	28,402	(18,033)	10,369
Vale Good Neighbours (CS)	58,452	(50,993)	7,459
Advocacy and residential care (I & A)	112,042	(114,631)	(2,589)
Placement Advisers/Discharge Support Service (I & A)	167,730	(122,565)	45,165
Welfare Rights (I & A)	26,398	(26,713)	(315)
Care Home Advocacy project (I & A)	23,412	(21,487)	1,925
Senior Health Shop (AW)	30,066	(36,970)	(6,904)
Moneywise 2 (I & A)	-	(21,046)	(21,046)
OPAAL project (I & A)	37,898	(39,051)	(1,153)
Healthy Wealthy Wise (AW)	3,925	(16,459)	(12,534)
	1,112,955	(1,080,980)	31,975
TOTAL FUNDS	1,294,990	(1,201,709)	93,281

20. MOVEMENT IN FUNDS - continued

Designated funds
Designated funds are set up by the trustees to meet the organisations plans for the future.

Investment in information technology -	This fund was set up for the purchase and maintenance of new IT equipment.
Fundraising, promotion and marketing -	This fund was set aside to promote the fundraising and marketing activities of the charity.
Support to underfunded projects -	This fund was set aside to meet any additional funding requirements of underfunded projects.
Stakeholder engagement -	This fund was set aside to assist with the implementation of the 2016 stakeholder engagement programme.
Property dilapidations -	This fund has been set aside to provide for property dilapidation costs that may be payable in the future.
Property fund -	This fund has been set aside to cover future expenditure on the property.
Welfare Rights -	This fund has been created to set aside unrestricted donations received within Welfare Rights.

Restricted funds

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

Transfers between funds
During the year the following transfers between funds took place:

- A transfer of £8,793 was made from the Support to Underfunded Projects fund to the general fund as the project deficits which had been projected for the year ended 31 March 2017 did not fully materialise.
- A transfer of £1,743 was made from the Moneywise 2 fund to the general fund when the project ended at 31 March 2017. This represents unspent funds which the grant provider confirmed could be used towards the charity's general expenditure.
- Transfers of £16,838, £132 and £1,237 were made from the Information technology; Fundraising, promotion and marketing; and Stakeholder engagement designated funds to the general fund, representing an underspend of the brought forward designations, as agreed by the trustees.

21. PENSION COMMITMENTS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in independently administered funds. The pension cost charge represents contributions paid by the charity to the fund and amounted to £25,527 (2016: £17,425). Contributions outstanding at the year end amounted to £5,130 (2016: £2,735).

22. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2017 that required disclosure.