

# Cross-Party Group Annual Report

24.06.2025

## Cross-Party Group on Older People and Ageing

### 1. Group membership and office holders

#### **Members**

Chair: Mike Hedges MS

Janet Finch-Saunders MS

Dr Altaf Hussain MS

Joel James MS

Delyth Jewell MS

Peredur Owen Griffiths MS

Sioned Williams MS

#### **External members**

- Dr Ralph Stevens, Chair, Cymru Older Persons Alliance Chair (COPA)
- Steve Milsom - Cymru Older Persons Alliance (COPA)
- Huw Bendall - Cymru Older Persons Alliance (COPA)
- Bryan Godsell – Chair, National Pensioners Convention (NPC) Wales
- Dereck Roberts – National Pensioners Convention (NPC) Wales
- Gareth Parsons – Wales Seniors Forum
- Aileen Haskell – Wales Seniors Forum
- Barry Stephens - Active Wales
- Carys Henry - Age Cymru Trustee
- Charles Carter – Age Cymru Trustee
- Dr Bernadette Fuge - President Age Cymru
- Professor John Williams - Chair Age Cymru
- Christopher Williams - Age Alliance Wales
- Rachel Bowen - Older People's Commissioner for Wales
- Andrea Cooper – Older People's Commissioner for Wales
- Faye Patton - Care & Repair Cymru
- Hannah Peeler - Care & Repair Cymru
- Katherine Evans – Care & Repair Cymru
- Andrea Nicholas-Jones – Action for Elders
- Nick Kelly – Hourglass
- Ross Saunders – Alzheimer's Society Cymru
- George Parish-Wallace – Alzheimer's Society Cymru
- Naomi White - British Red Cross
- Melanie Minty - Care Forum Wales
- Thea Brain – Care Forum Wales
- Mathew Norman - Diabetes UK (Wales)
- Paul Chappell – RNID
- Polly Winn - RNID
- Steve Amos - RVS
- Stephanie Griffith - Social Care Wales

- Neeta Baicher - BASW
- Lorraine Morgan – Jackie’s Revolution
- Jackie-Marshall-Cyrus – Jackie’s Revolution
- Jeremy Sharpe - Linking Lives UK
- Sophie Hunter – Linking Lives UK
- Dr Maria Cheshire-Allen - Swansea University
- Karin Schroeder

**Secretariat**

Ceri Cryer - Age Cymru

**2. Previous Group Meetings since the last AGM**

Minutes of meetings were prepared by Ceri Cryer, Age Cymru.

**Meeting 1**

**Meeting date:** 9 July 2024 – online meeting

**Attendees**

Mike Hedges MS (Chair)	Sophie Hunter, Linking Lives UK
Ryland Doyle, office of Mike Hedges MS	Jackie Marshall-Cyrus, Jackie’s Revolution
Ioan Bellin, office of Delyth Jewell MS	Mel Minty, Care Forum Wales
Andrea Cooper, Older People’s Commissioner for Wales	Michael Phillips, Age Cymru
Ceri Cryer, Age Cymru	Dereck Roberts, National Pensioners Convention (NPC) Wales
Heather Ferguson, Age Cymru	Dr Ralph Stevens, Chair COPA
Matthew Hawkins, Alzheimer’s Society Cymru	Prof John Williams, Chair Age Cymru
	Sam Young, Age Cymru

**Apologies**

Maria Cheshire-Allen, Swansea University	Steve Milsom, Age Cymru Trustee
Dr Bernadette Fuge, President Age Cymru	Lorraine Morgan, Jackie’s Revolution
Bryan Godsell, Chair National Pensioners Convention (NPC) Wales	Gareth Parsons, Wales Seniors Forum
	Ross Saunders, Alzheimer’s Society Cymru

**Annual General Meeting Cross-Party Group on Older People and Ageing**

The Annual Report and Financial Statement 2023-24 was approved.

The election of the Chair and the nomination of the Secretariat for the Cross-Party Group were deferred to the next meeting.

## **Cross-Party Group on Older People and Ageing**

Mike Hedges MS, Chair, welcomed everyone to the meeting

### Minutes of the last meeting and matters arising

The Minutes for the meeting held on 26 June 2023 were approved, subject to an amendment to Andrea Cooper's presentation: Health Equality Committee was amended to Equality and Human Rights Commission.

### 'What matters to you?' Fifth national survey of people aged 50 or over across Wales – Heather Ferguson, Head of Policy and Projects, Age Cymru.

This research is the fifth national survey of current experiences of people aged 50 or over in Wales since the pandemic, delivered in partnership between Age Cymru and four national older people's organisations.

We're currently in the process of finalising the final report. Over 1300 older people responded to the survey, and ages ranged from 50 to 99. 67% of respondents were female and 31% male. 29% of respondents live with a disability. 7% of people served in the Armed Forces. Responses were received from all local authorities in Wales.

The survey covers a wide range of subjects - such as health and social care, transport, representation, employment, housing, physical and mental health, what people are looking forward to, challenges, finances and more.

Physical health at 51 percent is the most highly reported challenge. The cost of living is close behind with 48% of people telling us that this has been a challenge, and the next highly reported challenge was mental and emotional health, with around 30% of responses. Access to transport has been an increasing challenge around public transport.

We've also seen an increase in people experiencing scams. 18% of older people told us that isolation and or loneliness was a challenge. 20% of older people found bereavement or grief a challenge and 27% of people told us that access to face-to-face banking has been a challenge.

The next section is health and social care. GP access has been an ongoing issue for many older people. People have continued to tell us about the struggle to get appointments. Some told us that it's put them off trying to get the care they need, which is really worrying. Some people are just waiting until the issue becomes urgent or requires an emergency response.

Similar to last year we've heard from people who have been waiting a long time to get surgery that they need to improve the health. We also heard from more people

who are now starting to pay for surgery where they haven't been able to get things available on the NHS. People did tell us that where there's good communication when they're waiting for healthcare appointments, that did improve things. While they would prefer to get their appointments sooner, that experience of being heard and connected while they're waiting does make a difference. People also talked about the difficulties they have in making and keeping appointments as they're struggling to get through on the phone, or the appointment arrived by post after the date of the scheduled appointment. There seems to be a longer timeframe for routine checks to happen with people worried about conditions worsening. Access to dentistry is quite a strong theme. Some people felt they were being treated differently because of their age.

We've heard increasingly about how people are struggling to get to hospital appointments, and GP access. About a third of people found it hard to access healthcare appointments in relation to transport.

16% of older people told us that they'd accessed or tried to access social care - either for themselves or for someone else. Those who accessed social care were more likely to be experiencing poor mental health and poor physical health. Many of the concerns we heard were on delays in accessing the help they needed and some people told us that they ended up paying for care themselves.

Some people told us about poor information and advice from social services or not being given enough information about charging arrangements - some people have been charged which shouldn't have been.

32% of respondents provide unpaid care, and more than half have increased the amount of care they provide over the last 12 months. Older carers are more likely to tell us they're not seeing family and friends, more likely to experience loneliness, and more likely to have issues with the house being in need of repairs and having physical health and emotional health as a challenge.

Around 48% of people said cost of living was an issue. A lot of what we're hearing is similar to previous years is that so many people are just on the edge of falling into serious financial difficulty, one extra bill, one extra thing they need to pay for and they're tipping over into real difficulties. 7% of respondents are currently receiving Pension Credit; in our surveys, we include extra information to encourage people to reapply if their circumstances change.

Ageism is a theme that we pick up through our survey. 11% of people told us they were discriminated at some point in the workplace due to age. 70% of respondents don't think that older people are well represented in society. Many people felt that societal views of older people are still bound up in ageism and patronising stereotypes. People also told us that they felt that public spaces were becoming inaccessible for older people, such as a lack of public toilets, benches and dropped kerbs. We also heard from some people from ethnic minority backgrounds who told

us that their voices were unlikely to be heard, whether in the public sphere, media or politics, due to both age and ethnic minority background.

67% of respondents were retired, 30% were employed, and 4% were looking for work. Some people told us that support needed in looking for paid work would be opportunities where 50+ is publicised in advertising and recruitment, and internships. We also heard from people who are unable to work due to caring responsibilities, or to disability or long-term health conditions.

Digital exclusion - while many older people are online and able to access the services they need, there's always going to be a cohort of people who aren't able to access online services and are always going to be at a disadvantage the more we move to an online first approach. People told us there's an over reliance online information and a lack of alternatives. Some told us that they don't have access to the internet or a smartphone and how important it is to access information offline.

People have told us that it's increasingly difficult to access services and support by phone, with more automated messages or getting through to someone and then being told they need to go online to find the information they need.

We've also heard more about access to banks with the closure of local banks and post offices. We've heard from people worried about being online in terms of trusting the information they see and also being scammed.

We have concerns that this is starting to create a two-tier society with reference where those who are online are accessing information and support and those offline are in a much more difficult situation.

In terms of the year ahead, 45% of people are not optimistic about the year ahead. A lot of people reflected they are worried about their finances, and access to services and support.

17% of older people find it difficult to get out and about, citing poor physical health, mobility issues, and worries about falling over. Public transport came up again as the reason that people are struggling to get back out of the communities, such as poor bus services or no bus services, unreliable infrequent services which make it difficult for people to get out and about, whether it's for medical appointments, shops or seeing friends and family. People reflected how much they valued the bus service and valued the bus passes. We also heard about an inaccessible built environment, lack of public toilets and benches.

Many people told us their main method of transport is their own car, but a lot of people did tell us that they have to rely on their car. Some people want to give up driving but feel they can't because they live in a rural area and they're really worried about being cut off.

We'd like to share our survey with members of the Cross-Party Group when it's published.

## Questions and Discussion

Mike Hedges - we talk about older people acting as carers but what about those looking after grandchildren?

Heather Ferguson - there are many older people looking after grandchildren because of the cost of childcare.

John Williams – read in The Independent that in Sweden parents can transfer part of their parental leave to grandparents – they provide an estimated £3.9bn worth of care in the UK. We should look at the Swedish model.

John Williams also noted the 10% who stated they had difficulty in accessing a pharmacy.

Sophie Hunter - re grandparents, we have seen parents getting older, as will grandparents. Some older people look after grandchildren, but it can become a strain for families. Some grandparents want to work but face workplace discrimination, but how do they challenge this.

Heather Ferguson – age is a protected characteristic, but discrimination is often overlooked in the workplace.

Andrea Cooper – the work you're doing is picking up on similar issues to ourselves. We've published the Access Denied report which is around digital exclusion, and we're in the process of producing a guide that informs older people of their rights when trying to access a GP, and I'll share the links to these.

Dereck Roberts – transport is an issue and the issue of care is not being addressed. Things will only get worse – the situation with the Port Talbot steelworks will have an impact on the local economy, but people will look after each other as best they can. Paying for care is leading to panic amongst families re top-up payments. Access to cash and bank closures also an issue. We need to educate the new MPs about these issues, so we will be sending an updated copy of our manifesto to MPs and MSs. We're also keeping our fingers crossed for the new Bus Bill.

Mike Hedges – it should be announced this afternoon.

Matthew Hawkins – we found working with people living with dementia that they have different experiences dependent on which local authority that they live in.

Heather Ferguson – what we're generally finding is that local authorities are lacking in capacity to provide support and advice. Perhaps we could have a chat sometime to compare our findings.

## Action points

Age Cymru will distribute the published survey to Group members and would be pleased if members could share further.

## **Meeting 2**

**Meeting date:** 22 October 2024 – online meeting

### **Attendees**

Mike Hedges MS (Chair)	Katherine Evans, Care & Repair Cymru
Mark Isherwood MS	Dr Bernadette Fuge, President Age Cymru
Ryland Doyle, office of Mike Hedges MS	Matthew Hawkins, Alzheimer's Society Cymru
Valerie Billingham, Older People's Commissioner for Wales	Melanie Minty, Care Forum Wales
Rachel Bowen, Older People's Commissioner for Wales	Helen Twidle, Age Cymru
Ceri Cryer, Age Cymru (Secretariat)	Professor John Williams, Chair Age Cymru

### **Apologies**

Andrea Cooper, Older People's Commissioner for Wales	Jackie Marshall-Cyrus, Jackie's Revolution
Bryan Godsell, National Pensioners Convention (NPC) Wales	Gareth Parsons, Wales Seniors Forum

### **Cross-Party Group on Older People and Ageing**

Mike Hedges MS, Chair, welcomed everyone to the meeting.

#### **Minutes of the last meeting and matters arising**

The Minutes for the meeting held on 9 July 2024 were approved.

## Annual General Meeting

### Nomination of the Chair of the Cross-Party Group on Older People and Ageing

Mark Isherwood MS nominated Mike Hedges MS as the Chair of the Cross-Party Group on Older People and Ageing. Mike Hedges MS had also received email nominations from Rhys ab Owen MS, Natasha Asghar MS, and Laura Jones MS.

### Nomination of the Secretariat for the Cross-Party Group on Older People and Ageing

Age Cymru was nominated to provide the Secretariat for the Cross-Party Group on Older People and Ageing.

### Minutes of the last meeting and matters arising

The Minutes of the meeting held on 9 July were approved.

Age Cymru's annual survey was distributed to members following the July meeting.

### Presentation by Helen Twidle, Age Cymru 'Why are we still waiting? Delays in social care in Wales'

This is Age Cymru's third annual report on delays in access to social care due to concerns we are hearing on delays in getting vital care for older people. Last year's report found increasing demand post pandemic which meant recovery and service change had been hampered. There was an additional focus this year on paying for care, and social care arrangements for hospital discharge due to concerns we are hearing through engagement and our services.

We sent in a Freedom of Information request to the 22 local authorities asking for data on how long each older person aged 55+ waited for an assessment and for care to be in place. We received 12 responses on assessment waits and 8 responses on care waits. We met with 13 Social Care staff in 11 local authorities. We included additional questions in our annual survey on access to social care and paying for social care.

The report concluded:

1. The surge in demand for social care following the pandemic in 2021 to 2022 has reduced and waiting times appear to be reducing. However, delays in access to social care are still too long. The proportion of older people that had care in place within 30 days increased slightly (81.3% in 21/22 and 83.6% in 22/23). But nearly one in four older people are still waiting more than 30 days for an assessment, and one in six waiting more than 30 days for care to be in place.
2. Efforts on social care recovery have continued, but the increasing complexity of need and future population projections means greater and quicker change is needed.

3. Communication from social services with older people and their families on the first point of contact and whilst waiting for assessment or for care packages to be implemented, needs improvement.
4. Efforts to improve support for unpaid carers need to happen faster.
5. Data collection systems are still not able to effectively report on the delays in access to social care.
6. Short-term funding arrangements mean edge of care services and lower-level support services continue to be at risk.
7. Poor advice on charging from some local authority social services, and the complexities of the charging arrangements means that some older people may be paying above the amount allowed through fairer charging, putting undue pressure on finances.
8. Poor communication around hospital discharge means older people remain in hospital longer than they need to.
9. Local authorities are increasingly providing in-house support for direct payments that may allow an increase in older people seeing direct payments as a more attractive option.

Findings of the report included asks from social care leads of Welsh Government regarding: long term sustainable funding; parity between health and social care salaries; and a way to stop the 'who pays' discussions between health and social care.

Recommendations of the report were:

1. Welsh Government, ADSS Cymru, Social Care Wales and local authorities need to work together to ensure that reporting mechanisms are able to show where positive outcomes rather than outputs are recorded and reported.
2. Local authorities should assess whether their current processes for providing initial advice and information and ongoing access to advice and information are meeting the needs of older people. This needs to include a focus on how well information is communicated and understood on fairer charging.
3. Local authorities should provide an additional focus on those individuals who are currently experiencing a wait longer than 30 days for a care needs assessment or implementation of a care package.
4. Local authorities should provide proactive support for those waiting longer than 30 days.
5. Regional partnership boards, local authorities and third sector services need to work together to improve the availability of earlier intervention and prevention support for older people.
6. Welsh Government, Regional partnership boards, health boards and local authorities should ensure that third sector funding is provided on a sustainable basis.

7. There needs to be an emphasis on learning between local authorities and good practice sharing. This will reduce the volume of work that local authorities need to undertake and help them avoid pitfalls that other local authorities have faced.

8. Welsh Government, Regional partnership boards and local authorities should ensure that the requirements of the Charter for Unpaid Carers are met.

Learning from other areas could be a better way of improving services faster, making those changes that are needed for the ageing population and those higher needs that we know are coming through.

Because unpaid carers are under such levels of stress and those services are not necessarily developing as fast as they would like to be, there is more that needs to be done to have a focus on carers.

### Questions and Discussion

Mike Hedges - are there any numbers on unpaid older carers, the over 60 caring for parents and caring for spouses and/or other members of the family? I come across quite a number of people in that in those groups who are willingly caring for their relatives because they feel that is their duty and they owe it to their parents. But it does affect their own health and well-being.

Helen Twidle - in our survey about a third of older people that said they were carers, but not everybody identifies themselves as an older carer. Wales has a higher proportion of unpaid carers than the other UK nations, which varies quite a lot from local authority to local authority. I can send over some information on that. Caring has health impacts on health and well-being – it affects people's mental well-being as well as their physical well-being. Low level support can really make a difference with that in terms of improving people's understanding of their caring role.

John Williams - one concern is about the preventative agenda. The 2014 Act does include a duty to provide preventative services. From a financial point, I think a lower investment at the early stages is actually going to save quite a bit of money later on, and more importantly it's better for the well-being of the individual.

### Any Other Business

The Cross-Party Group received an email from Simon Harris of the CMA Competition Market Authority to alert us about a press release following an investigation into unregulated providers of will writing, online divorce and pre-paid probate services. They have written to seven providers of unregulated legal services cautioning them against using particularly concerning practices such as aggressive upselling, the refusal of refunds and failing to respond to complaints. They have also issued new tailored guidance for businesses in the sector following a consultation which received widespread support from consumer bodies, trade associations and the firms offering these services. To complement the business guidance, they have also published consumer guides for people making a will or going through a

divorce. The CMA’s new guides for consumers outline the options available when choosing a will writer or a divorce service provider, including the key things people need to keep in mind when buying these services and the potential sources of help if things go wrong after purchase.

**Meeting 3**

**Meeting date:** – 25 March 2025 online meeting

**Attendees**

Mike Hedges MS (Chair)	Ceri Cryer, Age Cymru
Ryland Doyle, office of Mike Hedges MS	Katherine Evans, Care & Repair Cymru
Kelly Barr, Age Cymru	Louise Hughes, Age Cymru
Thea Brain, Care Forum Wales	Mel Minty, Care Forum Wales
Andrea Cooper, Older People’s Commissioner for Wales	Sam Young, Age Cymru

**Apologies**

Rachel Bowen, Older People’s Commissioner for Wales	Dereck Roberts, National Pensioners Convention (NPC) Wales
Jackie Marshall-Cyrus, Jackie’s Revolution	Ross Saunders, Alzheimer’s Society Cymru
Lorraine Morgan, Jackie’s Revolution	Karin Schroeder
Gareth Parsons, Wales Seniors Forum	

Mike Hedges MS, Chair, welcomed everyone to the meeting

**Minutes of the last meeting**

The Minutes of the meeting held on 22 October 2024 were approved.

Older people and advocacy – presentation by Louise Hughes, Head of Safeguarding and Advocacy at Age Cymru (presentation circulated).

There are different types of advocacy ranging from early intervention/prevention to high level needs / crisis interventions. At the heart of advocacy is the principle of self-advocacy whenever possible. Independent advocacy is crucial.

Advocacy is based in three key pieces of legislation – the Mental Health Act, the Mental Capacity Act and the Social Services and Well-being (Wales) Act, where there are requirements for people to have advocacy where they meet the criteria.

We work to a Code of Practice and a Charter. We’re independent of statutory services in our funding and the way we work.

Advocacy is about support, representation, empowerment, choices, rights, having a voice and making decisions. Advocacy is central to the Social Services and Wellbeing (Wales) Act 2014 to focus social support around people and their well-

being. Advocacy enables people to be active partners, and gives people a voice, choice and control. People must be involved in expressing their views, wishes, feelings and exploring their options.

The Code of Practice (Advocacy) sets out the requirements for local authorities to: ensure that access to advocacy services and support is available to enable individuals to engage and participate when local authorities are exercising statutory duties in relation to them; and to arrange an independent professional advocate to facilitate the involvement of individuals in certain circumstances.

We have been carrying out a longitudinal study on the availability of advocacy for older people, which we publish every two years. The latest report Advocacy Counts 9 shows that advocacy support is reaching crisis point, for both statutory and non-statutory services. People's issues are becoming more challenging and complex, and there are waiting lists for services as people need more time and more support.

There are 30 paid and 128 volunteer advocates delivering advocacy specifically to older people. There are 171 volunteer advocates working in a variety of advocacy services across Wales. The total number of older people supported across all services over the last 12 months was 7,800, a decrease of over 1,000 from Advocacy Counts 8. There were 815 fewer older people supported by advocacy services funded specifically for older people than in 2022. This is a 13% reduction. Services specifically funded for older people continue to exist in all 22 local authority areas in Wales.

Age Cymru has two all Wales advocacy projects – HOPE (Helping others participate and engage) and Dementia advocacy. Cases can be complex involving mental health challenges, digitalisation issues and access to services, issues in housing, ageist attitudes, accessing health and social care, and safeguarding situations.

### Questions and discussion

Mike Hedges MS – what's both illuminating and sad is that people often don't have anyone to speak for them; I speak with older people whose families are dispersed all around the world, so thank you for what you're doing.

Louise Hughes – we often get emails from family members from around the world who are concerned that they can't be there to help their parents.

Katherine Evans – how do referrals work?

Louise Hughes – there's a whole range of ways that people get in touch, and a huge part of our job is to make sure people know that we're here. We may get referrals from nursing staff or social work staff in hospitals. There are also open referral processes, through emailing our dementia and HOPE projects; also through the community and other services.

Andrea Cooper – how do we make older people and their families aware of advocacy and the right to advocacy? Sometimes the system can work against the role of advocates.

Louise Hughes – we visit dementia hubs, we give presentations, we hold roadshows, we've information on pharmacy bags, we provide both online and offline information, eg leaflets in libraries and GP surgeries.

Supporting the wellbeing of older care home residents - a toolkit – Kelly Barr, Arts and Creativity Programme Manager, Age Cymru (presentation circulated).

Age Cymru has been working with care homes for a number of years, through My Home Life Cymru, cARTrefu our arts in care homes project, and through Welsh Government funded projects like Tell Me More and the care home volunteer project. This year, Welsh Government has supported us to pull together all of the resources that we, and others, have developed, to create a comprehensive toolkit focused on resident wellbeing.

The toolkit is available on the Age Cymru website and bilingual hard copies have been sent out to all care homes in Wales, with a poster and a reference guide. We've also been sending out copies of Tell Me More which have been developed to support care home staff, families, friends and carers to have meaningful conversations with residents about what is important to them.

The toolkit is divided into four sections: Transition: Feeling welcome; Meaningful activities: Making someone feel at home; Purpose, significance and achievement; A good ending: What matters most. In each section there are links and search terms for useful resources, a tool to try and 'Hints and Tips' which are broken down into separate sections for staff, family and friends, and residents.

This toolkit was informed by conversations with 17 residents and 48 professionals across 20 care homes, local authorities and health boards, and draws on a huge wealth of knowledge and experience.

There are Welsh and English URLs that will take you to the hub on the website. The layout has been designed to make it easier to find information, whether you are a care home manager, a family member or carer. There are several sections: resident voice, arts in care homes, volunteering in care homes, research and My Home Life Wales.

I will focus on Resident Wellbeing today. In the Transition section, when a resident moves into a care home, we have developed two specific resources: Preserving What Matters, and Making Relationships Count.

We like to hear from care homes about how they have been using the toolkit and what works for them, and we have provided them with information on how they can contact us.

We have developed a number of films to capture the impact of person-centred care in care homes on residents, and to capture some of the big and small things that care homes do to make residents feel fulfilled. These films also raise public awareness about life in care homes and how it can be a positive experience for residents.

## Questions and Discussion

Mike Hedges MS – it's the ability to do what people want, such as the golf example, and we need to do more of that, rather than finding reasons why things can't be done. Can you share the good practice?

Kelly Barr – Covid has had a big impact regarding risk aversion in care homes. The current project finishes at the end of March, and we're looking to discuss with Welsh Government about how we can share good practice. We have had global evaluation of our arts in care home project.

Andrea Cooper – it's so important to share this work. Care homes are quite feared by a lot of people, and this work enables people to see that care homes can be a positive choice.

## Any other business

- Karin Schroeder emailed the Group about a bank branch closure in Holywell, Flintshire; the closest branch will be Rhyl or Mold, with bus times an hour away. Concerns were raised about some older people and digitally excluded people being able to access services.

Whilst the closure of banks is not a devolved issue, the Chair will write to the Cabinet Secretary for Economy, Energy and Planning to highlight the widespread issue of access to banking.

- Ceri Cryer mentioned that Age Cymru's annual survey for older people will be launched soon; details will be circulated to members. Age Cymru has presented the results of previous surveys to the Group.

**3. Professional lobbyists, voluntary organisations and charities with whom the Group has met during the preceding year**

None other than as attendees of the Group's meetings and those stated as having provided presentations at group meetings.

# Annual Financial Statement.

24 June 2025

## Cross-Party Group on Older People and Ageing

Mike Hedges MS

Age Cymru

<b>Group's Expenses.</b>	No Group expenses.	£0.00
<b>Costs of all goods.</b>	No goods purchased.	£0.00
<b>Benefits received by the group or individual Members from outside bodies.</b>	No benefits received.	£0.00
<b>Any secretariat or other support.</b>	No financial support received.	£0.00
<b>Services provided to the Group such as hospitality.</b>		
<b>Date</b>	<b>Description and name of provider</b>	<b>Cost</b>
		£0.00
<b>Total cost</b>		<b>£0.00</b>