LOVE LATER LIFE

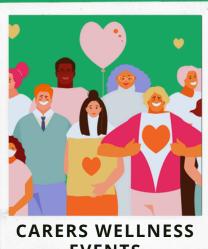
Age Cymru Powys ¦ Newsletter ¦ Winter 25/26







COST-OF-LIVING **SUCCESS**



EVENTS



SUPPORT

AND MUCH MORE INSIDE...

FREE COPY

Welcome to the Winter 25/26 Age Cymru Powys Newsletter

Season's Greetings from Age Cymru Powys! This year, as we celebrate 30 years of supporting older people across Powys, I want to thank you for being part of our valued community.

It's been another tough year with the Cost-of-Living Crisis, but together we've found strength, shared laughter, and supported each other through challenging times - especially at our Carers Wellness Events, where we've marked this special anniversary with clients and carers.

We're here for you with even more support this winter. Our new Bereavement Service offers a listening ear and practical help when you need it most. Our Home Energy Service, with new Energy Roadshows across Powys, is helping more people stay warm and save money. On pages 6-7 you'll find an inspiring interview with Michelle, our Cost-of-Living Officer, and a real-life story of how her advice helped Mr and Mrs Bryant gain over £27,500 a year in extra support.

We're excited to launch Clwb Mamwlad - a welcoming club for older members of our farming community. For carers, our Wellness Events continue to offer support and celebration - why not book now and join us? Veterans are always welcome at our Veterans MOT sessions and the new Coffee with Comrades drop-in in Newtown, especially as we honour their service this Remembrance Day.

This edition, our Ask The A-Team feature explains Attendance Allowance. Remember you can ask our Advice team about anything on your mind - our trusted advice is

impartial, confidential, free, and quality-accredited.

If you need us, please reach out. We're here for you in Powys - today, and for the next 30 years.

Gail x

Gail Colbridge Chief Officer, Age Cymru Powys



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Age Cymru Powys supporting older people across Powys

Registered charity 1174222

Company number 08212122



Social Club New connecting people aged 50+ across our Powys farming community

We are gauging interest in a new group for friendly meet-ups and activities celebrating farming life.

Enjoy social events, farming and rural heritage activities, occasional trips with others who share your interests.

Please register your interest now, as this will help us to set up this new Powys initiative.

Like the Young Farmers Club but older and bolder!



Ariennir gan Lywodraeth Cymru Funded by Welsh Government





Are you a farmer, farm worker, or retired from farming and aged 50+?



Would you enjoy opportunity to meet up with others farming community?



interested in Are you attending activities and trips on farming, rural heritage and history?

Then please get in touch with Age Cymru Powys:



01686 623707



enquiries@acpowys.org.uk



www.ageuk.org.uk/powys



Carers Wellness Events

Nov 18, 2025 COWSHACC – Oldford Lane, Welshpool SY21 7TE

Nov 25, 2025 Bowling Club, Brecon Road, Hay on Wye HR3 5DY

Dec 9, 2025 Village Hall, 1 New Row, Howey, Llandrindod LD1 5PT

Dec 16, 2025 Memorial Hall, Station Rd, Presteigne LD8 2UG

Jan 13, 2026 Hafan yr Afon, Back Lane, Newtown SY16 2NH

Jan 21, 2026 The Barn at Brynich, **Brecon** LD3 7SH

Jan 29, 2026 | Metropole Hotel, Temple St, Llandrindod LD1 5DY

FREE sessions to relax, enjoy activities, find support, and connect with other carers.



Celebrating Carers

2025 Events - 10.30am - 12.30pm 2026 Events - 10am - 3pm



Contact Age Cymru Powys to book your space











Carers Wellness Events



LOVE LATER LIFE

connecting carers

cysylltu qofalwyr

WALES







We offer immediate practical support for older people in Powys.

Cost-of-Living Crisis

Powys couple gain £27,536 every year

Mr and Mrs Bryant live in Powys. Both are in their 80s and experiencing significant health challenges: Mrs Bryant relying on a wheelchair following a stroke, and Mr Bryant battling cancer. As a result, the couple found themselves struggling with daily expenses and dwindling savings.

After a recommendation from their GP, Age Cymru Powys' Cost-of-Living Adviser, Michelle, visited the couple at home.

Michelle helped them both apply for Attendance Allowance, and also Carer's Allowance for Mr Bryant, as his wife's daily carer. These successful applications made them eligible for increased Council Tax Reduction, Housing Benefit, and also Pension Credit.

Mr & Mrs Bryant gained an extra £529.54 per week in previously unclaimed entitlements, as shown in the annual breakdown below:

Total yearly increase = £27,536.08

- Attendance Allowance X 2 = £11.481.60
- Pension Credit = £9,847.24
- Council Tax Reduction = £1,485.64
- Housing Benefit = £4,721.60
- Free TV Licence & Winter Fuel Payment

In Mr & Mrs Bryant's words...

"What a wonderful help Michelle has been to us. We wouldn't have known where to start and couldn't have done any of this on our own. We are able to socialise more now that we can afford it. We don't have to count the pennies as much and we both enjoy a few treats now."

Age Cymru Powys' Cost-of-Living Service is kindly funded by The National Lottery Community Fund Wales.



Cost-of-Living - Interview with Michelle:

From Police Officer to Advice Officer

Q: Michelle, tell us about your role?

A: I help older people in Powys access support and benefits, especially with Cost-of-Living challenges. Many don't know what they're entitled to, so I check everything via our Later Life MOT - finances, health, care, housing and more, to make sure they get the help they deserve. I also advise relatives who care for older family members. Many reach out to us because their friends or family we've supported recommend us.

Q. What kind of issues do you deal with?

A: Cost-of-Living pressures create immense stress for older people, especially with essentials like food and bills increasing and pensions are fixed. There's confusion about things like Winter Fuel Payments, changes in government policy, and taxation. Professionals can find this tricky, so it's no wonder many people feel lost. An example is Attendance Allowance - the name is confusing, leading to many people missing out on money that is rightfully theirs.



Q: Why is this service so important for older people in Powys?

A: Powys is very rural, so services are often limited and people can become isolated. Age Cymru Powys is a one-stop shop for advice so clients often come back because they know we'll take the time to help. Many older people don't want to "be a burden" to their family, so having someone to turn to really matters. Many love our home visits as they can chat to us about any worries.

Q: Which successes stand out for you?

A: Irene's story stays with me: she was 82 and struggling to cope financially on a very low income. I helped her make several successful claims resulting in an increase of £1,163 every month. That changed everything for Irene - she went from being unable to make ends meet, to being able to socialise with friends, enjoy a meal out, and buy small gifts for her grandchildren.

Q: Your advice clearly makes a big difference. What led you to this job?

A: I saw how much older people were struggling and knew my experience could help. I spent 30 years in the police, 21 with Dyfed-Powys - mostly as an offender manager. The skills transfer well: listening, navigating complex systems, and taking a multi-agency approach for vulnerable residents. Many people are worried about scams, but our advice is quality-accredited, so clients know they can trust us.

Q: What's your most important advice?

A: Ask questions - don't assume you're not entitled to anything. Last year we secured over £2 million of unclaimed benefit payments for older Powys residents - so please do call Age Cymru Powys to check.



A bereavement support service for older people 70+

Losing someone close to you is never easy. If you have been recently bereaved, or are facing bereavement, we are here to support you.

Age Cymru Powys offers this free, accessible, bespoke service for those living in rural, remote and isolated communities, where often accessing the right help can be more difficult.

We understand how grief can affect people differently — emotionally, physically and financially.

Get in touch:

- Call 01686 623707
- enquiries@acpowys.org.uk
- www.agecymru.org.uk/powys

Supporting You Through Bereavement

How we can help

Compassionate and tailored support so you don't have to face this alone

Our team offers early practical interventions to help you through the initial stages of loss.

Tailored support to meet your individual, cultural and personal needs. Step by step guide on what to do when someone dies (for example register a death).

- Emotional and practical assistance (e.g. funeral arrangements)
- Information and advice on bereavement and grief
- Advice on funeral grants and benefit entitlements
- Help identifying what matters to you & personal wellbeing goals
- Referrals to counselling, mental health support, practical services & peer support groups

Whether you need someone to talk to or guidance with the next steps, we are here

Our approach

We welcome people from all backgrounds and are committed to providing a holistic, compassionate and accessible service.

We will work with you in the way that suits you best - by phone, online, or in person.

There is no right way to feel.







Ariennir gan **Lywodraeth Cymru**Funded by **Welsh Government**





Our Services

We provide a wide variety of services including:

- Information, Advice & Later Life MOT
- Rural Advice Van across Powys
- Friendship & Wellbeing
- Dedicated Veterans Service
- Talks for Groups
- Bereavement Support Service
- Community Helpers & Advocacy
- Farming Community Support
- 50+ Forums Influencing Services
- Social Activities & Events
- Footcare Clinics across Powys
- Welfare Benefits & Cost-of-Living
- Support for Carers
- Volunteering Opportunities
- Free Home Energy Checks
- Advice and assistance to access care and support at home

To find out more please contact:

01686 623707

enquiries@acpowys.org.uk www.agecymru.org.uk/powys

Registered charity number: 1174222





COFFEE WITH COMRADES



Where stories are shared and bonds are brewed, all serving and ex-service personnel welcome.



DROP IN FOR A CUPPA!



1st Tuesday every month at Newtown Station



DISCOVER NEW HOBBIES CAMARADERIE & BANTER @ MENS SHED, PLATFORM 1



Contact: Lisa Lee, Blind Veterans UK: 07391 406579 & Gwyneth Davies, Age Cymru Powys: 01686 623707



THE ARMED FORCES
COVENANT FUND TRUST
Funded by HM Government



APPEAL

Help Age Cymru Powys reach out to our hidden heroes in Powys!

Do you know someone aged 65+ who served in the Armed Forces?

They may be missing out on specialist Veterans support and entitlements. Ask them to contact Age Cymru Powys for their free Veterans MOT.

01686 623707 / enquiries@acpowys.org.uk











Supporting our Armed Forces Community



One in 20 people living in Powys is a military Veteran, with more than half aged over 65 and a third aged over 80. Higher rates of disability among Veterans is partly due to the older age profile of former servicepeople, many of whom were conscripted through National Service.

Many Veterans across Powys are not connected to specialist Veterans' services, particularly in scattered rural communities, and may be unaware of the support available to them. Our Veterans MOT offers former service personnel a free "MOT Check-Up" – a practical review of wellbeing, housing, social connections, and finances to help Veterans make the most of later life and access services tailored to their needs.

Gwyneth Davies, Veterans Officer at Age Cymru Powys – and a Veteran herself – is encouraging others to get in touch:

"Everyone who's had a Veterans MOT has taken something positive from it – whether that's connecting with other Veterans through our social clubs, increasing their income, or linking with Veterans' services. It's vital that people in the Armed Forces community who served and sacrificed for their country are supported in later life."

Powys Veteran John Evans, who recently completed his MOT, said:

"I hadn't spoken to any Veterans' services before – I was in National Service and didn't think they were for me. But Gwyneth explained the MOT is for all ex-service personnel, and we had a good bit of banter about service life. It's helped me access support I didn't even know I was entitled to, which has made life much easier."

To book a Veterans MOT or to find out more about Veterans' services in Powys, contact Gwyneth Davies, Veterans Officer, on 01686 623707 or email enquiries@acpowys.org.uk.

Age Cymru Powys is proud to be funded by The Armed Forces Covenant Fund Trust for the Veterans MOT.







From providing an older person with advice or a helping hand, your gift could make an enormous difference to someone who has nowhere else to turn.

For more information please contact us

01686 623707

email enquiries@acpowys.org.uk

or visit ageuk.org.uk/cymru/powys

Registered charity number 1174222. Age Cymru Powys, Parkers Lane, Newtown, Powys, SY16 2LT.

To ensure your gift helps local older people, please make it clear your legacy is for 'Age Cymru Powys', registered charity number 1174222



Trusted Home Energy Handyperson Service Free of Charge for Powys Residents



Doesn't the brand-new awning on our Rural Advice Van look great?
This is thanks to generous support from J G Hale Group Ltd!

ge Cymru Powys has launched Catrefi Cynnes Plus, a two-year project helping residents aged 65+ cut bills, stay warm, and make their homes more energy efficient — all free of charge.

The service is run by a trusted local handyperson employed directly by the charity, so people can feel confident they're getting safe, impartial advice. Age Cymru Powys has been supporting older people and their carers in the county since 1995.

Funded by Energy Redress, this scheme builds on the success of a previous programme that helped hundreds last year. The new version also includes the Rural Advice Van, which takes energy advice and roadshows right into Powys' most remote communities.

George, 66, from Manafon, shared:

"I was cold at home but didn't know where to turn in case it was a scam. Having the local handyperson from Age Cymru Powys visit made me feel I could trust his advice. My home feels much warmer now, and I'm saving money every month."

Through Catrefi Cynnes Plus, older homeowners and renters can book a free Home Energy Assessment. This includes tailored advice and free kit like water tank jackets, radiator reflectors, draught excluders, LED bulbs, and more. The team can also help with switching suppliers, tackling energy problems, and checking you're getting all the financial support available.

Gail Colbridge, Chief Officer of Age Cymru Powys, said: "Living in a cold home can seriously affect older people's health. Thanks to Energy Redress, we can now reach rural communities directly with our advice van — meeting people where they are and giving practical, personal support."

Home Energy Officer Steve
Cadwallader-Jones added:
"If you know an older person
who's struggling to keep warm
or pay their bills, encourage
them to get in touch. A simple
call could make a real difference
to their comfort, health, and
energy costs this winter."

To book a free Home Energy Assessment, contact Steve Cadwallader-Jones at Age Cymru Powys.



Call: 01686 623707 enquirles@acpowys.org.uk www.agecymru.org.uk/powys

How to spot a scam

With the world becoming more digital, scams are on the rise. Below are some useful tips to help you spot scams and protect yourself.

Have you been contacted out of the blue?

Cold calls or unexpected emails or messages should raise suspicion, especially if you're asked to give personal or payment details. It's very unusual for legitimate organisations to contact you and ask for sensitive information if you're not expecting them to. If you're not 100% convinced about the identity of the caller, hang up and contact the company directly.

Have you been asked to share personal details?

Never share your personal details with anyone if you can't confirm they are who they say they are.

Scammers will often try and get valuable personal data from you, and they can use this to steal your money, or even to steal your identity. You should also be wary of anyone who asks you to pay in an unusual way.

Are you being asked to keep it secret?

It's important you can discuss any agreements with your friends, family or advisors as outside perspectives can provide valuable voices of reason. Fraudsters use grooming techniques including isolating you so that you don't tell anyone about the situation you're in and fall deeper into the scam. Asking you to keep quiet is a way to keep you away from the advice and support you need in making a decision.

Are you being pressured to make a decision?

Fraudsters often try to hurry your decision making. Don't let anyone make you feel under pressure - it's OK to take a break and think things through if you're not sure. Genuine companies should always give you time and space to make an informed decision - anyone who tries to rush you should not be trusted.

Are there spelling and grammatical mistakes?

Emails or messages littered with spelling and grammatical mistakes are a scam giveaway. Legitimate organisations will rarely, if ever, make mistakes in their emails to you because they've been put together by professionals and checked before they're sent.

If you have come across a scam, please report it to <u>Action Fraud</u> online or by calling **0300 123 2040**. If someone calls you and claims they're from your bank, asks you to transfer money or make a payment, or wants to talk about your finances but it doesn't seem quite right, you can contact your bank by calling 159. Do this from another phone in case the scammer has stayed on the line.



Are you worried about scams for yourself or someone you know? Then please do get in touch with Age Cymru Powys for free and confidential advice that you can trust. Call us on 01686 623707 or email enquiries@acpowys.org.uk



ASK US ANYTHING!

The Age Cymru Powys Advice Team offers expert, impartial and quality-accredited advice to help you make the most of later life.



"Dear A-Team, I've heard about Attendance Allowance for older people and I'm struggling more than I used to - but I don't know whether it would apply to me. Could you tell me a bit more about it please?" Margaret, 71, Dolau.

Dear Margaret,

It's concerning that over one million people in the UK are missing out on £5 billion of Attendance Allowance every year. It's a tax-free benefit for people over State Pension age who need help with personal care or supervision because of an illness or disability.

Attendance Allowance is not means-tested, so your savings or income won't affect your claim. It can help you qualify for other benefits such as Pension Credit, Housing Benefit, or Council Tax Reduction. The weekly rate depends on the help you need:

- £73.90 per week if you need help during the day or at night.
- £110.40 per week if you need help both day and night, or if you are terminally ill.

You can use the money however best supports you - whether to cover care, home support, or any other needs that improve your daily life. To apply, you can phone the DWP on 0800 731 0122 or make an application online. If you need help, we at Age Cymru Powys can guide you through the process.

We can also help you access wider support, such as help at home, or aids and adaptations to make daily life easier. Why not try our Later Life MOT? This is a practical review of your wellbeing, housing, social connections, and finances, designed to help you plan for the future and access services tailored to your needs.

Get in touch with Age Cymru Powys if you need support - we are here for you in Powys.

Do you have a question for the Advice Team?

Write to: Age Cymru Powys, Old Warehouse, Parkers Lane, Newtown SY16 2LT Email: enquiries@acpowys.org.uk Call: 01686 623707

GET IN TOUCH

We are your local independent charity supporting older people, their families and carers in Powys.



Thank you for the free energy-saving gadgets that you installed for me. My home is much warmer now and I'm saving money on my bills every month."

Dilys, 77, Llangattock



Age Cymru PowysOld Warehouse, Parkers Lane
Newtown, Powys SY16 2LT

Call: 01686 623707

Email:

enquiries@acpowys.org.uk

Website:

www.agecymru.org.uk/powys

Donate:

localgiving.org/charity/age-cymru-powys

www.facebook.com/ agecymrupowys



Every year we secure over £2 million of unclaimed benefit payments for older Powys residents.

Age Cymru Powys delivers quality - accredited advice and support, reduces poverty and social isolation, and improves quality of life.

We want everyone to be able to love later life.

We are here for you in Powys.