Comisiynydd Pobl Hŷn Cymru
Older People's Commissioner for Wales

Annual Report and Financial Statements

2025-26

An independent voice and champion

The Older People's Commissioner for Wales

The Older People's Commissioner for Wales is an independent voice and champion for older people throughout Wales.

The Commissioner wants Wales to lead the way in empowering older people, tackling inequality and enabling everyone to live and age well.

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Accessible formats

If you would like this publication in an alternative format and/or language, please contact us.

Mae'r ddogfen hon ar gael yn Gymraeg // This document is available in Welsh

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Performance Report

Within the Performance Report, I have outlined my strategic priorities and main achievements over the past year.

Accountability Report

My Accountability Report outlines the key features of how I manage the organisation and how I demonstrate good corporate governance. It consists of the following:

Financial Statements

The Financial Statements alongside supporting and explanatory notes consist of the following:

Foreword

2025-26 marked my first full year as Older People's Commissioner, and I was pleased to be able to take forward a range of work to drive change and improvements for older people across Wales, as highlighted in this report.

Older people's voices and experiences have remained at the heart of my work, captured across my research and reports, as well as through engagement events and contact with my Advice and Assistance Service. This is invaluable to guide the action I deliver and call for, influence policy and practice and enable me to respond effectively to emerging issues impacting upon older people.

As you'll see below, my work was focused across four key national objectives, which not only underpin what I deliver as Commissioner, but also provide a framework for the action required from public bodies and services to address the range of challenges and barriers being faced by older people and deliver the improvements needed:

- Older people can access the information, services and support they need;
- feel safe in their homes, communities and relationships;
- are treated fairly and their contribution is recognised; and
- can make their voices heard and have choice and control over their lives.

A crucial aspect of my work during 2025-26 was ensuring that policy- and decision-makers understand the day-to-day realities of growing older in Wales, particularly for individuals facing difficulties and those in vulnerable situations.

This included shining a light on key issues impacting upon older people's well-being and quality of life – including long-standing issues such as access to social care, poverty and delayed home adaptations, as well as emerging challenges such as digital ageism and changing demographics – and calling for meaningful change and improvements from the Welsh Government and public bodies.

Tackling ageism also remained a priority, working with partners through my 'Spotlights' project to explore the practical action public bodies should be taking to ensure people are not discriminated against because of their age. I also worked in partnership with the Open University in Wales to develop a free online training course to support professionals and the wider public to recognise and challenge ageism in different situations.

In addition, I produced helpful resources to empower older people directly and ensure their rights are protected, including a new information guide on Future Care Planning, setting out the steps we may wish to take to ensure our future needs and wishes are recognised, and an updated version of my Easy Guide to Lasting Power of Attorney, which remains one of my most popular publications.

Through my work I have also promoted the positive aspects of growing older and the huge contribution made by older people – to challenge stereotypes and assumptions – as well as the wide range of good practice, activities and support which all play a crucial role in making our communities age-friendly. Alongside this, I continued working with local authorities to support the development of age-friendly plans, activities and opportunities across Wales.

Moving forward, there are significant opportunities to deliver meaningful change and improvements for older people, building on strong foundations of legislation and policies that lead the way in many regards, and capitalising on the energy and momentum generated by a new Welsh Government.

Yet the evidence gathered through my research, engagement and day-to-day work also shows that too many older people continue to experience a gap between ambition and practice. As a result, people still find their experiences falling short of what they should be able to expect, despite the fact that many of the challenges facing older people are well understood, and the action needed to tackle them is clear.

That's why as Commissioner, I will continue to be a strong, independent voice and champion for older people, driving change and improvements through my work programme and holding public bodies to account to ensure that commitments are translated into action and older people across Wales can live and age well, with the dignity, rights and opportunities they deserve.

Rhian Bowen-Davies
Older People's Commissioner for Wales

"My vision for Wales: A country that leads the way in empowering older people, tackling inequality and enabling everyone to live and age well."

My role as Commissioner

These accounts have been prepared in accordance with the Direction given by Welsh Ministers, in accordance with the Commissioner for Older People (Wales) Act 2006, (the Act), Schedule 1 Paragraph 10 (1) (b).

The role of the Older People's Commissioner for Wales is to protect and promote the rights of older people aged 60 and over throughout Wales, scrutinising and influencing a wide range of policy and practice to improve their lives.

I provide help and support directly to older people through my Advice and Assistance service and I work to empower older people and ensure that their voices are heard and acted upon.

My remit as Commissioner

As set out in the Commissioner for Older People (Wales) Act 2006, which established the role, the Commissioner's remit is to:

- Promote awareness of the interests of older people in Wales and of the need to safeguard those interests;
- Promote the provision of opportunities for, and the elimination of discrimination against, older people in Wales;
- Encourage best practice in the treatment of older people in Wales; and
- Keep under review the adequacy and effectiveness of law affecting the interests of older people in Wales.

These statutory functions are discharged across the breadth of my work, as set out below.

Internal Organisational Values and Behaviours

Our organisational values describe the culture we want to build and the change we want to lead. They have been shaped by who we are and what we believe in.

They provide a foundation that guides how we work together and with others on behalf of older people, supporting us to act with integrity, compassion and purpose.

Our values:

- **Bold and Ambitious**
- **Adaptable and Responsive**
- **Fair and Inclusive**
- **Person-centred and Respectful**
- **Open and Accountable**

Vision and Strategy

My vision is a Wales that leads the way in empowering older people, tackling inequality and enabling everyone to live and age well.

Through engagement and consultation with older people across Wales during my first year in post, hearing directly about a range of issues and concerns, I identified four key national outcomes that need to be delivered to make this vision a reality, focused on ensuring older people:

- Older people can access the information, services and support they need;
- Feel safe in their homes, communities and relationships;
- Are treated fairly, with their contribution recognised; and
- Can make their voices heard and have choice and control over their lives.

These outcomes provide a framework for the action that must be taken by public bodies and services across Wales to respond to the range of challenges and barriers faced by older people and deliver the improvements older people want and need to see.

They also underpin my 2025-28 Strategy, which sets out my strategic objectives over the next three years:

- Driving change to make Wales a place where people can live and age well
- Empowering older people
- Changing the narrative about older people and ageing
- Through my annual work programmes, I take forward a range of action against these objectives to deliver positive change for older people across Wales.

Snapshot of the year 2025-26

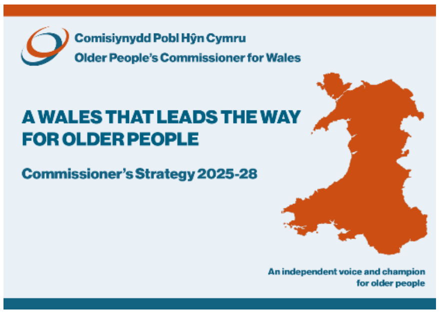
April 2025

Welcomes new Mental Health Strategy for Wales but calls for a greater focus on addressing discrimination within mental health services due to age or other protected characteristics.

Reviews approach to engagement with older people and develops updated strategy to reach out even more widely across Wales, reflecting a strong commitment to ensuring older people's voices continue to shape and inform priorities and activities.

May

Launches three-year strategy – *A Wales that leads the way for older people* – setting out the action she will take to deliver positive change for older people.



Provides evidence to the Senedd Committee Inquiry scrutinising the Bus Services (Wales) Bill, highlighting ways in which the legislation could be improved to address the barriers older people often face when using public transport.

June

Publishes report highlighting older people's experiences of growing older without children, which finds that a range of policy, legislation and practice is 'largely inadequate' in responding to rapidly changing demographics.

Welcomes announcement that Winter Fuel Payments would be restored to the majority of older people, having called on the UK Government to reverse its 2024 decision.

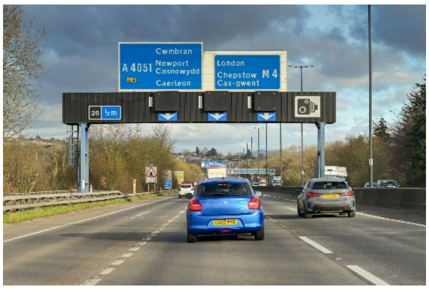
July

Delivers keynote address at Planning Aid Wales national event, calling for more meaningful engagement to ensure that the planning and design of our communities is age-friendly and supports people of all ages to live and age well.

Engages with older people and the wider public at large-scale summer events, including Pride Cymru and the Royal Welsh Show, to learn more about the particular issues and barriers older people are facing linked to their identity, personal circumstances or where they live.

August

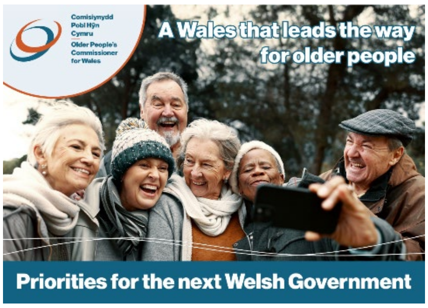
Objects to ageist proposals for mandatory eye tests for drivers aged 70+ and calls for evidence-based policy that does not reinforce assumptions and stereotypes about older people.



Meets with older people at the National Eisteddfod to learn more about their experiences of using Welsh in their everyday lives, and the barriers they face when trying to do so.

September

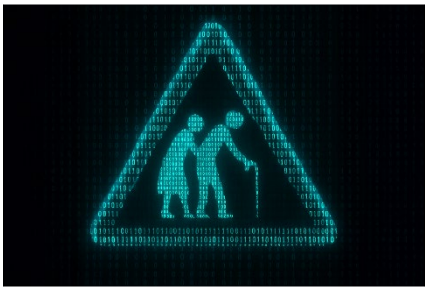
Publishes *Priorities for the Next Welsh Government*, which calls for a range of action in key areas to ensure that older people are not excluded from society and have the opportunities they need to live healthy, independent lives.



Brings together over 150 professionals and practitioners working across the public sector in Wales for a webinar event to explore the ways in which public services can be made more inclusive for individuals growing older without children.

October

Publishes *Growing older in Wales*, which examines available data and research, tracking trends over time, to provide a snapshot of people’s experiences of growing older and the inequalities they may face across key areas of their lives.



Shares findings of research with shows that older people are at significant risk of digital ageism and calls for action to prevent older people from becoming excluded as a result of this growing issue.

November

Publishes a report which lays bare the scale and impact of poverty amongst older people in Wales and calls for a range of action to ensure that older people who are struggling financially are better supported.

Invites older people across Wales to share their experiences of social care to examine whether the quality of the social care support people are receiving in Wales reflects the standards set out in policy and legislation.

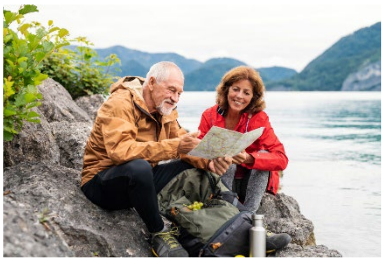
December

Brings together key stakeholders to explore how improvements in older people's oral health and dentistry could be supported by new community-based models of prevention, treatment and care.

Publishes a report highlighting how the increasing use of app-based payment systems in car parks are creating barriers that leave many older people feeling frustrated and excluded.

January

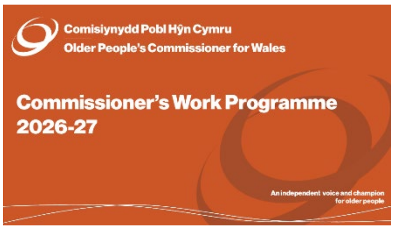
Launches *Future Care Planning,* an information guide, which provides a wide range of helpful information about the ways in which we can think about, discuss, and record our wishes for the future.



Publishes the first in a series of contributions from public service leaders and other experts working across key sectors in Wales to shine a light on the realities of ageism in a Welsh context and determine the most effective ways we can work together to ensure older people are treated fairly.

February

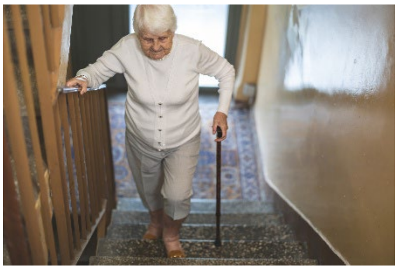
Warns that older people are at increased risk of scams relating to the Winter Fuel Payment and shares helpful information about what people can do to protect themselves.



Examines the latest evidence relating to older people's experiences and emerging issues, to determine priorities for the year ahead and develop a robust, impactful work programme that will enable positive change and further progress.

March

Publishes a report highlighting that older people in many parts of Wales are waiting over a year for crucial adaptations to be made to their homes, something that puts their health, wellbeing and independence at risk.



Hosts a roundtable event to explore the actions needed to improve responses to older people's experiences of sexual violence and abuse, bringing together key representatives working across the public and third sectors.

2025-26 in numbers

707

Number of older people supported by the Commissioner's Advice and Assistance Team

15,186

Number of individuals who visited the Commissioner's website

43,410

Number of pages viewed on the Commissioner's website

110,441

Number of X impressions (number of times posts from the Commissioner were seen)

96,144

Number of people reached with posts from the Commissioner's Facebook Page

172

Number of news items relating to the Commissioner's work

243,866,373

'Opportunities to see' news items relating to the Commissioner's work

ACCESS TO INFORMATION, SERVICES AND SUPPORT

As we grow older, we often find ourselves becoming more reliant on services and support to help us live and age well, which might include health and social care services, transport or other community-based services.

But older people frequently report barriers to accessing these kinds of services, or experiencing issues when using them, as well as difficulties finding reliable, up-to-date information – particularly if they are not online.

That's why a significant part of my work during 2025-26 was focused on capturing evidence about older people's lived experiences to ensure these are recognised, understood and responded to by policy- and decision-makers.

Older People’s experiences of social care services

I reached out to older people receiving different forms of social care across Wales to explore what’s working well, as well as where improvements are needed.

I was particularly keen to examine whether the quality of the social care support people are receiving reflects the standards set out in policy and legislation, which appears to not always be the case based on the issues and concerns raised by older people.

I worked with partners across Wales to distribute copies of my questionnaire to older people and their families (in both digital and paper formats), which enabled over 260 individuals to respond. Alongside the survey, in-depth telephone interviews took place with 27 participants, which provided opportunities to explore their questionnaire responses in greater detail.

I will publish the findings of my research in July 2026, setting out the action needed in key areas and how this might be prioritised effectively.

Older People’s perspectives on access to car parking in Wales

I examined the impact of the growing use of digital and app-based payment systems in car parks, following concerns raised by many older people that this was leaving them feeling frustrated and excluded.

My ‘Space for Everyone?’ report was based on experiences shared by older people from across Wales, as well as data requested from local authorities to provide a snapshot of the payment options and systems available in the car parks they run.

The report found that while most local authority car parks in Wales still offer a range of payment options, including cash in many cases, the perception amongst many older people that this is no longer the case is impacting on their independence, well-being and ability to take part in community life.

The report also highlighted additional barriers older people are facing – including the complexity of apps, concerns about scams and privacy, and unreliable mobile signals, often leaving people reliant on others or no longer feeling confident about parking independently.

Based on my findings, I identified a number of practical actions for local authorities to respond to the issues highlighted within my report, including maintaining a range of payment options, and improving communication to promote the availability of non-digital payments.

The report also restated the importance of local authorities undertaking meaningful engagement and consultation with older people if changes to services are being considered, in line with the formal guidance for local authorities I issued in 2024-25.

Growing older without children

I explored the experiences of people growing older without children, a group projected to grow significantly in size in the years ahead, bringing together a wide range of evidence and research focused on different aspects of people's everyday lives.

My 'Older people without children report' highlighted that while growing older without children can bring many benefits – including strong social connections and financial stability – people without children can also feel invisible, marginalised and ignored during discussions about ageing within a family-orientated society.

The report also found that many policies and services assume the presence of some form of family support, which can create barriers in terms of accessing services and support such as health and social care, transport, social activities, education and cultural activities.

The report set out the need for a range of action to address the issues identified and create services and communities that are inclusive and fit for the future – moving away from policy and practice based on outdated assumptions and recognising the needs of all older people.

To explore the findings in greater detail and the ways public services can be more inclusive for individuals growing older without children, I hosted a webinar event, which included contributions from older people sharing their lived experiences, as well as other experts. Attended by over 150 professionals and practitioners working across the public sector in Wales, the event received very positive feedback for creating a space to highlight and examine this increasingly prominent issue.

FEELING SAFE

Feeling safe – whether in our homes, communities or relationships – plays a critical role in our health and wellbeing. But many older people across Wales have concerns about their safety, particularly in certain situations, which impacts upon both confidence and independence.

My work during 2025-26 under this priority therefore had a strong focus on better understanding the risks older people face, particularly in situations where they may be particularly vulnerable, and on working with partners to identify and drive forward the action needed to strengthen support, improve responses and ensure older people are safe and protected.

Waiting times for home adaptations

I undertook research to examine why older people often face long waits for crucial adaptations to be made to their homes, increasing the risk of falls, injuries and avoidable hospital or care home admissions.

The findings were based on data from local authorities on average waiting times for works delivered through Disabled Facilities Grants (DFGs), which provide funding for home adaptations to those who qualify – often for larger scale works. I also requested additional information that would provide insights into the points in the process where delays were most likely to occur.

My analysis showed an average waiting time for DFG adaptations of 370 days (up from 207 days when the last comparable data was published in 2019), with significantly longer waits in some areas, often due to delays in assessments or the availability of local contractors.

The report also found that the systems and processes surrounding home adaptations can be complex, inconsistent and difficult to navigate, creating barriers to timely access. Furthermore, rising demand and increasing costs are placing additional pressure on local authorities and service providers.

The report sets out the need for a range of actions to address these challenges and ensure that home adaptation services are effective, equitable and fit for the future. This includes improving the quality and availability of data, updating outdated guidance and service standards, and strengthening engagement with groups who may face barriers to accessing support.

I am working with the newly established Welsh Government, as well as with local authorities across Wales, to ensure that the action required is taken forward and improvements are delivered.

Improving responses to older people's experiences of sexual violence and abuse

I brought together experts and representatives from key organisations with experience of working with older people affected by abuse to explore the ways in which responses from services could be improved when sexual violence or abuse is suspected or reported.

The roundtable event provided an opportunity to explore some of the key challenges relating this often-hidden issue, such as the complexity of cases, limited data and the understandable reluctance many individuals have to disclose abuse of this nature.

Participants also examined common issues and barriers older people may face when trying to access services and support, and how assumptions based on age can influence how practitioners approach and respond to a situation where sexual violence or abuse might have occurred.

During the event, participants identified the need for a range of action needed, focused across a number of key areas:

- Embedding lived experiences into research, planning and service delivery
- Improving data collection
- Centralising and pooling data
- Awareness raising and cultural change
- Training and service improvement

Participants made a number of commitments to support progress in these areas, including data gathering relating to the prevalence of sexual violence or abuse within certain settings and geographical locations, developing practitioner training and resources, and integrating questions about awareness of sexual violence or abuse into existing research.

I am also playing my part by working collaboratively with members of my Stopping Abuse Action Group, the Welsh Government and other key organisations to strengthen understanding, influence policy, identify good practice and support improved responses when older people are affected by sexual violence and abuse.

Making Wales a nation of Age-friendly Communities

I continued working with local authorities across Wales to support a range of action to make communities more age-friendly, providing 28 support sessions to local authorities and ageing well partnerships.

These sessions offered practical advice on developing local strategies and plans, as well as applications to join the World Health Organization's Global Network of Age-friendly Cities and Communities, which provides members with access to learning and good practice from across the world, as well as opportunities to showcase activities being delivered in Wales on an international stage.

During 2025-26, three more Welsh local authorities joined the Network, taking the total members from Wales to 12 (as of 31/03/26). This means that two-thirds of the population of Wales over the age of 60 now live in an area being recognised for its age-friendly initiatives.

Further work was also undertaken to grow and strengthen the Age-friendly Community of Practice, which provides members with opportunities to build collaborative relationships and share information and intelligence to support innovation and good practice.

FAIR TREATMENT AND RECOGNITION

Being treated fairly and with respect is fundamental to living and ageing well. Yet evidence continues to show that ageism and age discrimination remain widespread, shaping attitudes, influencing decisions and creating barriers across many aspects of everyday life – from accessing services to opportunities in employment and wider participation in society.

Older people’s experiences highlight how negative assumptions about ageing can lead to exclusion, limit opportunities and undermine people’s confidence and sense of value, despite the significant contribution older people make to their communities and to society as a whole.

That’s why a key part of my work during 2025-26 was focused on challenging ageism, strengthening recognition of older people’s experiences and growing knowledge and understanding to drive action to ensure older people are valued, included and treated fairly.

Action against ageism learning module

I worked in collaboration with the Open University in Wales to develop an online learning module designed to empower people across Wales to recognise and challenge ageism, which is often still seen as acceptable despite the significant harm it causes.

The interactive course draws on a wide range of evidence and older people's lived experiences to help participants understand the scale of ageism and its impact – both on individuals and society more widely.

The course covers a number of key areas where ageism and age discrimination are common, including access to services, employment and recruitment, and within the media and advertising.

As well as growing knowledge and understanding, the course also offers practical information about how to take action against ageism, together with links to other helpful resources and organisations that can provide information and support.

The course is primarily being targeted at staff working across the public sector in Wales, but can be accessed for free by anyone who wants to learn more about the role they can play in tackling ageism and age discrimination, and why this is so important.

The course will be shared with key public bodies and organisations across Wales when it is launched in June so it can be rolled out to their teams, and I am also exploring opportunities for the course to be included within standard internal training programmes.

Growing older in Wales: A snapshot of older people's experiences

I examined a wide range of available data and research, tracking trends over time where possible, to help ensure greater recognition of people's experiences of growing older across various key aspects of their lives.

The data highlighted through my 'Growing older in Wales' report provides important insights into the kinds of issues and barriers older people are currently facing, as well as inequalities amongst different groups and different areas, which often limit the opportunities people need to live and age well.

The report found that while later life is a time of fulfilment and empowerment for many older people, others find themselves at significant risk being left behind or excluded.

I shared the report with the Welsh Government and other key public bodies, alongside calling for action to respond to the issues identified, and continue to use the important evidence captured to support my work and calls for change.

Spotlights on Ageism

I worked in collaboration with public service leaders and other experts to create a series of published articles to shine a light on the realities of ageism in a Welsh context, increase awareness and inspire action.

The contributions paint a vivid picture of some of the challenges and barriers older people are facing within their everyday lives, drawing both on people's lived experiences and the latest research and evidence.

The series covered a number of key areas where people may face exclusion or discrimination due to their age – including mental health services, transport and the built environment – highlighting a number of common themes and issues that provide helpful insights into how the required actions might be prioritised effectively.

The evidence captured through Spotlights on Ageism will strengthen my calls for action and recommendations for public bodies, as well as supporting my wider calls for a national conversation about ageism and its impact here in Wales, with the voices of older people at its heart.

This action would provide a strong platform for raising the profile of these issues, highlighting the injustice of ageism and age discrimination, and – ultimately – changing attitudes and behaviours.

Digital ageism

I examined the impact of digital ageism on older people, publishing a report warning that this growing issue puts them at significant risk of social exclusion in an increasingly digital world.

The report highlighted how many older people face increased barriers across many aspects of their lives as a result of stereotyping, prejudice or disadvantage directed at people on the basis of age within digital contexts.

Key issues identified included the accessibility and usability of digital platforms, which often assume digital literacy or are designed with younger users in mind; discrimination within recruitment and employment; and bias within AI systems, which are increasingly being used within public services.

The report included recommendations for the Welsh Government and public services, as well as the technology sector and digital service designers, setting out the action needed to address the issues identified.

This includes greater partnership working with older people to co-design digital systems and services, creating a requirement that all publicly commissioned digital products and services meet age-inclusive accessibility and usability standards, and ensuring that digital policies account for and recognise the diversity of older people’s experiences.

VOICE, CHOICE AND CONTROL

As we grow older, we still want to have control over decisions that affect us, feel that our views are heard and responded to and that we can make meaningful choices about our everyday lives.

However, for many older people across Wales, this is not the reality. ‘Choice’ often means being offered opportunities to fit into existing support systems, while many older people are left without a voice, particularly when they find themselves in vulnerable situations, meaning that decisions are made for them, rather than with them.

Empowering older people to plan for and make decisions about their futures was therefore a key focus of my work during 2025-26, alongside highlighting the issues and barriers that can limit the choices available as we grow older.

Older people's experiences of living in poverty

I used the voices of older people, captured through a range of research and engagement, to highlight the realities of poverty in later life and the significant impact this has on people's health and wellbeing.

Also drawing on the latest available data and statistics, the report showed that 1 in 6 older people in Wales now finds themselves living in poverty, with particular groups affected more severely. Similarly, 1 in 5 older people in Wales has had to go without heating in the past 12 months, while a quarter skipped meals or ate less.

Within the report, I called on the Welsh and UK Governments to deliver a range of action to ensure that older people living in poverty are better supported, including tackling the Pension Credit 'cliff edge', establishing a new Resilience Fund for those facing severe hardship, and increasing investment in energy efficiency to reduce fuel poverty.

My report also included recommendations for local authorities, utility companies and internet service providers, focused on increasing the support available to older people through expanding existing initiatives (such as social tariffs) and building on other community-based good practice.

Guide to future care planning

I developed and launched a new guide to future care planning, responding to conversations with many older people who had told me that while they were interested in exploring how to ensure their future wishes would be respected, they struggled to find clear information about the options available.

The guide provides a range of helpful information about the ways in which we can think about, discuss, and record our wishes for the future as we grow older.

Topics that many people may already be familiar with are covered, such as making a will or organ donation, as well as less well-known arrangements, such as setting up Lasting Powers of Attorney or Advance Statements.

The guide also includes links to resources and templates that can help people with future care planning, as well as contact details for organisations that can provide useful information and support.

The guide was produced in both digital and paper formats, as well as in Audio, BSL and Easy Read versions, to ensure as many older people as possible can access its content and feel empowered to make their wishes known.

Over 2,000 paper copies of the guide have been distributed to older people in communities throughout Wales, both directly and via local partners, helping to ensure older people feel more empowered to put arrangements in place to protect their future needs and wishes.

An easy guide to Lasting Powers of Attorney

I worked in partnership with the Office of the Public Guardian to produce an updated version of my easy guide to Lasting Powers of Attorney, one of the most popular information guides produced by my office.

The guide provides helpful information about the different types of Lasting Power of Attorney (LPA), and the steps someone needs to take should they wish to put an LPA in place. The guide is written in clear, accessible language – something is hugely valued based on feedback from older people – and reflects changes to arrangements that were put in place last year.

Thousands of copies of the guide have been distributed to older people across Wales, while the accessible versions have been downloaded and viewed hundreds of times, providing crucial information and increasing awareness amongst older people and their loved ones.

Providing Advice and Assistance to Older People across Wales

"The service I received was excellent and I believe it was instrumental in securing improvements in communication with the organisation concerned. Thank you."

My Advice & Assistance Service helps older people and their representatives to understand their rights, supports them if they are having problems with public services (such as health, social care or housing) and offers assistance where someone may have been treated unfairly.

The Team provides confidential advice and assistance to older people via telephone, letter and email as well as face-to-face at engagement events.

During 2025-26, my Advice and Assistance Service supported 707 enquiries, an increase of 15% compared to the previous year. Of these, 544 were new enquiries, a 4% increase compared to 2024-25.

While a significant number of enquiries related to social care and health, the team also provided Advice and Assistance on a range of other key matters, including housing, financial affairs, transport, discrimination and suspected abuse. In many cases, enquiries relate to more than one category, reflecting the complexity of the issues my team often provide support on.

A snapshot of the specific issues raised under each category is included below:

Care

- Access to support
- Affordability and funding
- Support for unpaid carers
- Delayed assessments / timely delivery
- Digital exclusion and accessibility of services for older people.

Health

- Access to GP appointments, diagnostics and specialist health services (e.g. dentists, mental health services
- Waiting times
- Delayed hospital discharge due to lack of community care
- Impact of health funding pressures

Housing enquiries

- Poor housing conditions affecting health and wellbeing
- Shortage of accessible, adaptable and age-appropriate housing
- Risks of homelessness
- Delays and barriers to funding for home adaptations (DFGs)
- Affordability of private rental

Financial enquiries

- Rising living costs (particularly energy, food and rent)
- Debt and financial strain due to flexed or low incomes, access to face-to-face banking
- Cashless services and adequacy of state pension and financial security in later life

Community enquiries

- Closure of local amenities
- Antisocial behaviour
- Loneliness and social isolation
- Availability of community-based services within the third sector

Transport enquiries

- Barriers to safe, affordable, independent travel
- Availability of public transport services
- Service reductions and route changes
- Physical accessibility of transport
- Travel for health appointment
- Requests for information on community transport schemes

Abuse enquiries

- Financial abuse of older people (including misuse of powers of attorney)
- Domestic abuse, neglect or coercive control affecting older people
- Issues with safeguarding processes

Age Discrimination enquiries

- Issues linked to fairness, equality and rights in later life
- Ageism in public services and employment
- Older people being excluded from policy design or consultation

The Feedback from older people about the quality of the service offered by my Advice and Assistance Team during 2025-26 was very positive, showing that:

- 83% strongly agreed or agreed that they were treated with respect
- 82% strongly agreed or agreed they felt listened to
- 75% strongly agreed or agreed the advice and assistance received was helpful
- 82% strongly agreed or agreed they would recommend the Commissioner's Advice and Assistance Service.

The information and evidence captured from older people through my Advice and Assistance Service is invaluable in highlighting the challenges and barriers people are facing, as well as emerging issues that need to be addressed by policy- and decision-makers. This helps to guide my work and calls for action, as well as supporting the development of my Strategy and Work Programme.

Engagement with older people

Meeting and speaking with older people across Wales is a key part of my work, providing vital opportunities to hear directly from older people about the issues and challenges affecting their lives and, importantly, their views and ideas about how these can be tackled effectively. These events also enable me to distribute information guides and resources, alongside providing face-to-face advice and assistance to older people.

During 2025-26, my team and I visited 114 groups across Wales, enabling us to engage with over 4,000 older people from a variety of backgrounds and communities.

This engagement included visits to social and activity groups and clubs, support groups (such as those for carers and people living with dementia), extra care housing schemes and care homes. We also met with older people's forums across Wales, as well as other groups such as the Women's Institute, Men's Sheds and Merched y Wawr.

In addition, I continued to hold regular meetings with the Chairs of national older people's organisations – Active Wales, Cymru Older People's Alliance, National Pensioners Convention and Wales Senior Forum – to examine key issues, hear about the experiences of their members and share key information and updates.

I also utilise other methods to reach out and engage with older people, with a strong focus on reaching individuals who are not online. My newsletter, for example, provides updates on my work, with hundreds of paper copies distributed across Wales every quarter. Working with the media (more info below) also provides opportunities for me to highlight my position on key issues, the action I am calling for, and the issues and concerns being raised by older people and stakeholders.

I also have a strong online presence, which has enabled me to share a wide range of information and resources with tens of thousands of older people across Wales via my website and social media channels.

Engaging with stakeholder organisations

I continued to engage with a wide range of stakeholder organisations throughout Wales, the UK and more widely to influence policy and practice, highlight issues being raised by older people and share information, intelligence and evidence. This helps to ensure older people's experiences are heard, understood and responded to.

This included membership of key advisory groups and networks hosted by public bodies, as well as bringing together key organisations for roundtable and webinar events to grow understanding, influence thinking and secure commitments for action.

There has also been regular engagement with key public bodies and organisations such as the Equality and Human Rights Commission, Public Health Wales, Care Inspectorate Wales, Healthcare Inspectorate Wales, Social Care Wales, the Welsh NHS Confederation and the Welsh Local Government Association.

This has provided opportunities to highlight issues, raise concerns, call for action where necessary, and identify opportunities to work together to the benefit of older people.

In addition, I delivered keynote speeches at a variety of conferences and events, which provide opportunities to reach out to new audiences (often hundreds of people), ensure older people's voices are heard, shape discussion and debate and influence decision-making and planning.

During 2025-26, topics covered included human rights and the need for a UN Convention on the rights of older people, tackling fuel poverty, improving GP practices and transforming planning regulations to make them more age-friendly.

I also maintain partnerships and networks with key organisations working towards similar goals as me and my team, including ongoing work with members of my Stopping Abuse Action Group and a UK-wide Network of older people's organisations, such as Age UK and the Commissioner for Older People in Northern Ireland.

This supports opportunities for joined-up, strategic approaches to address key issues, and to raise concerns jointly, with a powerful collective voice.

Engaging with the Welsh Government and Members of the Senedd

Scrutinising the action and decisions of the Welsh Government, and holding them to account, is a key part of my role and during 2025-26 I raised concerns and called for improvements on a number of occasions where policies and/or practice have failed to sufficiently protect and support older people.

This included calling on the Welsh Government to:

- Work in partnership with health boards and trusts to tackle the corridor care crisis in Wales.
- Establish a resilience fund for older people facing severe financial hardship who do not qualify for other forms of support, alongside increasing investment in energy efficiency to reduce the harm caused by fuel poverty
- Provide funding to enable local authorities to proactively identify older people who may be missing out on crucial financial entitlements and support them to claim.
- Ensure older women have meaningful opportunities to make their voice heard to shape development of women's well-being hubs
- Provide longer-term investment to support the development of age-friendly communities to enable local partner organisations to plan and deliver services more effectively

Ahead of the Senedd Elections, I published my 'Priorities for the next Welsh Government' document, seeking manifesto commitments to tackle key issues affecting older people's lives and deliver services and support that respond to older people's needs effectively.

This included calls to ensure older people without digital skills are not excluded from accessing the services they need and to reduce poverty amongst older people by providing support to those who find themselves missing out due to the Pension Credit 'cliff edge'.

During 2025-26, I responded to Welsh Government consultations on a variety of issues, to ensure that older people's voices are heard and their experiences are better understood. Topics covered included quality of care services, reform of dental services, and guidance for local VAWDASV strategies.

I also held regular meetings with the First Minister, Cabinet Secretaries, Ministers and key officials to raise issues directly and press for action to tackle these.

Alongside this, I continued to work with members of the Senedd more widely, providing evidence to Committee inquiries and consultations on a range of matters, including:

- Climate Change, Environment, and Infrastructure Committee: Scrutiny of Bus Services (Wales) Bill
- Health and Social Care Committee: Inquiry into improving access to support for unpaid carers
- Finance Committee: Scrutiny of Welsh Government 2026-27 Budget
- Equality and Social Justice Committee: Well-being of Future Generations (Wales) Act 2015: Post-legislative scrutiny

I also held meetings with Leaders and Members from all parties in the Senedd to share insights into the experiences of growing older and to discuss the policies and actions needed to improve older people's lives, helping to inform debate and decision-making.

I continued to provide secretariat for the Cross-Party Group on Intergenerational Solidarity, bringing together Members of the Senedd, older and younger people, key academic researchers and practitioners, with the aim of supporting action to strengthen the bonds between generations and promote opportunities for intergenerational activities.

I also engaged with the government and politicians at a UK level where issues affecting older people in Wales related to non-devolved matters.

During 2025-26, this included responding to the UK Government's proposed Digital Inclusion Plan and providing evidence to Third State Pension Review. In addition, I continued to press the UK Government to review its decision on the Winter Fuel Payment, alongside calling for greater cost-of-living support for older people, including a social tariff for water.

Working with the media

Working with the media enables me to raise awareness about issues and concerns affecting older people, as well as providing opportunities to highlight older people's experiences, discuss the action needed to deliver change and improvements, and offer insight and comment on a wide range of policy and practice.

I maintained a strong media presence throughout 2025-26, issuing press releases and statements issued on a wide range of issues, both proactively and in response to emerging issues. I also write a monthly column focused on topical issues for the South Wales Argus, reaching an audience of thousands every month.

Media engagement during 2025-2026 led to 172 news items across national, local, and UK-wide publications, as well as radio and TV interviews. This resulted in 243,866,373 'opportunities to see' coverage related to my work during this period.

Feedback from older people shows they greatly value me raising concerns publicly about the issues affecting their lives, and having someone who stands up for their rights. Older people and their families also often contact my Advice and Assistance Service to seek help and support, having felt encouraged to do so following media coverage of an issue that resonates with them.

Looking ahead

My 2026-27 Work Programme sets out the range of action I will take forward to deliver positive change for older people in the year ahead.

A summary of the work planned for the year ahead is included below:

Reviewing the delivery of key services and support for older people

Improving access, driving up standards and ensuring rights are upheld

- Formal Reviews into Access to Mental Health Services and Advocacy Services
- Publishing findings of social care research
- Examining older people's experiences of homelessness
- Speeding up delivery of home adaptations

Influencing policy and practice across Wales and more widely

Sharing insight, strengthening practice and enabling meaningful change

- Influencing the new Welsh Government
- Enabling greater scrutiny and accountability in the Senedd
- Mapping progress on tracking digital exclusion
- Making Wales an age-friendly nation

Growing knowledge and understanding across the public sector

Improving services, tackling ageism and protecting older people's rights

- Launching ageism learning module
- Understanding the needs of neurodivergent older people
- Preventing digital ageism

Ensuring older people's voices are heard

Translating evidence into action, driving change and improving outcomes

- Engaging with older people in communities across Wales
- Life in rural Wales research project
- Spotlights on LGBTQ+ voices

You can read my full 2026-27 work programme here:

https://olderpeople.wales/commissioners-work-programme/

Review of funding and financial performance

Funding

Statutory reserves at the year-end (March 2026) were £79,000 (£105,000: 31 March 2025).

2025-26 Financial Performance

The 2025-26 Statement of Comprehensive Net Expenditure is £1,725,000 (2024-25: £1,614,000).

During 2025-26, I utilised 98.13% of the resource budget that was allocated to me by the Welsh Government. This reflects effective financial management and the efficient use of public funds, while ensuring that resources were directed towards delivering the organisation's objectives and priorities.

Summary of financial forecast

On 31 October 2024, I submitted the 2025-26 Estimate to the Welsh Government requesting a budget of £1,722,000. This was modelled on the Commissioner receiving an uplift of £41,000 (2.44%), with the risks of the continuation of a flatline budget being highlighted. The initial allocation did not account for the National Insurance increase, effective from April 2025.

In March 2025, the Welsh Government confirmed the funding allocation for 2025-26: resource funding £1,750,000 and cash funding £1,715,000.

The resource funding included £20,000 for depreciation on capital funding for the Casework Management System. As this project was not progressing, the resource funding was adjusted to £1,730,000, while the cash funding remained unchanged at £1,715,000.

In October 2025, Welsh Government confirmed in a letter a variation to the award originally issued in March 2025. The original resource budget of £1,730,000 was increased by £18,000 to cover National Insurance uplifts and by a further £10,000 in Pay Gap Funding for 2025-26, resulting in a revised total resource budget of £1,758,000.

A resource budget of £1,811,000 has been awarded to me by the Welsh Government for 2026-27, which has been fully allocated to support my ongoing work. The medium-term financial plan demonstrates that the budget continues to be under pressure, with a forecast deficit of £16,000 in 2027-28 and £38,000 in 2028-29.

Rhian Bowen-Davies
Older People's Commissioner for Wales

10 September 2026

Sustainability Report

Environmental sustainability is a key priority, and the organisation aims to make thoughtful, sustainable decisions wherever possible.

However, as a small organisation, with a leased office building, there is limited opportunities to make a significant impact. Because of this, our work to improve sustainability is focused on energy use and emissions.

Remote working

The organisation's hybrid working policy, introduced in January 2022, enables staff to work flexibly, achieve a better work life balance, and make decisions about their working environment.

Remote working has become the preferred approach for all staff, significantly reducing the organisation's carbon footprint by cutting down on commuting, minimising travel for stakeholder meetings, and supporting a shift toward paperless working.

Office space

In 2022-23, the organisation reduced its office space by over 75%, downsizing from 4,640 sq. ft. to 976 sq. ft.

This was the most significant contributor to the reduction in the organisation's carbon footprint.

Office facilities

As tenants, there is very little influence over the supply and provision of water and gas. Electricity is sourced from a 100% green energy tariff, and all lighting is provided by energy-efficient LED fixtures.

Procedures are in place for the recycling of materials, including paper, cardboard and food waste. Paper containing sensitive information is disposed of through confidential waste recycling facilities.

Environmentally responsible materials are prioritised, including recycled paper and envelopes, along with the exclusive use of eco-friendly cleaning products.

Meetings

When organising meetings with professional stakeholders, staff reflect on the most effective means of holding that meeting, taking into consideration travel requirements, which enable them to use video conferencing as a key way of engaging instead of travelling and meeting in person.

Travel

Where staff travel throughout Wales to engage with older people and professional stakeholders, they are required to determine the most environmentally friendly way of travel, such as using public transport or car sharing.

Carbon Footprint

To gain a better understanding of our carbon footprint, between September and December 2024 we partnered with a leading sustainability and carbon awareness provider to assess our emissions and deliver bespoke training to upskill all staff.

Our estimated overall total carbon emission at March 2025 was calculated to be 17.53 tCO_2e, which was considered low for a small organisation.

While we were unable to calculate our estimated carbon emissions for 2025-26, we expect them to remain similarly low as our working practices have not changed.

Education

The bespoke training module, developed and delivered by the leading provider of sustainability awareness, was completed by all staff in Q1 of 2025-26.

Offset of carbon footprint

In recognition of the negative impact that carbon emissions continue to have on the planet, a donation is made at the end of every financial year to offset the organisation's carbon emissions. The money is used to support projects around the world that reduce carbon emissions through avoidance measures and clean/renewable energy generation.

Monitoring

The Sustainability Policy was reviewed during March 2026, and an updated policy and action plan was implemented.

Rhian Bowen-Davies
Older People's Commissioner for Wales

10 September 2026

Accountability Report

My Accountability Report outlines the key features of how I manage the organisation. This section contains:

- My Corporate Governance report, which contains details of how I demonstrate compliance and robust corporate governance.
- My Remuneration and Staff Report, which provides information on senior management
- remuneration, my fair pay disclosure and information relating to other employment
- matters.
- The Audit Report, which contains the final audit opinion on the financial statements from
- our auditor.

Corporate Governance Report

Information on my governance structure, including my Senior Leadership Team and my Audit and Risk Assurance Committee, is reported in my Governance Statement on pages 44 to 51 and set out on my website.

Website link: Audit and Risk Assurance Committee

The Director's report

The role of the Commissioner

The Commissioner's role and statutory powers are defined by the Commissioner for Older People (Wales) Act 2006 and accompanying Regulations.

The Act outlines the action that the Commissioner is able to take to ensure that the interests of older people are safeguarded and promoted when public bodies discharge their functions and the assistance the Commissioner may provide directly to older people.

As a Corporation Sole and Accounting Officer, I am personally responsible for directing and managing the organisation. I am independent of Welsh Ministers and responsible for setting the strategic direction of my office.

Deputy Commissioner

In accordance with the Commissioner for Older People (Wales) Act 2006, (the Act), Schedule 1 Paragraph 4 (3), I am required to appoint a Deputy Commissioner. The Deputy Commissioner may discharge the functions of the Commissioner during a vacancy in the office of Commissioner or at any time when the Commissioner is for any reason unable to act.

Kelly Davies, Chief Operating Officer, is the appointed Deputy Commissioner.

Raising concerns

In November 2016, the role of Commissioner became a ‘prescribed person’ under the Public Interest Disclosure Act 1998 (PIDA) for matters relating to the rights and wellbeing of older people in Wales. The Public Interest Disclosure Act 1998 (PIDA) protects employees who blow the whistle, provided that the worker making the disclosure reasonably believes that it falls within the remit of the Commissioner and that the information disclosed and any allegations contained in it are substantially true.

PIDA does not require my office to investigate every disclosure received as I can only investigate disclosures that fall within the scope of my statutory functions and within the parameters of my statutory powers.

During 2025-26, no concerns have been raised as a result of being a ‘prescribed person’ (2024-25: nil).

Welsh language

Since 25 January 2017, I have committed to comply with the Welsh Language Standards, as set out by the Welsh Government under Section 44 of the Welsh Language (Wales) Measure 2011.

The Welsh Language Standards set out a number of ways in which I must provide and promote services through the Welsh language and facilitate and encourage its use in the workplace.

During 2025-26, I have complied with all Standards and have continued to demonstrate my commitment that the English and Welsh language will be treated on a basis of equality.

During 2025-26, one complaint was received under the compliance of the Welsh Language Standards complaints policy (2024-25: nil). The complaint was upheld and learning from the review has been taken forward.

On 31 March 2026, I employed 18 members of staff. The Welsh Language Survey was conducted during March 2026, which asked staff to self-assess their skills using a matrix of proficiency in Listening, Reading, Writing and Speaking. All members of staff and I responded to the survey. The results showed that 55% of the organisation class themselves as proficient Welsh speakers, a small 4% decrease from the previous year.

I continue to provide opportunities during work hours for all employees to receive Welsh language training, fully funded by the organisation. During 2025-26, one member of staff took advantage of this opportunity.

Strategic equality plan

As an independent voice and champion for older people across Wales, I work to promote equality in all aspects of older people’s lives.

Many of the issues faced by older people are underpinned by inequality and a failure to recognise and uphold their rights.

Understanding older people's lived experiences in all their diversity is crucial to ensure support and services meet people's needs.

Following an engagement and consultation period, the Strategic Equality Plan for 2024–2026 was published in April 2024, which set out the actions that will be taken over a two-year period to further advance equality, diversity, and inclusion within our external and internal work.

The Plan covers a two-year time frame to enable the transition of Commissioners. A four-year Strategic Plan (2026-30) will be published in 2026.

The following objectives have been set for 2024-26:

- The Commissioner will promote an internal culture that is welcoming and supportive, ensuring equality of opportunity for all employees.
- The Commissioner will increase the awareness and reach of the Advice and Assistance Service.
- The Commissioner will strengthen engagement, communication, and involvement with older people with protected characteristics to ensure that their voices inform wider work.
- The Commissioner will continue to ensure that the experiences of older people influence and inform public services and systems, as well as planning and practice.

The 2025-26 progress report against these objectives will be published by 30 September 2026.

Pension arrangements

My directly employed staff and I are eligible for membership of the Principal Civil Service Pension Scheme. Further details are set out in the Remuneration and Staff Report.

Payment policy

I aim to comply with the Welsh Government's Prompt Payment Policy. The target is for payment to be made within 30 days of receipt of invoices not in dispute for goods and services received.

Payment performance for the year averaged 96.89% paid on time (94.1% in 2024-25). No interest was paid in respect of overdue payments.

Information Governance

In recognition of the vital importance of managing security risks pertaining to data management,

in January 2026 my organisation gained recertification for IASME (Information Assurance for Small and Medium Enterprises) Level One accreditation, which will support the Cyber Essentials Plus accreditation that my organisation already holds.

The protection of personal data is especially important, and during the year I have continued to work to ensure our compliance with data protection legislation including the General Data Protection Regulations (GDPR) and the Data Protection Act 2018.

Arrangements have been put in place to safeguard the security of information. This includes personal data held relating to enquiries made on behalf of individual older people in Wales, and evidence gathered by me in the carrying out of my functions. In 2025-26, there were no internal data security incidents (2024-25: 0).

During 2025-26, I received three requests for information under the Freedom of Information Act 2000 (2024-25: 4). All requests were responded to within the prescribed timescales.

I did not receive any Subject Access Requests, (2024-25: 0).

Registers

I publish details of my own expenses, both direct and incurred on my behalf, on a quarterly basis on my website. My expenses are reviewed by my Audit and Risk Assurance Committee at every meeting.

Website link: Commissioner's Expenses

I maintain a register of all gifts and hospitality, both accepted and declined, in the course of official duties. This is updated quarterly and published on my website. This register is reviewed by my Audit and Risk Assurance Committee at every meeting.

Website link: Gifts and Hospitality Register

Conflicts of interest

As part of their terms of appointment, all employees and members of my Audit and Risk Assurance Committee are required to adopt the Nolan Principles of Public Life. These principles, together with my corporate values and culture, underpin my Code of Conduct, which employees and Committee members must complete and keep up to date.

The Code of Conduct sets out that all employees and members of my Audit and Risk Assurance Committee take steps to avoid conflicts of interest, by registering and declaring any conflicts between personal interest and the work of the Commissioner as they arise.

A register of Financial and Other Interests of Committee members and Directors is available on my website.

Website link: Register of Interests

Related party transactions

During 2025-26, neither myself, nor other members of my Senior Leadership Team or Audit and Risk Assurance Committee, or any of their families, were involved directly or indirectly in any transactions with the office, apart from normal salary payments and expense claims.

Audit arrangements

These Accounts are audited by the Auditor General for Wales in accordance with paragraph 12 of Schedule 1 of the Commissioner for Older People (Wales) Act 2006. The cost for the audit of the 2025-26 accounts is £21,085 (£19,000: 2024-25). No additional non-statutory audit work was incurred during 2025-26 (£nil: 2024-25).

During 2024-25, I undertook a joint tender for internal audit services with the Public Services Ombudsman for Wales, the Children's Commissioner for Wales, the Future Generations Commissioner for Wales and the Welsh Language Commissioner. A three-year contract was awarded to TIAA Ltd, which commenced in April 2025, with an option to extend by a further two years.

Events occurring after the reporting period

No significant events occurred between the year end and approval of these accounts.

Disclosure of relevant audit information

As Accounting Officer, I am aware that there is no relevant audit information of which our auditor is unaware and I have taken all necessary steps to ensure that I am aware of any relevant audit information, and to establish that the auditors are also aware of this information.

Rhian Bowen-Davies
Older People's Commissioner for Wales

10 September 2026

Statement of Accounting Officer's Responsibilities

In accordance with the Commissioner for Older People (Wales) Act 2006, (the Act), Schedule 1 Paragraph 10, I must:

- Keep proper accounting records; and
- Prepare accounts in respect of each financial year in accordance with directions given, with the consent of the Treasury, by the Welsh Ministers.

These accounts are prepared on an accruals basis and must give a true and fair view of the state of affairs of the Older People's Commissioner for Wales and of its income and expenditure, Statement of Financial Position, and cash flows for the financial year.

In preparing the accounts, I am required to comply with the requirements of the Government Financial Reporting Manual and in particular to:

- observe the Accounts Directions, including the relevant accounting and disclosure requirements, and apply suitable accounting policies on a consistent basis;
- make judgements and estimates on a reasonable basis;
- state whether applicable accounting standards as set out in the Government Financial Reporting Manual have been followed, and disclose and explain any material departures in the accounts; and
- prepare the accounts on a going concern basis.

In addition, I can confirm that the Annual Report and Accounts as a whole is fair, balanced and understandable and I take personal responsibility for the Annual Report and Accounts and the judgements required for determining that it is fair, balanced, and understandable.

The First Minister has appointed me as Accounting Officer of the Older People's Commissioner for Wales. The responsibilities of an Accounting Officer include responsibility for the propriety and regularity of the public finances for which the Accounting Officer is answerable, for keeping proper records and for safeguarding the Commissioner's assets as set out in the memorandum - 'Managing Public Money' - published by HM Treasury, and 'Managing Welsh Public Money', published by the Welsh Government.

As the Accounting Officer, I have taken all steps that I ought to have taken to make myself aware of any relevant audit information and to establish that the Wales Audit Office's auditors are aware of that information. As far as I am aware, there is no relevant audit information of which the auditors are unaware.

Governance Statement

Responsibilities

This Governance Statement sets out the basis of the statutory duties of the role of the Older People's Commissioner for Wales, the way in which the discharge of my duties is governed and managed, and how I, as Commissioner, maintain accountability for both my actions and those of the organisation.

Role of the Commissioner

The statutory office of the Older People's Commissioner for Wales was established as a Corporation Sole under Section 1 of the Commissioner for Older People (Wales) Act 2006. (COP (Wales) Act 2006).

My responsibilities as Accounting Officer are set out in the Statement of Accounting Officer's responsibilities.

As Accounting Officer, I am responsible for establishing and maintaining appropriate arrangements for the management and control of resources, including sound governance arrangements and the identification and management of risks and opportunities.

As a Corporation Sole and the Accounting Officer, I hold personal responsibility for directing and controlling the organisation. However, section 5 of the COP(W) Act 2006 states that the "function of the Commissioner may be discharged on their behalf by any person including any member of their staff, to the extent authorised by the Commissioner". I have therefore established a Scheme of Delegation through which pre-determined members of my team can assist me in the discharge of my statutory duties. This Scheme of Delegation does not in any way diminish my accountability as the Accounting Officer.

As I have no Corporate Board as might be typically found in other public bodies, I have an Audit and Risk Assurance Committee (Committee) to support me by providing assurance regarding the governance of the organisation including risk management, and the propriety and regularity in the employment of public finances.

I am independent of Ministers and, subject to the COP (Wales) Act 2006, responsible for setting the strategic direction of my office.

I am accountable to the Senedd Cymru for both my actions and those of my office. The Public Accounts and Public Administration Committee can scrutinise my annual report and accounts and the efficiency and effectiveness of how I employ the resources that are provided to me for the discharge of my statutory duties.

Governance Structure

My governance structure consists of a Senior Leadership Team (SLT) and an Audit and Risk Assurance Committee (ARAC).

Under the Commissioner for Older People (Wales) Act 2006, I must nominate a Deputy who may exercise the Commissioner's statutory duties if the office is vacant or should I, at any time, be unable to discharge my duties. My nominated Deputy is Kelly Davies, who is also the Chief Operating Officer.

Senior Leadership Team

I have established a Senior Leadership Team to ensure an integrated approach to risk management, governance, performance monitoring and identification of necessary remedial action. During 2025-26, the Senior Leadership Team consisted of the Chief Operating Officer (and Deputy Commissioner), the Director of Policy, the Head of Finance and Resources, and myself.

The Head of Finance and Resources left the organisation on 30 September 2025. The role was replaced by a Head of Finance, who is not a member of the Senior Leadership Team. Responsibility for the resources function moved to the Chief Operating Officer.

As a group, the Senior Leadership Team met monthly and additional meetings were held to discuss items that carried a significant degree of operational or strategic risk. The responsibilities of the Senior Leadership Team are detailed within the Terms of Reference, but broadly we:

- Support the development of the organisation's strategic aims and annual work programme;
- Assess the overall performance of the organisation against the objectives set out in the work programme and delivery of the Strategic Plan;
- Allocate, in an efficient and effective way, my organisation's resources to achieve those aims and objectives;
- Assess and manage risk and opportunities; and
- Ensure that the organisational values and behaviours drive the culture of the organisation

As Commissioner, I remain accountable for any decisions made.

Audit and Risk Assurance Committee

I have an independent Audit and Risk Assurance Committee to support me, as Accounting Officer, in monitoring and reviewing the comprehensiveness and effectiveness of my corporate governance framework, including financial management and audit and arrangements for internal control, including risk identification and management systems.

Governance Framework

My Senior Leadership Team and Audit and Risk Assurance Committee provide me with assurance on my governance framework and assist me in discharging my statutory functions in a manner consistent with the principles appropriate to a Corporation Sole within the UK Corporate Governance Code and the Good Governance Standard for Public Services, i.e. consistent with the high standards expected from a publicly funded body.

Additional assurance is provided by internal audit (TIAA Ltd.) and external audit (Audit Wales).

Good corporate governance is fundamental to any well-managed organisation. The governance framework within which I operate is underpinned by key systems, policies and processes through which the organisation is directed and controlled.

These internal control systems operate in a cohesive manner, reflecting the importance of an integrated approach to governance and control. They can only provide reasonable, but not absolute, assurance of effectiveness. These controls are designed to ensure that the risks that I face as the Commissioner remain within the risk tolerance levels that have been identified in the Risk Management Strategy.

My Audit and Risk Assurance Committee and Senior Leadership Team agree to abide by my Code of Conduct and notify me in real time of any changes in their business interests, which is formally noted during the quarterly Committee meeting. This ensures that potential conflicts of interest, including risks to my independence, are identified on an ongoing basis and appropriate action is taken to mitigate them. The register of interest is published on my website.

Committee Membership

I appoint Committee members for an initial four-year term, which can be extended for up to another four years.

The skills mix of the committee members continues to be reviewed to ensure that the members have the cumulative diversity, skills, knowledge and experience to scrutinise the organisation's overall governance and internal control structures and procedures.

The Committee meetings during the year provide additional context and knowledge with which to assist me in discharging my statutory functions.

During the year, the membership was as follows:

- Claire Bevan, term commenced April 2020 and was subsequently appointed as Chair in April 2022;
- Julia Evans, term commenced January 2019 and ended in October 2025;
- David Powell, term commenced in April 2020;
- Chris Knight, term commenced in April 2022 and extended for two years in March 2026; and
- Sian Richards, term commenced in January 2024.

The Committee has considerable experience of public and third-sector organisations in Wales. Committee members are all independent and therefore do not provide work to me in any executive capacity.

Committee meetings

During 2025-26, formal Committee meetings were held quarterly in April, July, September, October, and January. Sian Richards provided apologies for the April 2025 meeting, and David Powell provided apologies for the January 2026 meeting, and their comments and contributions were provided to the Chair in advance. Full attendance from other members, including representatives from Internal and External Audit, was recorded.

The September 2025 meeting was held to consider and approve the 2024-25 Annual Report and Accounts.

In addition to the formal Committee meetings, the Committee also meets informally. During 2025-26, informal sessions were held immediately following the formal session. These sessions provide the Commissioner with an opportunity to further utilise the Committee's varied expertise and hold in-depth discussions on specific operational and strategic areas that carry a high degree of risk. The sessions also provide the Committee with the additional context and knowledge with which to assist the Commissioner in discharging her statutory functions.

The focus of the Committee

The Committee operates within formal terms of reference, which are based on best practice guidance issued by the Treasury.

In line with the Terms of Reference, during Committee meetings, Members were presented with quarterly reports on Strategic Risk, Organisational Health, Governance, Communications, Finance and Cyber-Security, as well as a Balance Scorecard, which provides an overview of all key governance data.

At each meeting, the Committee is provided with an overview of my expenses and the gifts and hospitality register, with no concerns being raised during the year.

During the year, the Committee commented and advised on the Risk Management Strategy, Raising Concerns Policy, and Grievance Policy.

The Committee has also assessed the effectiveness of Internal and External Audit; received assurances from Internal Audit on the Commissioner's key governance systems; received updates on the Commissioner's work programme; reviewed the Commissioner's Financial Estimate for 2026-27 and the 2024-25 Annual Report and Accounts.

The minutes of the Committee meetings are published on my website to provide greater transparency to my governance arrangements.

Committee's review of the effectiveness of the Governance Framework

The Audit and Risk Assurance Committee presented its annual report in April 2026, which summarised its conclusions from the work it had undertaken during 2025-26. Within the report the Committee provided me with assurance on the following areas of my governance framework. They confirmed that:

- the risk assessment and risk management arrangements appear to be robust and
- operating effectively within a clear policy framework;
- financial reporting is consistent with the requirements of the Government's Financial Reporting Manual and reports are prepared in accordance with appropriate accounting policies;
- its strategic reviews of the risk register suggest that the internal control framework is operating effectively and has been strengthened by the inclusion of the stated risk appetite for each risk on the register;
- the broader governance arrangements for identifying and reporting fraud and money laundering are robust and in line with good practice;
- cyber security arrangements are robust and further assurance has been provided through obtaining external certification with Cyber Essentials and IASME Level 2; and
- the internal and external auditors provide positive contributions at Committee meetings.

For 2025-26, the Committee consider that, based on the findings of the auditors and its own observations, it can provide me with a substantial level of assurance that the arrangements in place remain appropriate and continue to operate effectively.

Appraisal of the Committee's Effectiveness

The Committee appraises its own effectiveness and operations each year. Annual reviews were completed by the Chair with the other members of the Committee. Following these meetings, the Chair and I discussed her performance and that of the Committee. As a result of these discussions, the Committee has concluded that it continues to operate effectively, noting that both the Chair and I can confirm the commitment of the members and provide assurance on the effectiveness of the Committee and the wide range of skills and experience that members bring to the Committee.

In addition to the appraisals between the Chair and Committee members, my internal auditors (TIAA) biennially undertake an independent review of the Committee's effectiveness. This review involves discussions with the Committee members.

The Chair and Committee members appraisal took place during March 2026 and Committee members commented that:

- They welcomed the openness, transparency and respect between the Commissioner, the Commissioner's staff, and the Members, with positive engagement with ARAC members.
- They have significant respect for the Deputy Commissioner/Chief Operating Officer for the leadership and professional approach, with a positive transition of Commissioners and other senior roles in the organisation.
- They feel well supported and receive good quality information and timely responses to any questions raised.
- They have a professional relationship with internal and external auditors and welcome the additional reports and information provided.
- They feel there is high standard of governance and identification and mitigation for risk
- Management, which has been strengthened with clarity of risk appetite.
- There is good governance with a wide range of members skills and experience.
- Members are clear of their roles, responsibilities, skills and experience that they bring to ARAC, and Members are involved in the review of the skill set that the Commissioner requires, ensuring the right balance of support and advice is maintained and enhances the diversity of the Committee.

It is my view that the Committee operates effectively and adds value to the systems of internal control and my wider strategic priorities.

Internal Audit

The role of internal audit is to provide independent and objective assurance on risk management, controls and governance. The assurance given by internal audit is a key element of the governance framework and is one of the key sources of assurance that my Audit and Risk Assurance Committee and I require.

The Strategic Risk Register informs the focus of internal audit's work and provides the evidence upon which the annual assurance statement on internal control is based.

As the Commissioner's internal auditors, TIAA provides independent and objective assurance on risk management, controls and governance.

During 2025-26, TIAA utilised 20 days on a programme of internal audits and their annual report concluded that “TIAA is satisfied that, for the areas reviewed during the year, the Older People’s Commissioner for Wales has reasonable and effective risk management, control and governance processes in place.”

This audit opinion was supported by the assurance and advisory reviews that were delivered during 2025-26.

Audited Area	Assurance Provided	Action Points
Risk Management – Mitigating Controls	Substantial	No action points raised
Absence Management and Staff Wellbeing	Substantial	No action points raised
Procurement and Contract Monitoring	Substantial	One routine action point
Key Financial Controls	Substantial	No action points outstanding

The Committee was pleased to note that the Internal Audit Annual Report reflects the assurance levels of the reports received during the year, which demonstrates the robustness of the governance of Strategic Control, Risk Management and Financial Systems.

Risk Management

The risk and internal control framework are underpinned by the Risk Management Strategy and forms a key strand of the internal control and corporate governance framework.

The risk framework complies with the main principles outlined within HM Government Management of Risk Principles and Concepts (Orange Book), considering the organisation’s size, structure and needs. There have been no reported departures from the Orange Book.

The Risk Management Strategy acknowledges that it is not possible to eliminate all risks but, through the Strategic Risk Register, risks are recognised, managed and reduced to an acceptable level.

The Strategy also notes that whilst I am accountable for all risks, staff also have a role in identifying new potential risks and using the appropriate mitigating actions to reduce or eliminate risk.

Any threat or opportunity that has a sizeable consequence on any of the areas listed below are carefully considered by a member of the Senior Leadership Team prior to being taken. Where there is a potential significant impact, it will be referred to me as a strategic risk before any decisions are taken. These areas are:

- An adverse consequence on the interests and wellbeing of older people or an individual older person;
- An adverse consequence on the delivery of organisational objectives;
- Undermining the independence of the Commissioner;
- Action or potential action resulting in fine or criticism by regulatory bodies;
- Action or potential action resulting in financial loss; or
- An adverse consequence on the reputation of the Commissioner.

The cause, effect, controls and planned action to address risks within the risk register are monitored and formally reviewed monthly by the Senior Leadership Team to ensure that the organisation continues to adapt to the changing environment and that all live risks are effectively managed.

The Strategic Risk Register is also formally reviewed at the quarterly Audit and Risk Assurance Committee meeting where Committee is presented with an up-to-date Strategic Risk Register, the scoring matrix and a cover paper that details the changes in risk scoring and mitigating actions over the past quarter, as well as reasons for these changes.

There are 11 standing risks on the Strategic Risk Register, which reflect the challenges in the context of a rapidly changing environment.

In addition to the 11 standing risks within the Strategic Risk Register, there is also discussion at SLT meetings that focuses on events for monitoring or potential future issues that are being actively managed but have not yet been recognised as strategic risks. There were no new risks escalating from these discussions to become recognised as a strategic risk.

I have a positive approach to risk management, which means that I am not averse to taking managed risks. However, I do not tolerate a high level of risk that would lead to a failure to comply with governance, statutory duties and legal requirements.

In April 2025-26, the risk register template was updated to ensure that risk appetite is linked to each risk description, using the scale of Averse, Minimalist, Cautious, Open and Eager (the recommended Orange Book scale), and that all risks reflect my Strategic Plan 2025-28.

The Risk Management Strategy was also updated to reflect these changes.

Raising Concerns

I have a well-established Raising Concerns Policy, which details how members of staff can whistle blow if they suspect wrongdoing or dangers at work. The internal identification of wrongdoing is a critical component of managing corporate risk and contributes to effective governance.

If my staff or others raise concerns about the organisation that cannot be easily resolved, I have in place appropriate governance measures that include a Raising Concerns Policy and a Complaints Policy. Any issues raised relating to my role are referred to the Chair of the Audit and Risk Assurance Committee.

New starters are informed of the policy during their induction and during 2025-26 the Chief Operating Officer updated staff on the current policy.

During 2025-26, no concerns were raised to me nor the Chair of Committee under my internal Raising Concerns policy (2024-25: 0).

During 2025-26, there were no formal external complaints made under the Complaints Policy (2024-25: 0).

Review of Effectiveness

I will continue to monitor, maintain and, where appropriate, enhance the governance framework to ensure that it continues to meet my assurance needs.

As Accounting Officer, I have a legal duty to effectively manage public resources and as a result I continuously review the effectiveness of my governance framework. This review is informed by the work of internal audit, my Senior Leadership Team, assurances provided by my Audit and Risk Assurance Committee and comments made by external auditors (Audit Wales), as contained in the management letter and other reports.

Commissioner's Opinion on Governance Statement

I have considered the evidence provided in this governance statement and it is my view that:

- the overall governance and internal control structures and procedures have been appropriate to support my functions and priorities;
- they have been in place during this financial year; and
- have continued to work effectively up to the date of publication of this document.

The above governance framework has been in place for the year ended 31 March 2026 and the statement is prepared in accordance with Treasury guidance.

Rhian Bowen-Davies
Older People's Commissioner for Wales

10 September 2026

Remuneration and staff report

Remuneration Policy

My salary as Commissioner is set by Welsh Ministers in accordance with Schedule 1(3) of the Commissioner for Older People (Wales) Act 2006. My contract differs from other public office holders as it does not allow for inflationary cost of living increases, incremental awards or bonuses. I am eligible to join, and have joined, the Principal Civil Service Pension Scheme.

I set the salaries of directly employed staff through my pay and reward strategy and incremental increases to staff salaries are awarded in line with contractual terms and conditions. In deciding if a pay award should be awarded to staff, I consider affordability within my existing and known budget, inflation and the pay awards offered by the Welsh Government and Welsh Government Sponsored Bodies. After considering these factors in 2025-26, an inflationary cost of living pay-award increase of 3.75% was awarded to all staff (5% was awarded in 2024-25).

To work towards pay parity across the public sector, I have committed to ensuring that the annual salaries of my team, up to and including Band E, align to the minima pay point on each of the Welsh Government's pay scales.

Service Contracts

Permanent staff appointments are based on merit and conducted through fair and open competition with individuals appointed on terms and conditions established by me. Staff are not members of the Civil Service but are entitled to membership of the Principal Civil Service Pensions Scheme.

Upon my appointment in September 2024, the term of the Older People's Commissioner for Wales role was fixed for a period of seven years, without an option to extend, in line with the other Commissioners in Wales.

Unless otherwise stated, staff covered by this report hold open-ended appointments. There is no mandatory retirement age, although Civil Service Pension Scheme rules on earliest pensionable age will apply.

I have in place mechanisms for performance appraisal to ensure that the contribution of individual employees is monitored at all stages of their employment with the organisation. I have implemented an organisational development programme to enhance capability and improve overall performance levels.

Early termination of employment, other than for misconduct or resignation, would result in the individual receiving compensation as set out under the Civil Service Compensation Scheme.

No members of staff left the organisation under the Civil Service Compensation Scheme during 2025-26.

Remuneration (including salary) and Pension Entitlements

(subject to audit)

The following sections provide details of my senior staff and my remuneration and pension interests.

Single Total Figure of Remuneration

(subject to audit)

'Salary' includes gross salary, overtime, and any other allowance to the extent that it is subject to UK taxation. This report is based on accrued payments made by the Commissioner and thus recorded in these accounts. Neither I nor any member of my staff received benefits-in-kind or any bonuses.

Name and title	Salary		Pension Benefits(5)		Total	
	2025-26 £000	2024-25 £000	2025-26 £000	2024-25 £000	2025-26 £000	2024-25 £000
Rhian Bowen-Davies (1) (Full year equivalent) Commissioner	90-95	45-50 (90-95)	28	18	115-120	60-65
Heléna Herklots (2) (Full year equivalent) Former Commissioner	0	30-35 (90-95)	0	14	0	45-50
Kelly Davies Chief Operating Officer, Deputy Commissioner	75-80	75-80	29	30	105-110	105-110
Rachel Bowen Director of Policy	75-80	70-75	28	28	100-105	95-100
Katie Holliday (3) (Full year equivalent) Former Head of Finance and Resources	0	30-35 (60-65)	0	15	0	45-50
Delyth Evans (4) (Full year equivalent) Head of Finance and Resources	25-30 (45-50)	20-25 (45-50)	10	10	35-40	30-35

(1) Rhian Bowen-Davies commenced in post on 30 September 2024.

(2) Helena Herklots' term of office ended on 19 August 2024. The figures above exclude payments made in relation to the COVID-19 Inquiry. Following the end of her appointment, additional payments of £7,800 were made to Helena in 2025–26 and £2,000 in 2024–25.

(3) Katie Holliday left post on 6 October 2024.

(4) Delyth Evans commenced in post on 1 October 2024 and left post on 30 September 2025. The role was replaced by a Head of Finance, who is not a member of the Senior Leadership Team. Responsibility for the resources function moved to the Chief Operating Officer. The salary received during the year includes unused holiday pay in additional to the contracted salary.

(5) The value of pension benefits accrued during the year is calculated as (the real increase in pension multiplied by 20) plus (the real increase in any lump sum) less (the contributions made by the individual). The real increases exclude increases due to inflation or any increase or decreases due to a transfer of pension rights.

Pension Benefits

(subject to audit)

	Accrued pension at pension age as at 31/03/26 £000	Real increase in pension at pension age £000	CETV at 31/03/26 £000	CETV at 31/03/25 £000	Real increase in CETV £000
Rhian Bowen-Davies Commissioner	0-5	0-2.5	35	13	16
Kelly Davies Chief Operating Officer, Deputy Commissioner	20-25	0-2.5	361	327	18
Rachel Bowen Director of Policy	5-10	0-2.5	79	55	17
Delyth Evans Head of Finance and Resources	0-5	0-2.5	18	8	8

Pension benefits are provided through the Civil Service pension arrangements. Before 1 April 2015, the only scheme was the Principal Civil Service Pension Scheme (PCSPS), which is divided into different sections - classic, premium, and classic plus provide benefits on a final salary basis, whilst nuvos provides benefits on a career average basis. From 1 April 2015 a new pension scheme for civil servants was introduced – the Civil Servants and Others Pension Scheme or alpha, which provides benefits on a career average basis. All newly appointed civil servants, and the majority of those already in service, joined the new scheme.

The PCSPS and alpha are unfunded statutory schemes. Employees and employers make contributions (employee contributions range between 4.6% and 8.05%, depending on salary). The balance of the cost of benefits in payment is met by monies voted by the UK Parliament each year. Pensions in payment are increased annually in line with the Pensions Increase legislation. Instead of the defined benefit arrangements, employees may opt for a defined contribution pension with an employer contribution, the partnership pension account.

In alpha, pension builds up at a rate of 2.32% of pensionable earnings each year, and the total amount accrued is adjusted annually in line with a rate set by HM Treasury. Members may opt to give up (commute) pension for a lump sum up to the limits set by the Finance Act 2004. All members who switched to alpha from the PCSPS had their PCSPS benefits ‘banked’, with those with earlier benefits in one of the final salary sections of the PCSPS having those benefits based on their final salary when they leave alpha.

The accrued pensions shown in this report are the pension the member is entitled to receive when they reach normal pension age, or immediately on ceasing to be an active member of the scheme if they are already at or over normal pension age. Normal pension age is the higher of 65 or State Pension Age for members of alpha. The pension figures in this report show pension earned in PCSPS or alpha - as appropriate. Where a member has benefits in both the PCSPS and alpha, the figures show the combined value of their benefits in the two schemes but note that the constituent parts of that pension may be payable from different ages.

When the UK Government introduced new public service pension schemes in 2015, there were transitional arrangements which treated existing scheme members differently based on their age. Older members of the PCSPS remained in that scheme, rather than moving to alpha. In 2018, the Court of Appeal found that the transitional arrangements in the public service pension schemes unlawfully discriminated against younger members (the “McCloud judgment”).

As a result, steps are being taken to remedy those 2015 reforms, making the pension scheme provisions fair to all members. The Public Service Pensions Remedy is made up of two parts. The first part of the remedy resulted in the closure of the PCSPS on 31 March 2022, with all active members becoming members of alpha from 1 April 2022. The second part of the remedy removes the age discrimination for the remedy period, between 1 April 2015 and 31 March 2022, by moving the membership of eligible members during this period back into the PCSPS on 1 October 2023.

The accrued pension benefits, Cash Equivalent Transfer Value and single total figure of remuneration reported for any individual affected by the Public Service Pensions Remedy have been calculated based on their inclusion in the PCSPS for the period between 1 April 2015

and 31 March 2022, following the McCloud judgment. The Public Service Pensions Remedy applies to individuals that were members, or eligible to be members, of a public service pension scheme on 31 March 2012 and were members of a public service pension scheme between

1 April 2015 and 31 March 2022. The basis for the calculation reflects the legal position that impacted members have been rolled back into the PCSPS for the remedy period and that this will apply unless the member actively exercises their entitlement on retirement to decide instead to receive benefits calculated under the terms of the alpha scheme for the period from 1 April 2015 to 31 March 2022.

Further details about the Civil Service pension arrangements can be found at the website www.civilservicepensionscheme.org.uk

Cash Equivalent Transfer Values

A Cash Equivalent Transfer Value (CETV) is the actuarially assessed capitalised value of the pension scheme benefits accrued by a member at a particular point in time. The benefits valued are the member’s accrued benefits and any contingent spouse’s pension payable from the scheme. A CETV is a payment made by a pension scheme or arrangement to secure pension benefits in another pension scheme or arrangement when the member leaves a scheme and chooses to transfer the benefits accrued in their former scheme. The pension figures shown relate to the benefits that the individual has accrued as a consequence of their total membership of the pension scheme, not just their service in a senior capacity to which disclosure applies.

The figures include the value of any pension benefit in another scheme or arrangement which the member has transferred to the Civil Service pension arrangements. They also include any

additional pension benefit accrued to the member as a result of their buying additional pension benefits at their own cost. CETVs are worked out in accordance with The Occupational Pension Schemes (Transfer Values) (Amendment) Regulations 2008 and do not take account of any actual or potential reduction to benefits resulting from Lifetime Allowance Tax which may be due when pension benefits are taken.

Real increase in CETV

This reflects the increase in CETV that is funded by the employer. It does not include the increase in accrued pension due to inflation, contributions paid by the employee (including the value of any benefits transferred from another pension scheme or arrangement) and uses common market valuation factors for the start and end of the period.

Pension Scheme

The Principal Civil Service Pension Scheme (PCSPS) and the Civil Servant and Other Pension Scheme (CSOPS) - known as "alpha" - are unfunded multi-employer defined benefit schemes, but the Older People's Commissioner for Wales is unable to identify its share of the underlying assets and liabilities.

The scheme actuary valued the scheme as at 31 March 2020. You can find details in the resource accounts of the Cabinet Office: Civil Superannuation.

For 2025-26, employers' contributions of £260,062 were payable to the CSOPS (2024-25: £255,400) at a rate of 28.97% of pensionable earnings.

The Scheme Actuary reviews employer contributions usually every four years following a full scheme valuation. The contribution rates are set to meet the cost of the benefits accruing during 2025-26 to be paid when the member retires and not the benefits paid during this period to existing pensioners.

Employees can opt to open a partnership pension account, a stakeholder pension with an employer contribution. No employees contributed to this scheme (2024-25: £nil).

Staff report

(subject to audit)

On 31 March 2026, the whole time equivalent of staff was 17 (31 March 2025: 16.2) Staff costs comprise:

	2025-26			2024-25
	£000	£000	£000	£000
	Permanent Staff	**Contingent Staff**	**Total Staff costs**	**Total Staff costs**
Salaries	924	0	924	910
Social Security costs	123	0	123	99
Other Pension Costs	260	0	260	255
Total net costs	**1,307**	**0**	**1,307**	**1,264**

Remuneration of Audit and Risk Assurance Committee members

As part of their terms and conditions, the Audit and Risk Assurance Committee members are remunerated for eight days per annum at a daily rate of £350 and £400 for the Chair.

Members are also paid for training sessions attended during the year and any additional work undertaken for the Commissioner. To note, no additional work was undertaken during 2025-26 by Committee members.

Included within staff costs is £13,233 (2024-25: £14,662) which relates to the non-pensionable remuneration of the Commissioner's five Audit and Risk Assurance Committee Members.

In accordance with the Commissioner's Travel and Subsistence Policy, Members are reimbursed via payroll for their travel and subsistence expenses.

Staff Numbers

(subject to audit)

The average number of whole-time equivalent persons that I employed across the year (including senior staff) was as follows:

	2025-26	2024-25
Permanent Staff	16.91	17.47
Fixed Term Appointments	0.00	0.00
Total	**16.91**	**17.47**

At the end of the financial period, the number of whole-time equivalent persons that I employed (including senior staff) was as follows:

	31 March 2026	31 March 2025
Permanent Staff	17.0	16.2
Fixed Term Appointments	0.00	0.00
Total	**17.0**	**16.2**

In the tables above, staff employed are reported as whole-time equivalent numbers.

Fair Pay Disclosure

(subject to audit)

Reporting bodies are required to disclose the relationship between the remuneration of the highest-paid Director in their organisation and the median remuneration of the organisation's workforce. Total remuneration only includes salary and does not include severance payments, employer pension contributions and the cash equivalent transfer value of pensions.

	2025-26	2024-25
Band of highest paid director (Commissioner)	£90,000 - £95,000	£90,000 - £95,000
Percentage change in average salary from prior year	9.42%	-10.89%
Lower quartile remuneration	£42,850	£41,301
25th percentile pay ratio	2.16:1	2.24:1
Median total remuneration	£52,412	£48,261
Median pay ratio	1.76:1	1.92:1
Upper quartile remuneration	£54,753	£52,774
75th percentile pay ratio	1.69:1	1.75:1

The percentage change in average salary in 2024-25 reflected a decrease of 10.89 per cent, which was largely driven by staff turnover, with new starters joining at the lower end of the pay bands, and a number of staff working reduced hours. In contrast, the average salary increased by 9.42 per cent in 2025-26, reflecting a more stable workforce, progression through incremental pay points, and the application of a 3.75 per cent cost of living award.

The banded remuneration of the highest-paid Director (the Commissioner) was £90,000-£95,000 in 2025-26 (2024-25: £90,000-£95,000). The Commissioner's salary level does not receive a cost-of-living increase and therefore remained unchanged at £90,000 during the year.

The Commissioner's salary is 1.76 times (2024-25: 1.92) the median remuneration of the workforce, which increased to £52,412 (2024-25: £48,261). The continued reduction in the median pay ration reflects the growth in staff remuneration relative to the Commissioner's static salary.

In 2025-26, no employee received remuneration in excess of the role of Commissioner (2024-25: nil). Remuneration ranged from £30,780 to £90,000 (2024-25: £32,697 to £90,000).

Gender Pay Gap

(not subject to audit)

The table below shows the median and mean hourly earnings of pay for my staff.

	31 March 2026		31 March 2025	
	Female	**Male**	**Female**	**Male**
Median total	£26.02	£28.46	£24.50	£27.43
Mean total	£27.26	£28.05	£27.14	£26.65

The staff composition of my office by gender and band at the end of this financial year is:

	31 March 2026						
	Band A	**Band B**	**Band C**	**Band D**	**Band E***	**Band F***	**Comm***
Female	0	1	6	5	0	2	1
Male	0	0	0	3	0	0	0

*My Senior Leadership Team are all female

On 31 March 2025, the median wage for men was higher than women. However, the mean salary of females was higher as my Senior Leadership Team were all female. This means that the gender pay gap for 2024-25 was -1.81%, and that for every £100 men earned, women earned £101.81.

On 31 March 2026, the mean and median wage for men was higher than women, despite all my Senior Leadership Team still being all female. This means that the gender pay gap for 2025-26 is 2.92%, and that for every £100 men earn, women earn £97.08

The change in the gender pay gap is driven mainly by changes in workforce composition rather than by changes in individual rates of pay. All three male members of staff are employed in mid- to senior-level roles, which increases the male median and mean hourly rate. Although the Senior Leadership Team is all female, women remain more represented throughout all bands. Due to the small numbers reflected, results are more sensitive to small changes in workforce mix.

Workforce age statistics

(not subject to audit)

Headcount by age on 31 March 2026

16-24	25-34	35-44	45-54	55-64	65 & over	Undisclosed
0	2	3	11	1	1	0

Staff turnover

(not subject to audit)

	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
No staff	3	1	4	4	5	1
Turnover	16%	5%	23%	19%	30%	5%

The size of my organisation and therefore the available sample size skews the turnover values within the above table, as one person leaving the organisation represents a 5% turnover.

Sickness Absence

The average sickness absence rate per member of staff increased compared to 2024-25 and was 6.47 days (3.39 days in 2024-25). While the organisation's overall sickness absence rate increased, the figure was significantly affected by a few cases of longer-term, non-work-related absences, classified as more than ten working days for the same reason. If these absences are removed from the average sickness absence rate, the 2025-26 rate was 1.71 days, which remains low.

I am committed to the health and wellbeing of my staff and have a comprehensive policy on sickness absence, as well as dedicated wellbeing sessions and an Employee Assistance Programme.

Equal Opportunities and Diversity

I undertake a review of my recruitment practices following each appointment to better understand the potential barriers and ensure that when recruiting, practices are inclusive and are accessible to a wide range of candidates with a broader spectrum of protected characteristics.

I operate a Guaranteed Interview Scheme (GIS) which provides individuals with disabilities and those from Black, Asian, and Minority Ethnic communities the right to proceed to the next stage of the selection process if they meet the minimum criteria at the shortlisting stage.

Job vacancies are advertised through a variety of networks to ensure as wide a reach as possible in addition to information being available in a wide range of formats on request. Information on protected characteristics of candidates is collected and monitored to ensure equity of opportunity. Additionally, I continue to collect, monitor and publish equality data on the profile of my workforce.

I undertake an ongoing review of contract types and working patterns across my workforce to understand and deal with potential barriers with a view to retaining candidates with a broader spectrum of protected characteristics.

I am committed to ensuring the review and application of good practice to promote an inclusive working environment which promotes learning, development and overall wellbeing to create

a positive workplace environment for all staff. My organisation’s culture is one that promotes positive behaviour among all staff and does not tolerate inappropriate behaviour (e.g. bullying and harassment).

Staff Policies regarding Disabled Employees

If requested, recruitment information would be provided in an alternative format such as large print or Braille; job applications are also accepted in alternative formats. I would ensure that reasonable adjustments are made regarding arrangements for the interview and interviews will be held in the language of choice.

Reasonable adjustments would be made, where possible, to prevent disabled people being placed at a disadvantage. This relates not only to interviews and arrangements for new members of staff joining the organisation, but also for current members of staff returning to work following an injury or an illness.

Working for the Commissioner

I have multiple workplace policies and practices in place to build and maintain a workplace environment and culture that promotes and supports the health and wellbeing of staff, such as a hybrid working policy, the operation of a flexi time system and opportunities for flexible working patterns.

The organisation has invested significantly in externally led organisation wide training,

which has included workshops and training sessions such as the importance of sleep; women's and men's health; nutrition; substance use and awareness; mental health awareness; neuroinclusion; sight loss awareness; and deaf awareness.

All staff have monthly meetings with their line managers where individual training needs are identified, as well as formal mid-year and end of year reviews.

Opportunities for learning and development are promoted to all staff, as well as access to benefits such as Childcare Vouchers, Cycle to Work Schemes and a retail discount scheme. In addition, I provide staff with a free and confidential Employee Assistance Support helpline through which they can receive confidential advice on a range of issues. If necessary, staff can also access a mental health first aider.

Staff annually undertake a Display Screen Equipment (DSE) assessment of their workstation both at home and in the office. They are informed that, if requested, I would arrange for an assessor to visit their homes and provide one to one support to ensure they have the necessary equipment, and that it is set up properly to be able to operate effectively and safely at home.

The organisation continues to be an accredited Living Wage Employer. This accreditation means that every member of staff in the organisation earns at least the Living Wage, which is based on the cost of living in the UK.

There has never been an instance whereby I have been required to negotiate with a trade union on behalf of staff.

Employee Engagement

To ensure that all staff are fully engaged and have the information they need, I hold weekly team meetings to update them on matters such as work planning, operational issues and to answer any questions that they may have. My team and I also meet in person quarterly, which provides us with the opportunity to reflect on work that, as an organisation, we have delivered and for them to be provided with in-depth operational or strategic updates. Staff have commented that these meetings positively impact on communication within the organisation.

In addition to these formal arrangements, my team are encouraged to use the office space to meet and collaborate on work.

Staff are empowered to influence and contribute to decisions that affect their working lives and environment. An example of this is that all new policies are presented to staff for feedback after they have been developed and any policies that have substantial changes are also circulated for information and comment. During January to March 2026, a number of policies were reviewed and updated to ensure compliance with the Employment Rights Act 2025 legislation.

Between March and April 2026, a people survey was undertaken with all staff to gather feedback on employee views of internal effectiveness; to receive evidence about organisational culture; and to provide any key areas for improvement.

100% of staff strongly agreed or agreed that they felt the organisation is committed to building and maintaining a workplace that promotes and supports the health and wellbeing of staff; they feel supported by their line manager; their manager is considerate of their life outside of work; they are treated fairly at work; they are treated with respect; they feel that their contribution is recognised and valued; and the organisation respects individual differences.

Off-Payroll Engagements

There were no off payroll engagements during 2025-26; (£nil: 2024-25)

Consultancy Expenditure

There was consultancy expenditure during 2025-26:£7,800; (£2000: 2024-25)

Compensation for Loss of Office (Subject to audit) There were no compensation payments made in 2025-26; (£nil: 2024-25)

Rhian Bowen-Davies
Older People's Commissioner for Wales

10 September 2026

The Certificate and report of the Auditor General for Wales to the Senedd

Opinion on financial statements

I certify that I have audited the financial statements of the Older People's Commissioner for Wales for the year ended 31 March 2026 under the Commissioner for Older People (Wales) Act 2006.

The financial statements comprise the Statement of Comprehensive Net Expenditure, Statement of Financial Position, Statement of Cash Flows and Statement of Changes in Taxpayer's Equity and related notes, including the material accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and UK adopted international accounting standards as interpreted and adapted by HM Treasury's Financial Reporting Manual.

In my opinion, in all material respects, the financial statements:

- give a true and fair view of the state of the Older People's Commissioner for Wales's affairs as at 31 March 2026 and of its net expenditure for the year then ended;
- have been properly prepared in accordance with UK adopted international accounting standards as interpreted and adapted by HM Treasury's Financial Reporting Manual.
- have been properly prepared in accordance with Welsh Ministers' directions issued under the Older People (Wales) Act 2006.

Opinion on regularity

In my opinion, in all material respects, the income and expenditure recorded in the financial statements have been applied to the purposes intended by the Senedd and the financial transactions recorded in the financial statements conform to the authorities which govern them.

Basis for opinions

I conducted my audit in accordance with applicable law and International Standards on Auditing in the UK (ISAs (UK)) and Practice Note 10 'Audit of financial statements and regularity of public sector bodies in the United Kingdom'. My responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of my certificate.

My staff and I are independent of the body in accordance with the ethical requirements that are relevant to my audit of the financial statements in the UK including the Financial Reporting Council's Ethical Standard, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinions.

Conclusions relating to going concern

In auditing the financial statements, I have concluded that the use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work I have performed, I have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the body's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from when the financial statements are authorised for issue.

My responsibilities and the responsibilities of the Older People's Commissioner for Wales with respect to going concern are described in the relevant sections of this certificate.

The going concern basis of accounting for Older People's Commissioner for Wales is adopted in consideration of the requirements set out in HM Treasury's Government Financial Reporting Manual, which require entities to adopt the going concern basis of accounting in the preparation of the financial statements where it anticipated that the services which they provide will continue into the future.

Other information

The other information comprises the information included in the annual report other than the financial statements and other parts of the report that are audited and my auditor's report thereon. The Older People's Commissioner for Wales is responsible for the other information in the annual report. My opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in my report, I do not express any form of assurance conclusion thereon. My responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

Opinion on other matters

In my opinion, the part of the Remuneration and Staff Report to be audited has been properly prepared in accordance with Welsh Ministers' directions made under the Commissioner for Older People (Wales) Act 2006.

In my opinion, based on the work undertaken in the course of my audit:

- the parts of the Accountability Report subject to audit have been properly prepared in accordance with Welsh Minsters' directions made under the Commissioner for Older People (Wales) Act 2006; and
- the information given in the Performance Report and Accountability Report for the financial year for which the financial statements are prepared is consistent with the financial statements and is in accordance with the applicable legal requirements.

Matters on which I report by exception

In the light of the knowledge and understanding of the body and its environment obtained in the course of the audit, I have not identified material misstatements in the Performance Report and Accountability Report.

I have nothing to report in respect of the following matters which I report to you if, in my opinion:

- I have not received all of the information and explanations I require for my audit;
- proper accounting records have not been kept or returns adequate for my audit have not been received from branches not visited by my team;
- the financial statements and the audited part of the Accountability Report are not in agreement with the accounting records and returns;
- information specified by Welsh Ministers regarding remuneration and other transactions is not disclosed;
- certain disclosures of remuneration specified by HM Treasury's Government Financial Reporting Manual are not made or parts of the Remuneration and Staff Report to be audited are not in agreement with the accounting records and returns; or
- the Governance Statement does not reflect compliance with HM Treasury's guidance.

Responsibilities of the Older People's Commissioner for Wales for the financial statements

As explained more fully in the Statement of Accounting Officer's Responsibilities, the Older People's Commissioner for Wales is responsible for:

- maintaining proper accounting records;
- the preparation of the financial statements and Annual Report in accordance with the applicable financial reporting framework and for being satisfied that they give a true and fair view;
- ensuring that the Annual Report and financial statements as a whole are fair, balanced and understandable;
- ensuring the regularity of financial transactions;
- internal controls as the Older People's Commissioner for Wales determines is necessary to enable the preparation of financial statements to be free from material misstatement, whether due to fraud or error;
- assessing Older People's Commissioner for Wales's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Older People's Commissioner for Wales anticipates that the services provided by Older People's Commissioner for Wales will not continue to be provided in the future.

Auditor's responsibilities for the audit of the financial statements

My responsibility is to audit, certify and report on the financial statements in accordance with the Commissioner for Older People (Wales) Act 2006.

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. I design procedures in line with my responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

My procedures included the following:

- Enquiring of management, the audited entity's head of internal audit and those charged with governance, including obtaining and reviewing supporting documentation relating to Older People's Commissioner for Wales's policies and procedures concerned with:
    - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
    - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud; and
    - the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- Considering as an audit team how and where fraud might occur in the financial statements and any potential indicators of fraud. As part of this discussion, I identified potential for fraud in posting of unusual journals;
- Obtaining an understanding of the Older People's Commissioner for Wales's framework of authority as well as other legal and regulatory frameworks that the Older People's Commissioner for Wales operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of Older People's Commissioner for Wales; and
- Obtaining an understanding of related party relationships.

In addition to the above, my procedures to respond to identified risks included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;
- enquiring of management, the Audit and Risk Assurance Committee about actual and potential litigation and claims;
- reading minutes of meetings of the Audit and Risk Assurance Committee; and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

I also communicated relevant identified laws and regulations and potential fraud risks to all audit team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

The extent to which my procedures are capable of detecting irregularities, including fraud, is affected by the inherent difficulty in detecting irregularities, the effectiveness of the Older People's Commissioner for Wales's controls, and the nature, timing and extent of the audit procedures performed.

A further description of the auditor’s responsibilities for the audit of the financial statements is located on the Financial Reporting Council’s website www.frc.org.uk/auditorsresponsibilities. This description forms part of my auditor’s report.

Other auditor’s responsibilities

I am required to obtain evidence sufficient to give reasonable assurance that the expenditure and income recorded in the financial statements have been applied to the purposes intended by the Senedd and the financial transactions recorded in the financial statements conform to the authorities which govern them.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

Report

I have no observations to make on these financial statements.

Catherine Mealing-Jones
Auditor General for Wales
10 September 2026

1 Capital Quarter
Tyndall Street
Cardiff

Financial Statements

Statement of Comprehensive Net Expenditure for the year ended 31 March 2026

	Note	2025-26 £ 000	2024-25 £ 000
Operating expenditure			
Staff costs	2	1,307	1,264
Other Operating Expenditure	3	387	316
Non-cash items	3	30	32
Provision provided/ (Release of provision)		0	0
		1,724	1,612
Finance activities			
Finance interest on lease	10	1	2
Net expenditure after interest		1,725	1,614
Income			
Other income	4	0	0
Comprehensive Net Expenditure for the year		**1,725**	**1,614**

All income and expenditure are derived from continuing operations. There are no recognised gains or losses in either 2025-26 or 2024-25. The Commissioner receives funding from the Welsh Government.

Statement of Financial Position for the year ended 31 March 2026

	Note	31 March 2026 £ 000	31 March 2026 £ 000	31 March 2025 £ 000	31 March 2025 £ 000
Non-current assets:					
Right of Use Assets	**10**	31		47	
Property, Plant and Equipment	**5**	11		17	
Intangible assets	**6**	9		18	
Total non current assets			51		82
Current assets:					
Trade and other receivables	**7**	22		21	
Cash and cash equivalents	**8**	82		89	
Total current assets			104		110
Total assets			155		192
Current liabilities:					
Trade and other payables	**9**	(44)		(38)	
Right of Use Lease	**10**	(18)		(17)	
Total current liabilities			(62)		(55)
Total assets less current liabilities			93		137
Non-current liabilities					
Right of Use Lease	**10**	(14)		(32)	
Total non-current liabilities			(14)		(32)
Total assets less total liabilities			79		105
Taxpayers' equity			79		105
General reserves			79		105

Rhian Bowen-Davies
Older People's Commissioner for Wales

10 September 2026

Statement of Cash Flows for the year ended 31 March 2026

	Note	31 March 2026 £ 000	31 March 2025 £ 000
Cash flows from operating activities			
Operating expenditure including interest		(1,724)	(1,614)
Adjustments for non-cash items	**3**	30	32
(Increase)/decrease in trade and other receivables	**7**	(1)	(11)
Increase/(decrease) in trade and other payables	**9**	6	4
Net cash outflow from operating activities		**(1,689)**	**(1,567)**
Cash flows from investing activities			
Purchase of property, plant and equipment	**5**	0	0
Purchase of intangible assets	**6**	0	0
Proceeds from disposals		1	0
Net cash outflow from investing activities		**1**	**0**
Cash flows from financing activities			
Right of Use Assets, Lease payments; interest	**10**	1	2
Right of Use Assets; Lease payments; capital	**10**	(19)	(19)
Other income	**4**	0	0
Funding from Welsh Government		1,699	1,616
Net financing		**1,681**	**1,599**
Net (decrease)/increase in cash equivalents in the period		**(7)**	**32**
Cash and cash equivalents at the beginning of the period	**8**	**89**	**57**
Cash and cash equivalents at the end of the period	**8**	**82**	**89**

Statement of Changes in Taxpayer's Equity for the year ended 31 March 2026

	General Reserve	
	1 April 2025- 31 March 2026	**1 April 2024- 31 March 2025**
	£ 000	**£ 000**
Balance as at 1 April	105	103
Net expenditure	(1,725)	(1,614)
Total recognised income and expense	(1,620)	(1,511)
Funding from Welsh Government	1,699	1,616
Balance as at 31 March	**79**	**105**

Notes to the Accounts

1. Statement of Accounting Policies

These financial statements have been prepared in accordance with the 2025-26 Government Financial Reporting Manual (FreM). The accounting policies contained in the FreM apply International Financial Reporting Standards (IFRS) as adapted or interpreted for the public sector context.

Where the FreM permits a choice of accounting policy, the accounting policy which has been judged to be most appropriate to the circumstances of the Older People's Commissioner for Wales for the purpose of giving a true and fair view has been selected. The policies adopted by the Commissioner are described below. They have been applied consistently in dealing with items that are considered material to the accounts.

1.1 Accounting Convention

These accounts have been prepared on an accrual's basis under the historical cost convention. The Commissioner has not re-valued any assets as any revaluation adjustments, were not, in the Commissioner's opinion material.

1.2 Income, Funding and Expenditure

The main source of funding for the Commissioner is from Welsh Government via an annual funding allocation.

The accruals basis of accounting means that income and expenditure disclosed in the accounts are accounted for in the year that it takes place, not when cash payments are made or received.

Expenditure is that which relates directly to the activities of the Older People's Commissioner for Wales. The Commissioner's office operates in Wales and deals with the issues that impact upon older people in Wales. The Commissioner has only one operational segment as reflected in the Statement of Comprehensive Net Expenditure and associated notes.

The Commissioner is not registered for VAT. All expenditure is reported inclusive of VAT where applicable, as VAT is irrecoverable.

1.3 Property, Plant and Equipment

The minimum level for capitalisation for Property, Plant and Equipment is £5,000 inclusive of irrecoverable VAT.

Depreciation is provided at a rate calculated to write off the assets by equal instalments over their estimated useful lives. Depreciation is provided from the date the asset commences its useful life.

Asset lives are normally, as follows:

Leaseholds improvements	Term of the lease or to break clause up to a maximum of 5 years
Office equipment	5 years
IT related equipment	5 years
Right of Use Asset	Term of the lease or to break clause up to a maximum of 5 years

Property, Plant and Equipment are included at cost as, revaluation or indexation has been considered but is not considered material and has therefore not been applied

Title to all property is held by the Commissioner. All property occupied by the Commissioner is leased.

1.4 Intangible Assets

The minimum level for capitalisation of an intangible asset is £5,000 inclusive of irrecoverable VAT.

Software licences, information technology software and the website have been capitalised as intangible assets and amortised on a straight-line basis over their expected useful lives (normally five years).

1.5 Foreign Exchange

Transactions that are denominated in a foreign currency are translated into sterling at the exchange rate ruling on the date of each transaction. Foreign currency imprests are translated into sterling at the exchange rate ruling at the time of funding.

1.6 Pensions

The Commissioner and directly employed staff are eligible for membership of the Principal Civil Service Pension Scheme (PCSPS). It is an unfunded multi-employer defined benefit scheme. Contributions to the scheme are charged to the net expenditure account when due for payment in the resource accounts of the Cabinet Office: Civil Superannuation.

http://www.civilservicepensionscheme.org.uk/

1.7 Prepayments

The Commissioner has adopted a de minimis threshold of £1,200 (£100 monthly equivalent charge) for the recognition of prepayments. The profiled charge will release in the month that the expense is incurred.

1.8 Low value lease charge

The Commissioner had one short term lease for storage space. This lease came to an end in June 2024. The lease payments are therefore recognised as an expense and charged to the Statement of Comprehensive Net Expenditure on a straight-line basis.

1.9 Cash and Cash Equivalents

The Commissioner drew funding regularly during the year, which is deposited in the Government Banking Service account upon receipt. Monies are drawn down into a commercial bank account to pay liabilities as they fall due. Petty cash is also held at the Commissioner's office.

1.10 Employee Benefits

Salaries and national insurance contributions for current employees are recognised in the Statement of Comprehensive Net Expenditure as the employees' services are delivered. The Commissioner accounts for paid annual leave as a liability where the compensation for absence is due to be settled within twelve months after the end of the period in which the employees render the service.

1.11 Right of Use Assets

IFRS 16 requires that contracts be assessed to confirm if they convey the right to use an asset in exchange for consideration. If they do, they are accounted for in accordance with IFRS16 with a right of use asset and lease liability being recognised at the commencement date. The right of use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for initial direct costs, prepayments, and incentives.

The right of use asset, which in this set of financial statements relates to the Commissioner's lease for the ground floor office, is depreciated using the straight-line method from the start date of the lease to the end of the lease term.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, using the HMT issued incremental borrowing rate. As the Commissioner's lease for the office does not contain an implicit rate of interest, the HMT discount rate of 3.51% continues to be used.

1.12 Accounting Standards that have been issued but have not yet been adopted.

IAS 8 requires disclosure in respect of new accounting standards, amendments and interpretations that are, or will be, applicable after the accounting period.

IFRS 18 will replace IAS 1 Presentation of Financial Statements and is effective for annual reporting periods beginning on or after the 1 January 2027 in the private sector. The impact of IFRS 18 on the Public Sector is still being assessed, and a decision has not yet been taken on an implementation date.

In the Commissioner's opinion, there are no other standards that have been issued and have not yet been implemented will impact the organisation.

2. Staff costs comprise:

	2025-26			2024-25
	£000	£000	£000	£000
	Permanent Staff	**Contingent Staff**	**Total Staff costs**	**Total Staff costs**
Salaries	924	0	924	910
Social Security costs	123	0	123	99
Other Pension Costs	260	0	260	255
Total costs	**1,307**	**0**	**1,307**	**1,264**

A breakdown of staff costs is included within the Remuneration & staff report on page 53.

3. Other Operating Expenditure

Other operating expenditure consists of:

	Note	2025-26	2024-25
		£000	**£000**
Information technology		90	89
Specific Programmes		106	65
Professional fees		40	33
Other administrative expenses		60	46
Training & development		19	21
Other accommodation costs		24	23
Rentals under operating leases		4	4
Travel & subsistence		11	8
Audit fees – External audit		21	19
Audit fees – Internal audit		12	8
		387	**316**
Non-cash items:			
Depreciation of right of use asset	10	16	16
Profit on disposal of PPE	5	(1)	0
Depreciation of PPE	5	6	7
Amortisation of intangible assets	6	9	9
		30	**32**
Total		**417**	**348**

The table below provides a breakdown of expenditure on the delivery of my strategic plan, and other high value one off projects.

Strategic priority area	**£000**
Opinion Poll	27
Health and Social Care	37
Older People Without Children	2
Housing Older People	5
Digital Ageism	13
Production of accessible resources	22
Specific Programmes	**106**

The expenditure disclosed above does not include any apportionment of the Commissioner's staff salary costs and reflects additional direct costs only.

4. Other income

	2025-26	**2024-25**
	£000	**£000**
Other income	0	0
Total costs	0	0

5. Property, Plant and Equipment

	Office Equipment	Leasehold Improvements	Total
	£000	**£000**	**£000**
Cost or valuation			
At 1 April 2025	**6**	**30**	**36**
Additions	0	0	0
Disposals	(4)	0	(4)
At 31 March 2026	**2**	**30**	**32**
Depreciation and Impairment			
At 1 April 2025	**6**	**13**	**19**
Charged in the year	0	6	6
Disposals	(4)	0	(4)
At 31 March 2026	**2**	**19**	**21**

Net book value at 31 March 2026	**0**	**11**	**11**
Net book value at 31 March 2025	0	17	17

There has been no impairment of any assets and they are shown at cost which is considered to be the ‘fair value’.

6. Intangible Assets

	Software Licences £000	Information Technology £000	Website £000	Total £000
Cost or valuation				
At 1 April 2025	**46**	**64**	**36**	**146**
Additions	0	0	0	0
Disposals	(46)	(55)	0	(101)
At 31 March 2026	**0**	**9**	**36**	**45**
Amortisation				
At 1 April 2025	**46**	**61**	**21**	**128**
Charged in the year	0	2	7	9
Disposals	(46)	(55)	0	(101)
At 31 March 2026	**0**	**8**	**28**	**36**

Net book value at 31 March 2026	**0**	**1**	**8**	**9**
Net book value at 31 March 2025	0	3	15	18

There has been no impairment of any assets and they are shown at cost which is considered to be the 'fair value'.

Software licences relating to the legacy WorkPro system was disposed of during the year. This system is now a cloud-based solution, and the associated licences have no ongoing service potential, resale value, or economic benefit.

7. Trade receivables

	31 March 2026 £000	31 March 2025 £000
Amounts falling due within one year:		
Trade debtors	0	0
Prepayments	22	21
	22	**21**

A prepayment is an amount paid in advance, usually for items such as rates or rent. It is initially recognised as an asset and is expensed in the period when the benefit is received.

There were no receivables falling due after more than one year.

8. Cash and Cash Equivalents

	2025-26 £000	2024-25 £000
Balance at 1 April	**89**	**57**
Net change in cash and cash equivalent balances	**(7)**	**32**
Balance at 31 March	**82**	**89**
The following balances at 31 March were held at:		
Government Banking Service	**5**	**5**
Commercial banks and cash in hand	**77**	**84**
Balance at 31 March	**82**	**89**

9. Trade Payables and Other Liabilities

	31 March 2026 £000	31 March 2025 £000
Amounts falling due within one year		
Trade payables	4	3
Accruals	40	35
Balance at 31 March	**44**	**38**

10. Right of Use Assets

The Commissioner holds one five-year lease for a small office in Cambrian Buildings, Cardiff. The lease commenced on the 4 August 2023.

	Buildings £000	Total £000
Valuation at 31 March 2025	79	79
Additions	0	0
Disposals	0	0
Balance at 31 March 2026	**79**	**79**
Depreciation at 31 March 2025	32	32
Charge for year	16	16
Disposals	0	0
Balance at 31 March 2026	**48**	**48**

Net Book Value 31 March 2026	**31**	**31**
Net Book Value 31 March 2025	47	47

Maturity Analysis

	2026 £000	2025 £000
Contractual undiscounted cash flows relating to lease liabilities		
Within one year	19	19
Between one and five years	14	32
After five years	0	0
Sum	**33**	**51**
Less future charges allocated to future periods	**(1)**	**(2)**
Minimum lease payments	**32**	**49**
Included in		
Current trade payables	18	17
Non-current trade payables	14	32
	32	**49**

Amount recognised in SoCNE	**2026**	**2025**
Depreciation	16	16
Interest on lease liabilities	1	2

	2026	2025
Amount recognised in Statement of Cashflows (net of irrecoverable VAT)		
Interest expense	1	2
Repayments of principal on leases	(19)	(19)
Total cashflows	**(18)**	**(17)**

11. Financial Instruments

The Commissioner's cash requirements are met through funding provided by the Welsh

Government. The Commissioner is therefore not exposed to significant liquidity risks.

The majority of financial instruments relate to contracts to buy non-financial items in line with the Commissioner's expected purchase and usage requirements and the Commissioner is therefore exposed to little credit, liquidity, interest rate or foreign currency risk.

There is no material difference between the book values and fair values of the organisation's financial assets and liabilities at 31 March 2026 (31 March 2025; £nil).

12. Finance Leases and PFI Contracts

There are no obligations under finance leases or PFI contracts (2024-25: nil). The Commissioner has not entered into non-cancellable contracts which are leases or PFI contracts (2024-25: nil).

13. Contingent Liabilities Disclosed Under IAS 37

The Commissioner has not incurred any contingent liabilities that are not disclosed elsewhere in these accounts (2024-25: nil).

14. Related-Party Transactions

In 2025-26, the Commissioner received funding of £1,699,000 from the Welsh Government (2024-25: £1,616,000).

The Welsh Government is regarded as a related party.

During 2025-26, neither the Commissioner, nor other members of the Senior Leadership Team, or any of their families, were involved directly or indirectly in any transactions with the office during the year, apart from normal salary payments and expense claims.

15. Events After the Reporting Period

There were no significant events occurring between the year end and the approval of these accounts.

These financial statements were authorised for issue on the 10 September 2026 by Rhian Bowen-Davies.