



**GLASGOW'S**  
GOLDEN GENERATION  
*Caring in the Autumn Years since 1948*

# ANNUAL REVIEW

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# 2023



**GLASGOW'S  
GOLDEN GENERATION**  
*Caring in the Autumn Years since 1948*

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## CONTACT US

HEAD OFFICE, DAVID CARGILL CENTRE, 166 LEDARD ROAD, GLASGOW, G42 9RA

0141 221 9924

MAILBOX@GLASGOWGG.ORG.UK



**WWW.GLASGOWGG.ORG.UK**



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REGISTERED OFFICE: DAVID CARGILL CENTRE, 166 LEDARD ROAD, G42 9RA

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GOLDEN GENERATION

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# WELCOME FROM THE CHAIRMAN



Welcome to the 75th, Diamond Anniversary Annual Review for Glasgow's Golden Generation (GGG). The charity which was started in the same year as the NHS was called formed as Glasgow Old People's Welfare Committee, later becoming GOPWA. The Charity provided services to combat loneliness and isolation in older people.

Although the world has changed in many ways over the past 75 years and the charity has changed its name to Glasgow's Golden Generation, the original services are still provided. They include our original service provision such as day care centres, weekly clubs and welfare support and more recent additions such as befriending, digital training and a careline for day-to-day life queries. All of these services are dementia friendly – underpinned by the strategy that older adults with dementia want to be able to access services and activities alongside their peers, not separately.

Covid changed everything overnight and we have been slowly adapting and moving onto what is now called "the new normal". It's great to see older people reclaiming their freedoms and once again back in our centres interacting with their friends.

We have seen continuing high demand for our services, and happily have been able to continue to support over 2,000 people this year.

We set the ongoing sustainability of our core services as a key objective for 2022/23 and the charity has faced a huge challenge to combat

the double impact of the cost-of-living crisis and rising inflation. All running costs have shown worrying rises and are likely to stay that way into 2024. I would like to pass on my most sincere thanks to all our statutory funders, donors, sponsors, and grant making bodies for their generous contributions.

I would also like to thank the staff, my fellow trustees for the time and efforts they each have put in to ensure the charity's wellbeing. As Chair I very much value and appreciate all their support, advice and contribution.

Sadly, this year we had to say goodbye to both Fiona Walker, Finance Director and Richard Donald, our CEO. I would like to thank them on behalf of us all for everything they achieved during their tenure, not least of which was their stewardship through the dark days of the Covid pandemic – we offer you both our best wishes and many thanks.

We were glad to welcome Kay Taylor as our new Finance Director, and also welcome back our previous Interim CEO Morag McIntosh, who will once again undertake this role during the transition period.

Like every charity, GGG will meet challenges and we will continue to serve our community of Glasgow to the highest levels. With your continued support we can sustain this excellent level of service and go further to remain innovative and thus ensure that the modern needs of older people are met.

*Alastair Campbell*  
Chairman of the Board  
Glasgow's Golden Generation



# MESSAGE FROM THE CEO



From April 2022, GGG was resuming 'normal' post pandemic service. This was excellent news for our service delivery and support being offered to older people. Safety precautions including deep cleaning and testing remained in place at day centres, while home visits resumed for befriending and welfare clients. Demand for services overall was high in 2022/23 as GGG experienced the lasting effects that the pandemic had on socialisation for older people.

GGG service users (and older people in general) had new major concerns; the cost-of-living crisis. Heating and food prices had increased beyond the means of many, while "heat or eat" campaigns were not just catchy slogans; instead, a bitter reality for older people having to make difficult choices. Local service costs increased, as did prices for home maintenance. While younger aged populations could mitigate high costs of inflation, older people had limited means to absorb costs. GGG ran a cost-of-living campaign; this included generosity from corporate partners who rallied to donate funding, supermarket vouchers, heating vouchers and 'winter packs' including blankets and hot water bottles.

GGG's greatest asset is the staff, an experienced and familiar team helped GGG to transition away from pandemic processes, back to a more regular service, while identifying new needs for our service delivery.

The Befriending service was identified as an area of change and more focus was on group befriending and peer matching within clients. Welfare clients predictably wanted to have finances assessed and income soared to gain £1.5M in benefits for older people. Careline services remained in place to accept calls on changes to local services, income, and government announcements.

GGG's Digital service benefitted from a fantastic partnership with Sky. Sky built the 'Sky Up Hub' at the Fred Paton Centre complete with a provision of tech equipment to

support training of older people.

GGG's affiliated Clubs reopened although a few Clubs had to close post pandemic and saw a 10% decline in numbers overall. Day centres successfully reopened, and over time, the Fred Paton and David Cargill Centres grew numbers to maximum levels.

The cost-of-living crisis is threatening to charities, with higher costs and lower predicted income. Rising costs for food, transport, insurance, utilities, all increased in 2022/23, while community funding opportunities declined.

GGG made a difficult decision in March 2023 to realign services at Mattie Carwood Day Care Centre, to the David Cargill Day Care Centre. The East End referral pathways remained open, as did transport, and attendees have adapted well throughout 2023.

An impressive fundraising performance was delivered through private trust and foundation income, and along with community and other earned income combined, ensured that GGG would conclude the financial year in a better position than expected.

A massive thanks goes to statutory funders, private trusts and foundation, community, and corporate donors and of course GGG's service users (and supporters who have all assisted in different ways.

Despite the challenges, we look forward to continuing to serve the older people in Glasgow.

Thank you to staff, board, volunteers and to all who have contributed to GGG over the course of 2022/23.

Interim Chief Executive Officer  
Glasgow's Golden Generation

# ABOUT US



Glasgow's Golden Generation is Glasgow's leading charity for older adults and was established in 1948 as the Glasgow Old People's Welfare Committee.

Back then, it was recognised that there was a need to tackle loneliness which impacted the lives of many older adults. 75 years later, this remains central to the charity's work.

In 2017, the charity changed its name to Glasgow's Golden Generation to celebrate 70 years of serving older adults in Glasgow.

Much has changed over the years, but the support that the charity is offering to older adults is better than ever.

## OUR SERVICES

Our charity aims to improve the quality of life of older adults in Glasgow through a variety of support services focusing on reducing loneliness and social isolation through activities during the week.

Ranging from our **two Day Care Centres** providing transport to and back from home with social activities and a nutritious meal throughout the day.



GGG also provides a **Befriending Service** where staff and volunteers visit older adults in their homes, aiming to keep their clients more active and involved in their communities. This can also take place by video call thanks to new funding.

GGG offers **Welfare and Benefits Advice Service**; the skilled team of Welfare Officers can guide older adults through the complicated benefits

system and help them apply for a range of benefits and entitlements.

This team also operate a **Careline Service** where they answer any queries older adults may have about a range of subjects including TV licences, bus passes, local services and much more.

Over 500 members of **Associate Clubs** are supported throughout Glasgow, providing a chance for older adults to meet up regularly with peers.



These weekly clubs are run for older adults, by older adults meaning they each have their own unique identity. The focus of each club differs with some pursuing hobbies such as crafts or carpet bowls together and others having a rolling programme.

## SUPPORT US

The charity is only able to continue its work in the communities of Glasgow thanks to the generosity of its supporters.

There are many different ways of supporting Glasgow's Golden Generation. You can make a one-off or regular donation, ask your workplace to sponsor GGG, take part in one of our fundraising events throughout the year or leave us a gift in your will.





# FINANCE



Overall, for the year ended 31st March 2023 there was a consolidated deficit of £40,000 at the year-end which did include a gain on revaluing fixed assets. However, reporting an operational deficit of £147K is more realistic in terms of comparing operational income over expenditure. The deficit is attributed to a downturn in funding within the cost-of-living crisis, increased costs and an intercompany loan being written off between SCS and GGG. In addition, within restated accounts, there was income realised in 22/23 that has been restated to 21/22 and 23/24 which contributed to a higher-than-expected deficit at year end 2023.

GGG's consolidated income was £886K, showing a decrease in funding from the previous year. Grants, donations, and legacies made up £428K of income which was £49K down on the previous year, largely due a large legacy award in 21/22. General donations were £78K, showing only a small decrease of £5K from 21/22 despite the cost-of-living crisis.

Grants and Foundations income remained strong in 22/23 with £325K achieved. Within these successful grants were 5 multiyear funding confirmations which will benefit the 23/24 accounts as income achieved in 2023 is deferred into accounts within 2024.

Income from charitable activities including statutory income was slightly down (£10K) on the previous year due to pre pandemic funding that was not available in 22/23.

Trading income showed a healthy increase to £168K (£42K up) for the year due to centres being open fully and income from fees.

Total consolidated expenditure for the year was £1,032M. This in part reflected by a 5% wage rise for all staff, as reward and recognition for loyalty and hard work during the Covid pandemic.

The pension deficit situation continued to improve and shows from £9,000 to £14,000 from the previous year.

## Income

**£885,562**

(consolidated figures)

**£234,533**

Statutory Income

**£324,937**

Grants

**£78,196**

Donations

**£168,339**

Other trading activities

**£25,065**

Legacies

**£54,492**

Other income



## Expenditure

**£1,004,013**

(consolidated figures)

**£911,452**

Direct costs

**£105,558**

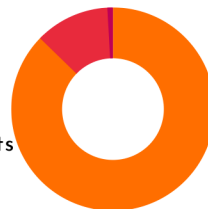
Management

**14,316**

Governance Costs

**£,1065**

Finance



# BETTY'S STORY

Betty is from the southside of Glasgow and has been coming to the David Cargill Centre for over two years. She initially became aware of the centre walking past with her friend at her local walking group and was curious about what was on offer. She visited the centre in the weeks following and was welcomed by Christine, the manager who told her more about GGG and what is available through the centre.

Betty particularly enjoys the company and social interaction that the centre provides, noting that it helps with the loneliness that can accompany spending time alone at home. Betty appreciates the well-rounded experience offered by the centre, which includes armchair exercises, a three course lunch and visiting entertainers. She enjoys learning new skills through attending the Digital Café which she says has significantly improved her IT skills.

**'I'll never be a wiz kid, but it's good!'**

She especially enjoyed a recent activity which saw Shetland ponies visit the day centre to provide pet therapy.

**"We had Shetland ponies in which was very interesting, it was very good. I enjoyed that."**



Betty's involvement with the centre has created an opportunity for her to form meaningful and lasting friendships. She attends the centre with a friend and because of the shared activities and experiences, this has strengthened their relationship.

Betty speaks highly of the centre and would enthusiastically recommend it to her friends.

**"I would encourage my friends to attend. I enjoy it because of the excellent care we receive. The volunteers and staff are exceptional, and I have nothing but positive feedback about them."**

Through the day centre Betty has also been able to access GGG's other services including Welfare Support. Betty has also joined us as a volunteer befriender - showing that it's never too late in life to start volunteering!

# DAY CENTRES



All three day centres enjoyed a range of activities over the year including visits from entertainers, school groups and community supporters. The Mattie Carwood Day Centre took part in the "Loom Large" project through the Pipe Factory, a Sporting Memories group was launched in the David Cargill Day Centre with help from Queen's Park Football Club and Fred Paton Day Centre had visits from the Nevis Ensemble.



The day centres have been at the heart of the charity since 1964 when David Cargill Day Centre was opened as the first purpose build day centre for older adults in Glasgow. Service users enjoy a daily three course lunch, activities and are picked up and dropped off at home every day. It's a lifeline for so many older adults in Glasgow and makes a huge difference to older adults.



The day centres are dementia friendly with a range of inclusive services offered to those with and without a diagnosis. A storytelling project funded by the Life Changes Trust was a key project offered in the centres over the last year.

Sadly the Mattie Carwood Day Centre was closed in 2023, however all service users have been offered a place at the David Cargill Day Centre in the south side.



# GGG OVER THE YEARS





# FUNDRAISING



In the past year, GGG has been fortunate to receive substantial corporate support, which has significantly contributed to the charity's work. Supermarkets, including Co-op City Centre/West, have chosen GGG as their designated charity, demonstrating their ongoing commitment to GGG's cause. The Asda Foundation and Tesco Community Grants scheme, provided generous financial support, including a grant of £1500 from Tesco Shettleston.



## CORPORATE SUPPORT

Many Glasgow-based businesses, such as Arnold Clark Fund, Hamberley Care Homes, Glasgow Credit Union, Scottish Power, SP Energy Networks, Mister Singh's, John Lewis, and Waitrose, have also extended their invaluable support.



In-kind donations have played a vital role in reducing GGG's expenditure. The Lang Foundation's essential contributions filled store cupboards at all three Day Centres, ensuring a steady supply of non-perishable items for several months. Scottish Power's donation of old laptops were able to be used by office staff, while Vodafone provided much-needed sim cards for the digital inclusion service. GGG was a nominated charity for Itison, receiving vouchers for meals and experiences that were shared as tokens

of appreciation to volunteers and older individuals who might otherwise not afford such treats.

Additionally, GGG is immensely grateful to Aviva Crowdfunders for their unwavering support of our Digital Cafes and Welfare Service and to the B&Q Foundation for funding the establishment of a Men's Shed at DCC.



## CHRISTMAS

In the lead up to Christmas, GGG spread festive cheer. The Celtic FC Foundation generously funded shopping vouchers for service users that were used for both food and clothing, making a significant impact on the lives of older individuals.

Several football clubs, including Celtic FC, Clyde FC, and Queens Park FC, with support from the SPFL Trust, organised Christmas parties at the Fred Paton Day Centre, David Cargill Day Centre, and Celtic Park.

The Greater Glasgow Police Scotland Youth Volunteers went above and beyond by creating hampers for older people at Fred Paton Day Centre, which Santa distributed. These hampers gave lonely older adults a gift to open on Christmas day, bringing joy at what can be a lonely time.



# FUNDRAISING



Christmas warmth extended further as Tempo Tea Bar gathered donations from its customers, packaging and delivering them to older people in need. Sky also hosted a heartwarming Christmas Lunch in their canteen, embracing the spirit of giving.

## EVENTS

GGG's events were a testament to community support and enthusiasm. The Kiltwalk, Glitz and Gold Afternoon Tea, Ziplide the Clyde, Gin and Curry Night at Mister Singh's, and several other events brought in significant funds and showcased the strong partnerships with organizations like ASDA, Sky, and Scottish Power.



Anniversary Celebrations. Additionally, the Bellahouston Bequest Fund were founding donors, giving £25 to establish the charity back in 1948 - a significant amount at the time.

GGG secured multiyear funding from the Glasgow Community Fund through Glasgow City Council in addition to the Robertson Trust, the Bank of Scotland Foundation and the National Lottery Community Fund.

**GGG would like to thank all supporters, trusts and foundations, donors, corporate bodies and regular donors for their kind support over the past year.**

GGG's Youth Philanthropy Initiative (YPI) involvement saw two finalists in 2022. Pupils from St Paul's RC High School choreographed a dance to showcase GGG's work, while Eilidh, from Knightswood Secondary School, secured a £3000 grant for GGG through her compelling presentation. These accomplishments underscore the depth of support and commitment from various community stakeholders and partners.

## TRUSTS AND FOUNDATIONS

GGG once again received much needed support from a range of statutory funders, trusts and foundations. GGG would like to thank the Christina Mary Hendrie Trust for their donation of £5k during their 50th



# SKY UP HUB

In 2022, GGG established a formal partnership with Sky UK. Sky has been a great support in recent years, providing volunteers to help with gardening and support the day centres, gifts at Christmas and monetary donations. Sky staff also supported GGG through the Glitz and Gold Afternoon Tea, Kiltwalk and sponsored zipwire.



In the summer of 2022, Sky chose GGG as one of their first digital partners to support with the digital inclusion project. They, along with a design agency, met with the Digital Team and designed a bespoke space – the first Sky Up Digital Hub in Scotland.

The room, located in the Fred Paton Day Centre, was renovated to be a welcoming space where older adults can receive support in getting online. There are tablets and laptops available, a fast broadband connection, Sky Glass TV, and plenty of support through digital inclusion officers and volunteers.



'Digital cafes' and drop-in sessions run throughout the week where users can learn about the basics of using a device, downloading apps, emailing, video-calling and navigating the online world.

Sky provides volunteers each session to support the GGG team, meaning the sessions can be opened up to more service users. In 2022/23, 30 digital volunteers helped GGG support more than 100 service users with getting online.

In October 2022 GGG's "Wee Blethers" group met in person for the first time in the hub to celebrate its launch.



As well as the newly renovated hub, Sky also provided GGG with superfast broadband in both of their day centres, which was a huge financial support.

In December, service users were invited to the Sky headquarters for a three-course Christmas lunch, carols from local nursery children, and even a visit and presents from Santa himself.

**"I find that everyone is very sociable and happy to help. I also get my wee cup of coffee which I love."**

# BEFRIENDING & CLUBS



## BEFRIENDING

GGG's befriending service is dedicated to making a meaningful difference in the lives of older adults by fostering increased social interactions and confidence. GGG carefully matches compassionate volunteers with older adults, aiming to alleviate the devastating impact of social isolation and loneliness.

Befriending, at its core, is about offering support, empathy, and understanding, rooted in an act of kindness and a passionate desire to help others. Through these heartfelt connections, GGG aims to brighten lives and provide essential companionship to those who need it most.

**I cannot thank you enough for everything you do for me I don't know where I would be without you.**

Since the pandemic GGG introduced a digital befriending group on Zoom called the "Wee Blethers". This group has continued to meet online and now in person since meeting online in 2020. Their first in person meet-up took place in the new Sky Hub in October 2022 and from there the ladies have organised regular lunches and days out together.



  
51 Wee Blethers

  
219 text messages

  
1,723 telephone befriending calls

## CLUBS

In GGG's clubs, members have found lasting friendships made through fun activities and outings. These are organised by older adults, for older adults, making it easy to connect with people who understand and face the same issues. The focus at GGG's clubs over the past year has been on having a good time, which not only brightens older adults' days but also helps combat social isolation and loneliness by creating meaningful social connections and regular human contact.



  
19 associated clubs

  
£1 per member to join

  
497 members

## VOLUNTEERING

GGG relies on the amazing work of volunteers, including befrienders, day centre volunteers, and drivers. These volunteers are the backbone of GGG's work, and they make a big difference to older adults every day. Befrienders are there to provide friendship and support, combating loneliness and isolation. Day centre volunteers create welcoming spaces for older adults, making them feel valued and cared for. Drivers ensure that everyone can access GGG's services. Together, these volunteers play a crucial role in brightening the lives of those GGG serves, reducing loneliness, and giving hope to older adults through their kindness and dedication. Without volunteers GGG simply couldn't do the work it does in communities of Glasgow.



# WELFARE AND CARELINE SERVICE



During FY2022/23, the Welfare Team supported over 600 older adults. During this period, they were able to secure over 1.5 million pounds for older adults through various benefits and other entitlements. The Welfare Team also provided vital support through their Careline service, offering guidance and advice, effectively directing individuals to the most suitable organisations.

This year the team were able to prioritise home visits, ensuring that they reached the most vulnerable individuals.

The results of an evaluation survey on their welfare project were excellent, reflecting their dedication to community welfare. The team, covering the entirety of Glasgow, gave informative talks to housing associations, fostering greater community engagement.

Their reach extended to various affiliated clubs, as well as Age Scotland, the Stoma Society, and the Civil Service. The team also actively engaged with the Go Glasgow initiative and with Jewish community, enhancing their commitment to fostering partnerships and providing support where it's needed most.

## CARELINE

Over the past few years requests for help with issues beyond benefits were increasing. As a result the Careline Service project was launched to formalise this support service. This means older adults have someone to call for help no matter the issue. Many questions such as on TV licenses, bus passes and driving licenses can be answered by the team. However, due to the team's expansive experience, they are also able to signpost to other services who are able to assist.

I have less worries about money now, which is a great relief to me

Welfare Officer could not have been nicer. This means I can heat the house more, and not worry about it

I can pay for support for my husband, and attend OAP clubs without worrying about costs

After receiving Attendance Allowance, my wellbeing improved. I can take a taxi to my club, hospital appointments, and keep some independence

  
600+ older adults assisted

The Welfare officer was in touch regularly and explained the benefits to me, it is a wonderful service

£  
Over 1.5 million secured in benefits for older adults

# DIGITAL SERVICE

GGG's Digital Inclusion project has now become a core service since officially launching in 2020/21 as a result of the Covid 19 pandemic. The Sky Up Digital Hub, in the Fred Paton Day Centre, has provided a space for service users to gain invaluable knowledge and practical advice with using their device and navigating the online world.

With Sky's support, GGG allocated more than forty devices to service users who would have otherwise been digitally excluded. These include iPads, Lenovo tablets and laptops.

As well as providing digital support, the hub also offers sessions on financial inclusion. This includes light-touch advice on topics such as deals on broadband, price comparison websites, signposting to Martin Lewis advice and safety regarding online banking. GGG's welfare team also attended the hub to give advice on benefits and income maximisation.



As well as the Sky Up Digital Hub, a weekly 'digital café' takes place in the David Cargill Day Centre which provides the south of the city a space to get support getting online. This year, the group welcomed staff from Lloyd's Banking Group to give bespoke advice about staying safe online and tips on spotting the latest online scams and fraudulent activity. Lloyd's also hosted a Christmas party for the group, providing a lunch, games and a present from Santa.

GGG's long established partnership with Queen's Cross Housing Association continued, with digital inclusion officers providing a 'digital café' each week in a communal space of one of their housing complexes.

GGG continued to provide a limited home-visit service for those vulnerable service users who were unable to leave their homes. This support meant they could connect with friends and family online and watch programmes and films on demand, alleviating some of the loneliness and isolation they were feeling.

The class has helped my confidence and I can now video call family abroad. I even made new friends at the class.

I never thought I'd see the day where I could do these things, you're never too old!





Keith, Fred Paton Centre Manager



## I've made my will, have you?

"I've written my will so that if anything happens to me, my family don't need to worry about knowing my wishes because I've written them down."

Writing or updating your will is one of the most important decisions you can make to protect you and your loved ones.

Glasgow's Golden Generation has partnered with a select group of Solicitors who will make a donation to GGG from any fee you pay for their Will Writing Service.

If you'd like more information on the Solicitors we work with they are detailed on the GGG website at [www.glasgowgg.org.uk/makemywill](http://www.glasgowgg.org.uk/makemywill).

You can also call 0141 221 9924 or email Lesley Giudici our Fundraising Manager at [fundraising@glasgowgg.org.uk](mailto:fundraising@glasgowgg.org.uk) to find one near you.



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