

# CARTREF NI LIMITED

England & Wales · Charity number 1071424

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [02591631](#)

**Registered** 1998-09-08

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Goleufan  
27 Chester Street  
St Asaph  
Denbighshire  
LL17 0RE

**Phone** 01745584527

**Email** [admin@cartrefni.com](mailto:admin@cartrefni.com)

**Website** [www.cartrefni.com](http://www.cartrefni.com)

## Activities

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**Objects:** TO PROMOTE CHOICE AND INDEPENDENCE OF PEOPLE WITH LEARNING AND/OR PHYSICAL DISABILITIES, AND THE RELIEF OF SICKNESS AND POVERTY OF ELDERLY PEOPLE AND OTHER PEOPLE IN NEED IN NORTH WALES IN PARTICULAR THROUGH THE PROVISION OF SUPPORT SERVICES IN A PERSON'S HOME THUS ENABLING THEM TO LIVE IN THE COMMUNITY RATHER THAN IN INSTITUTIONAL CARE

**Activities:** PROVIDE DOMICILIARY SUPPORT TO VULNERABLE ADULTS IN THEIR OWN HOME

## Classification

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- **How:** Provides Services
- **What:** Disability
- **Who:** People With Disabilities

## Geography

- **Area of benefit:** NORTH WALES
- Conwy
- Denbighshire
- Flintshire

## Finances

| Period end | Income     | Expenditure | Assets     | Employees |
|------------|------------|-------------|------------|-----------|
| 2025-03-22 | £5,545,248 | £5,415,668  | £2,260,282 | 147       |
| 2024-03-23 | £5,181,310 | £5,103,435  | £2,130,702 | 149       |
| 2023-03-25 | £4,857,735 | £4,693,825  | £2,052,827 | 142       |
| 2022-03-19 | £4,142,920 | £3,978,544  | £1,888,917 | 143       |
| 2021-03-20 | £4,021,533 | £3,772,639  | £1,724,541 | 142       |

## Trustees

| Name                  | Role  | Appointed  |
|-----------------------|-------|------------|
| <b>Valerie Hawker</b> | Chair | 2020-08-13 |
| ALISON BREBNER        |       | 2003-08-19 |
| Gavin Robert Coates   |       | 2020-07-21 |
| Helen Jane Brown      |       | 2017-01-30 |
| MARK IAN ROBERTS      |       | 2009-11-02 |
| Susan Anne Ridings    |       | 2025-01-24 |
| TRICIA BOCHENSKI      |       | 2000-05-17 |

**CARTREF NI LIMITED**

England & Wales - Charity number 1071424

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# Accounts

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Charity registration number 1071424

Company registration number 02591631 (England and Wales)

**CARTREF NI LTD**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 22 MARCH 2025**

FRIDAY



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24/10/2025

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COMPANIES HOUSE

# CARTREF NI LTD

## LEGAL AND ADMINISTRATIVE INFORMATION

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|                                                    |                                                                                                                  |                             |
|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------|-----------------------------|
| <b>Trustees</b>                                    | Mrs P Bochenski<br>Mrs A Brebner<br>Mr M Roberts<br>Mrs J Brown<br>Mr G Coates<br>Mrs V Hawker<br>Miss S Ridings | (Appointed 24 January 2025) |
| <b>Secretary</b>                                   | Mrs A Brebner                                                                                                    |                             |
| <b>Charity number</b>                              | 1071424                                                                                                          |                             |
| <b>Company number</b>                              | 02591631                                                                                                         |                             |
| <b>Principal address<br/>and registered office</b> | Goleufan<br>27 Chester Street<br>St Asaph<br>Denbighshire<br>LL17 0RE                                            |                             |
| <b>Auditor</b>                                     | Harold Smith Accountants<br>Unit 32, Llys Edmund Prys<br>St Asaph Business Park<br>St Asaph<br>LL17 0JA          |                             |
| <b>Bankers</b>                                     | National Westminster Bank Plc<br>48-50 High Street<br>Mold<br>Flintshire<br>CH7 1BA                              |                             |

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# CARTREF NI LTD

## CONTENTS

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|                                         | <b>Page</b> |
|-----------------------------------------|-------------|
| Trustees' report                        | 1 - 12      |
| Statement of trustees' responsibilities | 13          |
| Independent auditor's report            | 14 - 15     |
| Statement of financial activities       | 16          |
| Balance sheet                           | 17 - 18     |
| Statement of cash flows                 | 19          |
| Notes to the financial statements       | 20 - 30     |

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# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 22 MARCH 2025**

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The trustees present their annual report and financial statements for the year ended 22 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

### **Objectives and activities**

Cartref Ni continues to pursue its main objective to provide superior, trusted, person centered support to vulnerable adults living in their own homes. For 2024/25 the following remained as its vision and purpose.

#### Vision

Cartref Ni's vision is for adults with disabilities to live the life they choose, achieving the outcomes that matter to them and be as independent as possible.

#### Purpose

Cartref Ni's purpose is to provide the highest quality, person centered support to adults with disabilities to live the life they choose, achieving the outcomes that matter to them and be as independent as possible, ensuring they are supported with dignity and respect at all times.

Cartref Ni's Strategic priorities are to ensure:

Continual improvement in the quality of the service it delivers.

That we provide support to people by people that know them.

Investment in the training and development of its staff.

Employment of staff who are committed to its core values.

Continued financial viability.

People we support feel safe, happy and fulfilled.

Staff feel included, valued and supported.

Families trust us to provide a first-class service.

All stakeholders hold us in high esteem.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 22 MARCH 2025**

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### Public Benefit

The trustees confirm that they have had regard to the Charity Commission's guidance on the public benefit requirement under the Charities Act 2011.

Our activities this year once again focused on continuing to develop the health, wellbeing and social opportunities of the people we support. We continued to operate and develop the range of social events which we offer to all of the people we support which included coffee mornings, craft sessions, competitions, a summer barbeque and a Christmas party. These were greatly enjoyed by the people attending and they are not only enjoyed and benefited from the actual activities, but also from the opportunity to socialise and communicate with a wider group of people. Added benefit from the social events can be seen and heard from the staff teams who find them a useful forum for sharing experiences and ideas as well as being a peer support opportunity.

During the year we produced and distributed the latest issues of our newsletter. These are issued to the people we support, family members, staff and other stakeholders. We received very positive feedback on these, including on the opportunity that they give for sharing ideas between staff teams.

We employ over 150 staff who benefit from good working terms and conditions and training and development opportunities. Over 60% of our relevant staff have attained a level 3 NVQ or higher, which affords them not only personal development, but enhances their opportunities should they wish to take on other roles in Cartref Ni or other organisations.

Additional beneficiaries of the services we provide include families, friends and carers who have shown tremendous confidence in the service we deliver as evidenced in CIW inspection reports. Families are included as fully as possible in decisions relating to the people we support. We strive to enable the people we support, and/or family members to be active participants in the recruitment process for new staff and managers and we also invite family members to social events which not only provides a pleasant social event but can be a form of family-to-family support.

We continue to make charitable donations within our local community including a local support group and for hospice and hospital funding materials.

We remain registered as a "Safe Place", a scheme supporting vulnerable members of the public to know where they can go if they have difficulties.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

### Activities

Cartref Ni currently operates in three Local authority areas, Denbighshire, Flintshire and Conwy.

At the end of March 2025, we supported 66 individuals. Virtually all the people we support live in supported living arrangements and hold individual tenancies. The people we support live in a wide range of differing situations, some in single tenancy houses/bungalows, some other people are in shared living arrangements. We presently support people in 25 different houses. Three of the buildings described as houses actually comprise up to seven self-contained flats. Supported living enables individuals to live a full and active life as true citizens of their local community.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 22 MARCH 2025**

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Examples of outcomes that have been achieved are:

One of CS's long time wishes was to go on a cruise. She was supported to do this in September 2024 where she enjoyed 6 nights on a ship stopping at various places in Spain and France.

DR volunteers in the local food bank on a weekly basis and this is something that he thoroughly enjoyed doing. DR is very active and delights in exploring his local area and sharing his photos on line and taking staff on his adventures. He also attends many fitness classes and swims regularly through the week.

AP's bedroom was always quite small and not much room to relax due to the equipment needed in the room. She has had her room extended and it is a lovely space now. She enjoyed painting boxes for the walls and going out choosing accessories for the room.

LG has started to join in with more activities again, revisiting Fun Club, Gateway and local events that are taking place. LG has also enjoyed another trip to the Blue Planet Aquarium and pantomimes throughout the year.

SC continued to enjoy a variety of local activities including getting her nails done regularly followed by lunch out, meeting up with friends at Fun Club and attending Gateway on Friday evenings. SC is a sociable lady and knows so many people, so she loves an opportunity to catch up and chat with friends.

PL enjoyed a holiday to Blackpool where he had an amazing time with his staff. He loves Musical Mates on a Thursday where he has made lots of new friends, and he is treated like a rock star! PL has been visiting different music events on a Sunday and is very popular. He has just had a new posh car and PL loves it.

IR decided he wanted to have a support hub closer to where he lives in Rhos On Sea, to enable him just to pop in to their office when he wanted during the day. We supported IR through the process and is now supported from a provider in Llandudno.

VD has been attending Cartref Ni events and each time is staying a little longer which is positive. VD goes out most days in her car, enjoying walks, bowling and visits to the cafe. She seems to be more chatty than ever which is lovely to hear. VD had a holiday in Talacre last year and had a lovely break.

JV moved in to his first home, and to celebrate he hosted a BBQ for family and friends. He has since got his first car and found his first paid job. JV enjoyed a trip to Blackpool Pleasure Beach with his new support team.

DL enjoys being involved in activities both around her own home and in her local community. She helps to prepare lunch, fold the washing, recycle, but most of all likes to feed the birds in her garden. She is often out within her local community increasing her independence with banking, posting letters and visiting the hair salon.

AJ has purchased a fish tank, stones and some ornaments and has two fish which he loves to watch swimming around during relaxation time. He is involved in feeding them and cleaning the tank out and he likes to show his fish to his visitors.

JH went on the train to Chester with his girlfriend to see family unsupported. This was a very positive experience for him. JH went to Blackpool with Gateway and also went abroad this year, first time in many years and it was a very successful holiday.

LD planned and enjoyed a cruise from Liverpool up to Scotland. She met with the captain of the ship, relaxed in the pool and spa and disembarked at one of the destinations in Scotland. LD has also taken a trip to York and visited several shows. She continues to enjoy her role at Hwb as receptionist.

CG worked in Caffi Colwyn for a short spell then started a placement at a garden centre. She also attended Barista training. CG attended a numeracy workshop and also became an ambassador with Co-Options.

HR continues to love her relationship with her sister, meeting up together regularly, which is very important to them both. HR still enjoys her community activities and has been to the Circus when it visited Broughton.

JD resumed working back at Cae Mor as well as Bike Hwb Cafe and Four Oaks hotel. JD is a kitchen porter and is getting used to renovated surroundings and a new team at Cae Mor.

## **CARTREF NI LTD**

### **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 22 MARCH 2025**

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MR still loves going out every day, he has had some day trips to Barmouth, Chirk Castle and has visited family at Anglesey where he enjoyed Pila Palas whilst there. MR enjoyed a tea party for his birthday last year and invited his dad and brother and it was lovely to see how happy he was spending time with his family. MR visits his dad at least once a week and they enjoy having lunch together.

MO attended this years Cartref Ni summer event and travelled there with his co-tenants. MO has been requesting more assistance and is currently doing train travel training.

HH enjoys the outdoors and activities which involve walking or water. He attended Sailability events last summer going on Menai Straits. Paddle boarding is a firm favourite at Padarn lake and he has been on a few walking treks, up Aber falls and across Conwy mountain.

DR went on holiday to Cumbria and had a great time horse riding, went on boat trips and on bikes and then relaxing in the hot tub. DR regularly cycles at Alyn Waters. He has been on a Chester boat ride and found this lovely and relaxing. Last year DR was involved with the garden competition and helped keep the plants hydrated.

MF attends Erilas in Wrexham and gets involved in crafting like making of an owl. This is one of his favourite activities, and then enjoys a walk afterwards in the grounds. He has renewed his Chester Zoo membership and loves to see the animals.

EB moved in to her new home in September 2024. She has been welcomed by her new housemates and built good friendships with them. EB's confidence has grown hugely since moving in, and is much more talkative and we are seeing more and more of her great personality each day.

TC attended the Cartref Ni summer event August 2024 and enjoyed ice cream and a beer and the live music. TC chose a new hair style making her hair easier to manage and also went to the theatre at Christmas time with other co-tenants.

ET was excited to take delivery of her new blue car. She sings along to the radio in the car and has great musical knowledge of who the singers are. ET has just returned from a family holiday in Kent, which is where her family originate from. ET loves her relationship with her family and will always invite Mum along to a show.

AO continues to enjoy being outdoors enjoying walks and the fresh air on his days off work. AO has renewed his Chester Zoo pass this year. He is a huge Kylie Minogue fan and he has purchased tickets to see her in concert.

GD has been making the most of his Zoo membership again this year. He has also attended various shows at the theatre throughout the year, including Chitty Chitty Bang Bang and lots of pantomimes in all the local theatres.

CE went to Liverpool for an overnight stay with Voel coaches which was a huge achievement for him at the time. CE attended the Cartref Ni summer event and went to the theatre and circus with friends in December.

HW went abroad to Benidorm in May and had not been abroad in many years. It proved a very positive experience for HW and he has a new outlook and wants to go away again next year. HW has benefited from a new mould for his new wheelchair.

PJ works at the farm and attends Mosaic which he still enjoys. He went to Skipton on his holiday with his co-tenant and had a great time. PJ loves watching the trains and he also visits local airports to watch the planes take off. PJ has been helping in his garden rebuilding the vegetable plot, digging and planting of vegetables.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 22 MARCH 2025**

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DC has enjoyed day trips to Blackpool throughout the year. He has joined a weekly walking group and enjoys visiting new places. He also now attends more activities weekly such as a disco on a Monday evening and gateway on a Tuesday.

RG continues to enjoy his retirement and is very relaxed at home. However, he is walking and his fitness has hugely improved and able to walk further distances. He enjoyed a holiday to Skipton with his co-tenant and enjoyed the boat rides. His visits to his mum are still important and goes weekly without fail.

DJ spent the summer taking care of the communal gardens around his home, creating areas with beautiful flowers to attract the wildlife. DJ has enjoyed attending the Cartref Ni events especially when there has been live music.

NJ enjoyed 2 trips to Blackpool this year, having met a friend who invited her back to join her for her birthday celebration.

SB continues to attend his regular work with Meifod and The Farm, he is now also attending STAND Social events regularly through the week, joining the choir where they are learning a song with sign language to perform later in the year.

SG continues to enjoy her working week and has said she is not ready to retire yet! SG has chosen to join her housemates for a short break in Blackpool this year. SG continues to enjoy the Cartref Ni social events and now actively requests time off work so that she can attend them. SG continues to grow in confidence in speaking up if she has any concerns.

TT welcomed her baby girl into the world in January 2025. TT flourished throughout her pregnancy despite some challenges.

SD renewed her Chester Zoo pass for another year and has enjoyed many trips to see the animals. SD likes visiting local places to get a spot of fresh air and a walk, Bangor Pier and Llandudno Promenade being among her favourite spots.

MW had a visit to the Wrexham Xplore Science discovery centre, enjoying the interactive exhibits. MW continues to have regular visits to the Barbers which he takes pleasure in each week.

Despite PF having to cancel a trip to Blackpool she enjoyed numerous theatre trips of her choosing throughout the year and also went to the circus.

LM decided to try a new work opportunity at Hwb Dyffryn and is enjoying something new. LM continues to talk of her plans to marry her fiancé and find a new place to live together. In the meantime, they headed off for a weekend together at Lake Vyrnwy Spa hotel, where she had a spa and massage as part of her Birthday treat.

JB is living life to the full. She had a holiday in Anglesey, went to Llandudno on an overnight theatre trip to see Chitty Chitty Bang Bang and also enjoyed an afternoon tea whilst there. JB attends day services but loves to spend her days off shopping or attending chair aerobics and crafts. JB visits her parents at least weekly. JB has just started attending a disco on Tuesday nights and loves dancing and is always full of smiles.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 22 MARCH 2025**

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RK has continued with fund raising for various charities and for his 30th birthday decided to set up a Go fund me page asking for donations for Colwyn Bay Gateway Club instead of birthday presents and he raised £1550 which will be used to cut the cost of the annual Gateway trip to Blackpool. RK went on the trip and stayed 2 nights, which was a first for him and enjoyed the break.

TW was offered a job at The Courthouse café as a regular paid member of staff, while covering a maternity leave. TW flew to Hamburg to the Miniatur Wonderland, which is the largest model railway in the World, as he has a love of trains. He continues with his other hobby and is now Black belt second dan in Tai Kwon Do.

SR received her wheelchair accessible vehicle which made access to her community easier and she was able to get out for lunch and piece of cake more often.

LH rejoined Ghostbusters and has had performances at Venue Cymru and Rhuddfest, and thoroughly enjoys her sessions. LH met with Michael Palin at one of their events and performed for him.

AW was keen to get involved in our Cartref Ni Paddle Boarding event last July and he had a great day trying something new. AW had a fantastic holiday to Florida with his family visiting all the studios and parks.

Due to deterioration of MH's mobility he was supported to apply for a wheelchair adapted vehicle which he named "The Beast". MH moved to a bungalow in his home town that was better suited to his needs. MH enjoyed a small send off at the Cartref Ni office where he was presented with a leaving gift. MH continues to be invited to the Cartref Ni social events and recently attended the St Davids day celebration.

LE has really settled in well into her work at Abbey Upcycling. She instigated attending this herself and is proud of this achievement. LE has booked a trip to Harry Potter World in Watford. She also took a coach trip to the village that is in Emmerdale, her favourite soap.

DM moved into his new home in April 2024. He has settled well and is enjoying lots of different activities on a weekly basis, working at Meifod and attending the local Men's Shed groups. DM has also been building his confidence with swimming over the last 6 months and has also purchased a bass guitar to learn.

SG enjoyed a trip to Blackpool where he had a great time watching Funny Girls, and seeing the view from the top of the tower. SG has been to see his favourite team Chester FC a few times this last year, always hoping for a win!

After careful planning AW was supported to enjoy her first holiday without parents last year. AW enjoyed a few days in Blackpool and it was evident from the photos that she enjoyed the experience and has planned another break away this year. Staff shared that AW thoroughly enjoyed the Pantomime last year and so will be going to see another one at Easter.

GW continues his horse-riding activity again this year, which is something that he has enjoyed for many years. GW also attends the Welsh Mountain Zoo on a regular basis. GW continues to enjoy spending time with his family and will be joining them on a trip to Disneyland Paris this year. GW thoroughly enjoyed riding the steam train at Bala lake.

CH went on holiday to Blackpool this year. CH has had new furniture in her bedroom and improved storage. She attended the Cartref Ni events throughout the year and also went to the theatre at Christmas time with other co-tenants.

SM has reconnected with his poetry, he is enjoying reading and writing this, and has been visiting the local library to look for more poetry books. He enjoys going to The Bells for his lunch. At Christmas SM helped with decorating the Christmas cake and he invited his family around to see his masterpiece!

JE became an uncle to Teddy this year. JE went on holiday to London sight seeing, Blackpool with Gateway and went to watch Disney on Ice in March. JE also visited the theatre on many other occasions

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 22 MARCH 2025**

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DH celebrated his 70th birthday with a small tea party and had lunch out. He has a new car and a new electric wheelchair enabling him to go for longer walks. DH loves watching his Astronaut sensory light. He has weekly head massages which he enjoys. DH went on holiday for the first time for a few years to Blackpool and has booked to stay in a cottage in Ashbourne.

LJ went away to Blackpool with Gateway this year and has been on many days out such as Welsh Mountain Zoo, Iron Works, Disney on Ice, theatre trips and also went to watch ABBA.

Following a successful internship, IS now has a regular role at Glan Clwyd Hospital on the welcome desk. IS continues to access lots of local events within her community. IS has also joined the STAND choir where they are practising a song with sign language to perform later in the year. She enjoys helping others learning the signs.

AT is a huge Liverpool football fan and this year got the chance to go to Anfield to watch a legends match which she thoroughly enjoyed.

FR continues to inspire us with her positive drive and wanting to push herself to try new things. FR has shown an interest in boxing and would like to eventually join a class. In the meantime she has been supported to purchase some boxing gloves and pads and regularly uses them at home with staff support. FR has also started an Arts and Crafts course this year at her local Library and is enjoying it and showing off her wonderful creations.

RB had a lovely break away last year in Wiltshire, he visited the safari park and loved seeing all the animals. He attends Pedal Power which he enjoys, as well as the Chill Factor and Carriage Riding. He visits his parents regularly usually for tea. RB still enjoys his visits to the theatre and enjoyed watching a ballet in Liverpool.

MA has now finished college and has started work with The Hwb Café and Mosaics, where he's received fantastic feedback. MA has also joined the STAND choir where they are practising a song with sign language to perform later in the year.

OD is in regular touch with his family in Ireland and travelled over with his Mum to celebrate his Niece's 1st birthday. He has also visited several shows including a Michael Jackson tribute, a show with several members of boy bands and Atomic Kitten. OD and his fiancé went independently to see Will Young in concert.

GJ moved in to her new home in May 2024. She graduated from college in Summer of 2024 and began a new chapter with "Project Search" to learn the skills required for paid employment in the future. Despite attending 5 days a week, she still finds time to volunteer at an animal rescue centre on some weekends.

JS loves the thrill of the rides at Alton Towers and has been there many times so for his birthday he decided to try somewhere new and went to the Pleasure Beach in Blackpool. He had a great time trying out new rides there. JS began attending Use Your Loaf sessions and enjoyed tasting what he had made each week.

CC has had new furniture for his bedroom and a new sofa. CC went to Southport to visit his friend. He has started swimming on Tuesdays and has joined the local gym and goes every Thursday which is very positive.

MD was so pleased when Soup Club started up again at a venue accessible for her. She goes each week and is a social highlight for her. All the people who also attend, take timeout to chat with MD each week, a really inclusive feel to the activity.

Over the last 12 months DB has been taking part in a drama group and taken part in a few shows, including Alice in Wonderland and This is Me and likes to perform for us to show us what she has learnt. While out shopping, DB introduced herself to two police officers who allowed her to try out both the car and the handcuffs.

JL wants to move to Wrexham and is on the waiting list for suitable accommodation. JL has been in a new relationship and is going very well. JL celebrated his birthday in Liverpool with staff and family members where he enjoyed axe throwing. JL received a 10 year achievement certificate from Wetherspoons, a proud moment for him.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 22 MARCH 2025**

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### **Achievements and performance**

Financially Cartref Ni continues to be in a strong position as described in the Audited Accounts.

From a service perspective the people we support continued to experience a wide range of activities as described elsewhere in the report.

One of the highlights of the year was being awarded a platinum award from the Investors in People. This is the highest award possible and only 6% of organisations assessed achieve this level and we are the only social care organisation in North Wales at this level.

As we were assessed by the Social Care Regulator "Care Inspectorate Wales" (CIW) in 2023/24, we were not due a further assessment this year. So the inspection report from November 2023 remains our latest and this was very positive. Under "The Regulation and Inspection of Social Care (Wales) Act" (RISCA) we are inspected and rated on three themes; Wellbeing, Care and Support and Leadership and Management. We were given the rating of 'EXCELLENT' in all three categories. This is a very significant achievement. In previous years these rating were not made public but from 2025/26 they will be published on each new inspection.

We were pleased to see more staff take up some of the key staff benefits such as the enhanced matched employers pension contribution.

We are proud that a member of staff was awarded silver in the Supported Living Care Practitioner Award at the Wales Care Awards.

2024/25 saw another staff conference with nearly all staff attending one of the two days. This was highly successful with excellent feedback.

The garden competition remained a popular event and was run again in the summer of 2024, where many people took part. Everyone who entered made such an effort to improve their garden it was again difficult to choose the winners.

Other successful events were held for the people we support including an Olympics themed Summer barbeque, paddleboarding event and a Christmas party.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 22 MARCH 2025**

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We have continued to give opportunities for staff to enhance their qualifications and achieve the relevant Awards.

- \* All Wales Induction Framework Programme = 11
- \* Level 2 Health & Social Care Diploma = 17
- \* Level 3 Health & Social Care Diploma = 12
- \* Level 4 Preparing for Leadership & Management in Health & Social Care Diploma = 2
- \* Level 5 Leadership Management 2

The board would like to pass on our thanks to all staff for their part in the achievements of Cartref Ni.

### Quality Assurance

Cartref Ni strives to provide high quality services to the people it supports, and we use a variety of routes to measure our success or not. These include regular individual and house meetings with the people we support to provide opportunities for them to communicate their feelings and wishes on the support they receive.

This year we began extensive background work into reviewing the organisations quality standards and how these are to be measured. Following consultation with all staff, new quality standards have been developed and defined for the organisation.

Our Quality standards are the framework of all we do, giving people choice, promoting their wellbeing, supporting them to be involved in their community and lead full and active lives. They detail how we safeguard people whilst promoting positive risk taking, taking positive risks is how we all grow and develop, working with external partners to ensure people live in accommodation that is suitable for their needs and an environment they feel safe and content in.

We feel confident that the development of these new quality standards will allow us to gather clear and accurate information, which can be measured to achieve a true reflection of the level of quality our service is delivering. Like all ethos of our organisation, the quality standards have been developed in a person centred way.

Quality monitoring visits have continued being carried out by the Chief Executive, Head of Operations, Quality and Compliance Manager as well as a number of Trustees.

The Quality and Compliance Manager has continued with Quality Reviews and audit visits were undertaken and the development of action plans where required were put in place.

Topics are chosen to discuss in team meetings to enhance knowledge on subject areas and further embed good practice and recognize areas for development. Team meetings are also attended by our Quality Assurance Manager on occasion, as part of our assurance process.

We continued with our mentoring programme for our newly appointed Assistant Manager to meet on a monthly basis for a 12 month period. Feedback has been extremely positive about the benefits of the mentoring programme.

The family quality survey has provided excellent feedback, enabling us to continue to develop best practice, and will be continued. The staff satisfaction survey is an ongoing feature of our quality assurance framework, offering staff members a voice in service improvement and the reviewing and development of policy.

Throughout this year we have been pleased at the levels of positive feedback in relation to the way we have continued to provide services from a range of stakeholders including the families of the people we support, as well as the commissioners from each of the respective local authorities, but most importantly we have received positive feedback on many occasions from several individuals that we support.

A Quality Assurance report and a 6 month interim report were produced, pulling together information from a range of sources providing evidence on the quality of services provided. The Annual Report required for registration with Care Inspectorate Wales was completed.

Cartref Ni continued to implement an operational management system called Care Control to enable enhanced recording of care and support information.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 22 MARCH 2025**

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### **Fundraising Activities**

No fundraising activities have taken place in the year as Cartref Ni provides domiciliary care to generate income to meet its objectives.

### **Financial review**

Cartref Ni continues to offer competitive terms and conditions of employment for its staff together with extensive training and development opportunities. The financial pressures that are being applied to local authorities are continuing. The local authorities that fund most of the support we provide are constantly seeking efficiencies from us as providers not only in the charges we make to them, but also in the amount of support hours being provided to individuals. They are seeking out ways of meeting the needs of individuals in what they see as more efficient and lower cost ways, and this is likely to continue. In addition, the requirement for all staff within the social care sector to now be paid the Real Living Wage will continue to have a financial impact over the coming years.

Despite this, Cartref Ni's financial position remains strong and our financial outturn for the year was positive as detailed in the Annual Accounts.

### Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

### Reserves Policy

Reserves are needed to enable Cartref Ni to continue to operate in the event of fluctuations in levels of income or expenditure arising from the loss of projects or other events. These could include for example short-term delays in funding or unexpected business interruptions. In addition, the trustees note that the significant staffing issues in the social care sector may require us to make further strategic investments in the terms and conditions of our staff within the coming years.

In this context, the trustees consider that the appropriate range of free reserves to be £1,338,703 - £2,677,407.

At the year-end Cartref Ni held free reserves of £1,727,536 on unrestricted funds after allowing for those resources designated for the Fixed Asset Fund and the Lesley Gurney Key Outcomes Fund, the details of which are given in note 17 to the accounts.

This is equivalent to four months running costs. This level is within the defined range and the position will continue to be reviewed on an ongoing basis to ensure that levels held remain appropriate.

### Investment Powers and Policy

The trustees, having regards to the liquidity requirements of operating the charity, have kept available funds in interest-bearing deposit accounts.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 22 MARCH 2025**

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### **Risk Management**

Cartref Ni has a system of operational risk management for people we support and staffing issues.

At a strategic level the position is the same as in previous years. The Trustees have considered the risks to which the charity might be exposed. The primary risks are, as in previous years, financial. During 2024/25 hours were reduced by a small amount in a small number of houses in Flintshire following a review. The larger financial risks are due to changes in the Real Living Wage, National Insurance rates and thresholds and whether these will be funded by local authorities. Where there are specific risks to be aware of these are reported to Trustees at their quarterly meetings. Cartref Ni will continue to work in partnership with Local Authorities to see if efficiencies can be identified without compromising on quality.

From a contractual perspective, local authorities that were planning retendering processes have indicated that these are not likely to proceed in the short term.. We continue to plan to respond to these if and when they are restarted. Taking all these factors into account the Trustees have developed an appropriate reserves policy.

Cartref Ni is adamant that despite the risk of losing work, high standards must be maintained and staff must be offered the best possible terms and conditions of employment including comprehensive training and development opportunities. It is hoped that Cartref Ni's excellent reputation for providing high quality social care will see it through. Its strategy of focusing on achieving and evidencing outcomes for individuals should help ensure its continued success.

### **Plans for future periods**

These remain as in previous years. The main focus for the Charity is to maintain and improve the highest quality of services for the people we currently support and to continue to provide the best terms and conditions for staff. We will review the structure of the senior management within the organisation to ensure it is fit for purpose. There is a new version of the operational software that we use that we will be planning to implement and there is a separate ICT project that we aim to progress which will offer more efficient ways of working. There are no specific plans to expand the Charity, but we will continue to look at ways to enhance the lives of the people we support.

### **Structure, governance and management**

The charity is a company limited by guarantee and is governed by a memorandum and articles of association.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs V Hawker (Chair since 14/11/24)  
Mrs P Bochenski (Chair until 13/11/24)  
Mrs A Brebner  
Mrs J Brown  
Mr G Coates  
Mr M Roberts  
Miss S Ridings - (appointed 24/01/25)

Trustees are appointed by nomination of other trustees. The procedures for appointing new trustees, including any restrictions on trusteeship, such as maximum number or restrictions are set out in the articles of association.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

### **The organisational structure**

The Board of Trustees which meets four times a year, governs the organisation. Any additional meetings are put in place as required. Strategic decisions are made at these meetings and operational issues are reported on. Details on the number of Trustees required to be quorate are in the articles of association.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 22 MARCH 2025**

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### **Trustee Induction and Training**

Trustees are encouraged to visit the individuals the Charity supports and its employees, to gain a better understanding of the work we do. The CEO provides a quarterly report on key issues and developments and the Trustees provide strategic guidance, always ensuring that the work undertaken or proposed is in line with the objectives of the Charity. All new Trustees are mentored by a more experienced member of the Board and have opportunities to meet staff and supported individuals either in supported living settings or at a variety of Cartref Ni social functions held throughout the year.

### **Pay Policy for Senior Staff**

The trustees consider the key management personnel of the company in charge of directing, controlling, running and operating the Charity on a day to day basis, comprise the board of trustees, who are also directors for the purposes of company law, and the senior management team. All trustees give their time freely and no trustee received remuneration in the year.

The pay of the senior staff is reviewed each year as part of the company annual staff remuneration review.

### **Auditor**

In accordance with the company's articles, a resolution proposing that Harold Smith be reappointed as auditor of the company will be put at a General Meeting.

The trustees' report was approved by the Board of Trustees.



Mrs V Hawker  
Trustee

Date: 18.8.25

# **CARTREF NI LTD**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 22 MARCH 2025***

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The trustees, who are also the directors of Cartref Ni Ltd for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

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

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

# CARTREF NI LTD

## INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF CARTREF NI LTD

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### Opinion

We have audited the financial statements of Cartref Ni Ltd (the 'charity') for the year ended 22 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 22 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

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

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

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

### Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

# CARTREF NI LTD

## INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF CARTREF NI LTD

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### Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity'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 trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

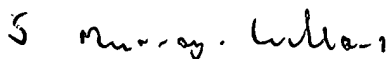
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee 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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

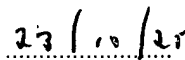
A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

### Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Simon Murray-Williams BA FCA (Senior Statutory Auditor)  
for and on behalf of Harold Smith



Chartered Accountants  
Statutory Auditor

Unit 32, Llys Edmund Prys  
St Asaph Business Park  
St Asaph  
LL17 0JA

Harold Smith is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

# CARTREF NI LTD

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 22 MARCH 2025

|                                                           | Notes | Unrestricted funds<br>2025<br>£ | Unrestricted funds<br>2024<br>£ | Restricted funds<br>2024<br>£ | Total<br>2024<br>£ |
|-----------------------------------------------------------|-------|---------------------------------|---------------------------------|-------------------------------|--------------------|
| <b><u>Income from:</u></b>                                |       |                                 |                                 |                               |                    |
| Grants Receivable                                         | 3     | -                               | -                               | 4,607                         | 4,607              |
| Charitable activities                                     | 4     | 5,492,385                       | 5,140,009                       | -                             | 5,140,009          |
| Investment income                                         | 5     | 52,863                          | 36,694                          | -                             | 36,694             |
| <b>Total income</b>                                       |       | <b>5,545,248</b>                | <b>5,176,703</b>                | <b>4,607</b>                  | <b>5,181,310</b>   |
| <b><u>Expenditure on:</u></b>                             |       |                                 |                                 |                               |                    |
| Analysis of support costs                                 | 6     | 5,415,668                       | 5,098,828                       | 4,607                         | 5,103,435          |
| <b>Total charitable expenditure</b>                       |       | <b>5,415,668</b>                | <b>5,098,828</b>                | <b>4,607</b>                  | <b>5,103,435</b>   |
| <b>Net income for the year/<br/>Net movement in funds</b> |       | <b>129,580</b>                  | <b>77,875</b>                   | <b>-</b>                      | <b>77,875</b>      |
| <br>Total funds brought forward                           |       | <br>2,130,702                   | <br>2,052,827                   | <br>-                         | <br>2,052,827      |
| <b>Total funds carried forward</b>                        |       | <b>2,260,282</b>                | <b>2,130,702</b>                | <b>-</b>                      | <b>2,130,702</b>   |

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# CARTREF NI LTD

## BALANCE SHEET

AS AT 22 MARCH 2025

|                                                       | Notes | 2025<br>£        | £                | 2024<br>£        | £                |
|-------------------------------------------------------|-------|------------------|------------------|------------------|------------------|
| <b>Fixed assets</b>                                   |       |                  |                  |                  |                  |
| Tangible assets                                       | 12    |                  | 453,146          |                  | 468,867          |
| <b>Current assets</b>                                 |       |                  |                  |                  |                  |
| Debtors                                               | 13    | 430,822          |                  | 389,903          |                  |
| Cash at bank and in hand                              |       | 2,105,912        |                  | 2,088,565        |                  |
|                                                       |       | <u>2,536,734</u> |                  | <u>2,478,468</u> |                  |
| <b>Creditors: amounts falling due within one year</b> | 14    | <u>(728,388)</u> |                  | <u>(814,714)</u> |                  |
| Net current assets                                    |       |                  | 1,808,346        |                  | 1,663,754        |
| <b>Total assets less current liabilities</b>          |       |                  | 2,261,492        |                  | 2,132,621        |
| <b>Provisions for liabilities</b>                     | 15    |                  | <u>(1,210)</u>   |                  | <u>(1,919)</u>   |
| <b>Net assets</b>                                     |       |                  | <u>2,260,282</u> |                  | <u>2,130,702</u> |
| <b>Income funds</b>                                   |       |                  |                  |                  |                  |
| <u>Unrestricted funds</u>                             |       |                  |                  |                  |                  |
| Designated funds                                      | 17    | 532,746          |                  | 548,794          |                  |
| General unrestricted funds                            |       | <u>1,727,536</u> |                  | <u>1,581,908</u> |                  |
|                                                       |       |                  | 2,260,282        |                  | 2,130,702        |
|                                                       |       |                  | <u>2,260,282</u> |                  | <u>2,130,702</u> |

## **CARTREF NI LTD**

### **BALANCE SHEET (CONTINUED)**

**AS AT 22 MARCH 2025**

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The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 22 March 2025, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 18.8.25



Mrs V Hawker  
Trustee

Company registration number 02591631

# CARTREF NI LTD

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 22 MARCH 2025

|                                                     | Notes | 2025<br>£ | £         | 2024<br>£ | £         |
|-----------------------------------------------------|-------|-----------|-----------|-----------|-----------|
| <b>Cash flows from operating activities</b>         |       |           |           |           |           |
| Cash (absorbed by)/generated from operations        | 19    |           | (28,889)  |           | 132,935   |
| <b>Investing activities</b>                         |       |           |           |           |           |
| Purchase of tangible fixed assets                   |       | (6,627)   |           | (34,926)  |           |
| Investment income received                          |       | 52,863    |           | 36,694    |           |
| <b>Net cash generated from investing activities</b> |       |           | 46,236    |           | 1,768     |
| <b>Net cash used in financing activities</b>        |       |           | -         |           | -         |
| <b>Net increase in cash and cash equivalents</b>    |       |           | 17,347    |           | 134,703   |
| Cash and cash equivalents at beginning of year      |       |           | 2,088,565 |           | 1,953,862 |
| <b>Cash and cash equivalents at end of year</b>     |       |           | 2,105,912 |           | 2,088,565 |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 22 MARCH 2025

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### 1 Accounting policies

#### Charity information

Cartref Ni Ltd is a public benefit entity and a private company limited by guarantee incorporated in England and Wales. The registered office is Goleufan, 27 Chester Street, St Asaph, Denbighshire, LL17 0RE.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds earmarked by the trustees for a particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 22 MARCH 2025

### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

|                       |                          |
|-----------------------|--------------------------|
| Freehold property     | 2% straight line         |
| Fixtures and fittings | 25% straight line        |
| Equipment             | 20% to 25% straight line |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 22 MARCH 2025

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### 1 Accounting policies

(Continued)

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### **1.10 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### **1.11 Retirement benefits**

The cost of providing benefits under defined benefit plans is determined separately for each plan using the projected unit credit method, and is based on actuarial advice.

The change in the net defined benefit liability arising from employee service during the year is recognised as an employee cost. The cost of plan introductions, benefit changes, settlements and curtailments are recognised as incurred.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 22 MARCH 2025

### 1 Accounting policies

(Continued)

The net interest element is determined by multiplying the net defined benefit liability by the discount rate, taking into account any changes in the net defined benefit liability during the period as a result of contribution and benefit payments. The net interest is recognised in income/(expenditure) for the year.

Remeasurement changes comprise actuarial gains and losses, the effect of the asset ceiling and the return on the net defined benefit liability excluding amounts included in net interest. These are recognised immediately in other recognised gains and losses in the period in which they occur and are not reclassified to income/(expenditure) in subsequent periods.

The net defined benefit pension asset or liability in the balance sheet comprises the total for each plan of the present value of the defined benefit obligation (using a discount rate based on high quality corporate bonds), less the fair value of plan assets out of which the obligations are to be settled directly. Fair value is based on market price information, and in the case of quoted securities is the published bid price. The value of a net pension benefit asset is limited to the amount that may be recovered either through reduced contributions or agreed refunds from the scheme.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Grants Receivable

|                                              | <b>Total</b>      | <b>Restricted funds</b> |
|----------------------------------------------|-------------------|-------------------------|
|                                              | <b>2025</b>       | <b>2024</b>             |
|                                              | <b>£</b>          | <b>£</b>                |
| Grants receivable                            | -                 | 4,607                   |
|                                              | <u>          </u> | <u>          </u>       |
| <b>Grants receivable for core activities</b> |                   |                         |
| Other                                        | -                 | 4,607                   |
|                                              | <u>          </u> | <u>          </u>       |
|                                              | <u>          </u> | <u>          </u>       |
|                                              | -                 | 4,607                   |
|                                              | <u>          </u> | <u>          </u>       |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 22 MARCH 2025

### 4 Income from charitable activities

|                                                      | Unrestricted<br>funds<br>2025<br>£ | Unrestricted<br>funds<br>2024<br>£ |
|------------------------------------------------------|------------------------------------|------------------------------------|
| <b>Income from the provision of domiciliary care</b> |                                    |                                    |
| Services provided under contract                     | 5,492,385                          | 5,140,009                          |

### 5 Income from investments

|                          | Unrestricted<br>funds<br>2025<br>£ | Unrestricted<br>funds<br>2024<br>£ |
|--------------------------|------------------------------------|------------------------------------|
| Bank interest receivable | 52,863                             | 36,694                             |

### 6 Expenditure on charitable activities

|                                                           | Analysis of<br>support<br>costs<br>2025<br>£ | Analysis of<br>support<br>costs<br>2024<br>£ |
|-----------------------------------------------------------|----------------------------------------------|----------------------------------------------|
| <b>Direct costs</b>                                       |                                              |                                              |
| Staff costs                                               | 375,898                                      | 339,724                                      |
| Depreciation and impairment                               | 22,348                                       | 16,990                                       |
| Provision of domiciliary care                             | 4,860,773                                    | 4,613,161                                    |
| Insurance                                                 | 19,148                                       | 15,235                                       |
| Travel expenses                                           | 16,053                                       | 9,729                                        |
| Consultancy                                               | 5,798                                        | 5,522                                        |
| Premises                                                  | 10,858                                       | 14,621                                       |
| General office                                            | 96,017                                       | 79,998                                       |
| Finanoc costs                                             | 1,708                                        | 1,607                                        |
|                                                           | 5,408,601                                    | 5,096,587                                    |
| <b>Share of support and governance costs (see note 7)</b> |                                              |                                              |
| Governance                                                | 7,067                                        | 6,848                                        |
|                                                           | 5,415,668                                    | 5,103,435                                    |
| <b>Analysis by fund</b>                                   |                                              |                                              |
| Unrestricted funds                                        | 5,415,668                                    | 5,098,828                                    |
| Restricted funds                                          | -                                            | 4,607                                        |
|                                                           | 5,415,668                                    | 5,103,435                                    |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 22 MARCH 2025

### 7 Support costs allocated to activities

|                           | 2025<br>£ | 2024<br>£ |
|---------------------------|-----------|-----------|
| Governance costs          | 7,067     | 6,848     |
| <b>Analysed between:</b>  |           |           |
| Analysis of support costs | 7,067     | 6,848     |

### 8 Trustees

No trustee received any remuneration or expenses during the year.

### 9 Employees

The average head count of employees during the period was 147 (2024: 149) The average number of full-time equivalent employees during the period is analysed as follows:

|                  | 2025<br>Number | 2024<br>Number |
|------------------|----------------|----------------|
| Charity Services | 140            | 142            |
| Administration   | 4              | 4              |
| Management       | 3              | 3              |
| Total            | 147            | 149            |

The number of employees whose annual remuneration was more than £60,000 is as follows:

|                      | 2025<br>Number | 2024<br>Number |
|----------------------|----------------|----------------|
| £60,001 to £70,000   | 1              | -              |
| £80,001 to £90,000   | -              | 1              |
| £100,001 to £110,000 | 1              | -              |

### 10 Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing, and controlling the activities of the charitable company. The total compensation paid to key management personnel for services provided to the charitable company was £223,852 (2024: £209,068).

### 11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 22 MARCH 2025

### 12 Tangible fixed assets

|                                    | Freehold<br>property<br>£ | Fixtures and<br>fittings<br>£ | Equipment<br>£ | Total<br>£ |
|------------------------------------|---------------------------|-------------------------------|----------------|------------|
| <b>Cost</b>                        |                           |                               |                |            |
| At 24 March 2024                   | 472,893                   | 25,025                        | 64,682         | 562,600    |
| Additions                          | -                         | 612                           | 6,015          | 6,627      |
| Disposals                          | -                         | (60)                          | (1,608)        | (1,668)    |
| At 22 March 2025                   | 472,893                   | 25,577                        | 69,089         | 567,559    |
| <b>Depreciation and impairment</b> |                           |                               |                |            |
| At 24 March 2024                   | 45,947                    | 17,944                        | 29,842         | 93,733     |
| Depreciation charged in the year   | 7,658                     | 1,973                         | 12,717         | 22,348     |
| Eliminated in respect of disposals | -                         | (60)                          | (1,608)        | (1,668)    |
| At 22 March 2025                   | 53,605                    | 19,857                        | 40,951         | 114,413    |
| <b>Carrying amount</b>             |                           |                               |                |            |
| At 22 March 2025                   | 419,288                   | 5,720                         | 28,138         | 453,146    |
| At 23 March 2024                   | 426,946                   | 7,081                         | 34,840         | 468,867    |

### 13 Debtors

|                                             | 2025<br>£ | 2024<br>£ |
|---------------------------------------------|-----------|-----------|
| <b>Amounts falling due within one year:</b> |           |           |
| Trade debtors                               | 416,674   | 378,738   |
| Other debtors                               | 1,171     | 1,752     |
| Prepayments and accrued income              | 12,977    | 9,413     |
|                                             | 430,822   | 389,903   |

### 14 Creditors: amounts falling due within one year

|                                 | 2025<br>£ | 2024<br>£ |
|---------------------------------|-----------|-----------|
| Social security and other taxes | 85,255    | 114,172   |
| Other creditors                 | 311,044   | 357,366   |
| Accruals and deferred income    | 332,089   | 343,176   |
|                                 | 728,388   | 814,714   |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 22 MARCH 2025

| 15 | Provisions for liabilities     | Notes | 2025<br>£    | 2024<br>£    |
|----|--------------------------------|-------|--------------|--------------|
|    | Retirement benefit obligations | 16    | 1,210        | 1,919        |
|    |                                |       | <u>1,210</u> | <u>1,919</u> |

### 16 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £116,158 (2024: £101,483).

#### Defined benefit schemes

Cartref Ni Limited became an admitted body to the Clwyd Pension Fund local government pension scheme, as a result of the transfer of employment contracts to Cartref Ni under TUPE regulations following a successful tender of several project. The LGPS is a funded benefit scheme, with assets held in separate trustee-administered funds. The total contributions made for the year ended 22 March 2025 in relation to these members of staff was £21,670 (2024 - £19,718), of which employers contributions totalled £16,235 (2024 - £14,787) and employees contributions totalled £5,434 (2024 - £4,930). The contribution rates are reviewed annually.

During the year, the total amount recognised in income or expenditure as an expense in relation to defined benefit plans was £16,235 (2024 - £14,787). This includes a reversal of the prior year additional contribution of £(1,700) (2024 - £1,600).

Cartref Ni Limited expects to contribute £16,235 to the defined benefit pension scheme in 2025.

It was agreed in the transfer agreement with the previous employer that all liabilities to the Clwyd Pension Scheme fund arising in respect of members of staff whose employment had been transferred would remain with the previous employer with the exception of:

- Contributions to the cost of future benefit accrual not exceeding 18.3% of pensionable pay, less the reduction in contributions allowed by any funding surplus, where the actuarial basis of calculation is consistent with the Solvency Funding Target as defined in the Funding Strategy Statement of Clwyd Pension Fund dated march 2017.
- The capital cost (if any) of the unfunded benefit enhancement upon retirement for reasons of redundancy or business efficiency.

Although Cartref Ni Limited remains technically liable to Clwyd Pension Scheme for any liability arising in excess of the amounts detailed above, the transfer agreement states that Cartref Ni Limited will be indemnified by the previous employer for any liabilities in excess of the agreed amounts. While this could result in a liability arising if the previous employer were to default on the obligation, due to the financial standing of the previous employer, the likelihood of such a liability arising is considered to be remote.

Thus, as Cartref Ni Limited has made contributions during the year of 18.3% of pensionable pay and there have not been any retirements for reasons of redundancy or business efficiency, under the terms of the transfer agreement, Cartref Ni Limited has no further obligation to contribute to any liability to the Clwyd Pension Scheme in relation to future benefits relating to the staff members in question and therefore, provision for such liabilities has not been made in these financial statements.

A provision has not been made in these financial statements as the fund shows a surplus of £70,000 (2024 - surplus £25,000) determined as follows:

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 22 MARCH 2025

### 16 Retirement benefit schemes

(Continued)

|                                             | 2025          | 2024          |
|---------------------------------------------|---------------|---------------|
|                                             | £             | £             |
| Present value of funded benefit obligations | (268,000)     | (293,000)     |
| Fair value of plan assets                   | 338,000       | 318,000       |
|                                             | <u>70,000</u> | <u>25,000</u> |

#### Key assumptions

|                                                  | 2025       | 2024       |
|--------------------------------------------------|------------|------------|
|                                                  | %          | %          |
| Discount rate                                    | 5.9        | 4.9        |
| Expected rate of increase of pensions in payment | 2.7        | 2.7        |
| Expected rate of salary increases                | 3.85       | 3.85       |
| Inflation assumption                             | <u>2.6</u> | <u>2.6</u> |

#### Mortality assumptions

The assumed life expectations on retirement at age 65 are:

|                      | 2025        | 2024        |
|----------------------|-------------|-------------|
|                      | Years       | Years       |
| Retiring today       |             |             |
| - Males              | 21.1        | 21.0        |
| - Females            | <u>23.6</u> | <u>23.5</u> |
| Retiring in 20 years |             |             |
| - Males              | 22.4        | 22.4        |
| - Females            | <u>25.4</u> | <u>25.3</u> |

The amounts included in the balance sheet arising from the charity's obligations in respect of defined benefit plans are as follows:

|                                              | 2025         | 2024         |
|----------------------------------------------|--------------|--------------|
|                                              | £            | £            |
| Present value of defined benefit obligations | <u>1,210</u> | <u>1,919</u> |
| Deficit in scheme                            | <u>1,210</u> | <u>1,919</u> |

Movements in the present value of defined benefit obligations:

|                              | 2025         |
|------------------------------|--------------|
|                              | £            |
| Liabilities at 24 March 2024 | 1,919        |
| Other                        | <u>(709)</u> |

The defined benefit obligations arise from plans which are wholly or partly funded.

The actual return on plan assets was £- (2024 - £-).

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 22 MARCH 2025

### 16 Retirement benefit schemes

(Continued)

|                           |                |                |
|---------------------------|----------------|----------------|
| Equity instruments        | 52,000         | 44,000         |
| Debt instruments          | 125,000        | 116,000        |
| Property                  | 15,000         | 14,000         |
| Cash and cash equivalents | 16,000         | 16,000         |
| Alternatives              | 130,000        | 128,000        |
|                           | <u>338,000</u> | <u>318,000</u> |

### 17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

|                                    | At 24 March<br>2024<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£ | At 22 March<br>2025<br>£ |
|------------------------------------|--------------------------|----------------------------|----------------------------|----------------|--------------------------|
| The Lesley Gurney Key Outcome Fund | 79,927                   | 3,673                      | (4,000)                    | -              | 79,600                   |
| Fixed Asset Fund                   | 468,867                  | -                          | -                          | (15,721)       | 453,146                  |
| General funds                      | 1,581,908                | 5,541,575                  | (5,411,668)                | 15,721         | 1,727,536                |
|                                    | <u>2,130,702</u>         | <u>5,545,248</u>           | <u>(5,415,668)</u>         | <u>-</u>       | <u>2,260,282</u>         |

| Previous year:                     | At 24 March<br>2023<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£ | At 23 March<br>2024<br>£ |
|------------------------------------|--------------------------|----------------------------|----------------------------|----------------|--------------------------|
| The Lesley Gurney Key Outcome Fund | 77,502                   | 3,105                      | (680)                      | -              | 79,927                   |
| Fixed Asset Fund                   | 450,930                  | -                          | -                          | 17,937         | 468,867                  |
| General funds                      | 1,524,395                | 5,173,598                  | (5,098,148)                | (17,937)       | 1,581,908                |
|                                    | <u>2,052,827</u>         | <u>5,176,703</u>           | <u>5,098,828</u>           | <u>-</u>       | <u>2,130,702</u>         |

#### Designated Funds:

a) The Lesley Guerny Key Outcome Fund derives from a bequest from a past service user which the trustees have designated to support Cartref Ni service users to realise a key outcome that has been identified by the service user (or their representative) or a support worker/manager; discussed and recorded during a supervision or team meeting; and incorporated in the person's service delivery plan. Consideration to awarding grants from this fund to other vulnerable people in North Wales will also be given on application.

b) The designated fund for fixed assets represents resources invested in the charity's tangible fixed assets. The fund is therefore not readily available for other purposes.

### 18 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

## CARTREF NI LTD

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 22 MARCH 2025

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|           |                                                                   |                 |                |
|-----------|-------------------------------------------------------------------|-----------------|----------------|
| <b>19</b> | <b>Cash generated from operations</b>                             | <b>2025</b>     | <b>2024</b>    |
|           |                                                                   | <b>£</b>        | <b>£</b>       |
|           | Surplus for the year                                              | 129,580         | 77,875         |
|           | Adjustments for:                                                  |                 |                |
|           | Investment income recognised in statement of financial activities | (52,863)        | (36,694)       |
|           | Depreciation and impairment of tangible fixed assets              | 22,348          | 16,990         |
|           | Difference between pension charge and cash contributions          | (709)           | 468            |
|           | Movements in working capital:                                     |                 |                |
|           | (Increase) in debtors                                             | (40,919)        | (71,952)       |
|           | (Decrease)/increase in creditors                                  | (86,326)        | 146,248        |
|           | <b>Cash (absorbed by)/generated from operations</b>               | <b>(28,889)</b> | <b>132,935</b> |

**20**   **Analysis of changes in net funds**

The charity had no material debt during the year.

**CARTREF NI LIMITED**

England & Wales - Charity number 1071424

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# Accounts

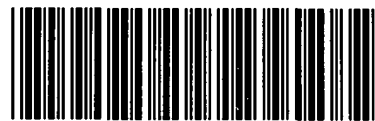
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Charity registration number 1071424

Company registration number 02591631 (England and Wales)

**CARTREF NI LTD**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 23 MARCH 2024**

THURSDAY



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24/10/2024

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COMPANIES HOUSE

# CARTREF NI LTD

## LEGAL AND ADMINISTRATIVE INFORMATION

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|                                            |                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Trustees                                   | Mrs P Bochenski<br>Mrs A Brebner<br>Mr M Roberts<br>Mrs J Brown<br>Mr G Coates<br>Mrs V Hawker                                                                                                                                                                                                                                                                |
| Secretary                                  | Mrs A Brebner                                                                                                                                                                                                                                                                                                                                                 |
| Charity number                             | 1071424                                                                                                                                                                                                                                                                                                                                                       |
| Company number                             | 02591631                                                                                                                                                                                                                                                                                                                                                      |
| Principal address<br>and registered office | Goleufan<br>27 Chester Street<br>St Asaph<br>Denbighshire<br>LL17 0RE                                                                                                                                                                                                                                                                                         |
| Auditor                                    | Harold Smith Accountants<br>Unit 32, Llys Edmund Prys<br>St Asaph Business Park<br>St Asaph<br>LL17 0JA                                                                                                                                                                                                                                                       |
| Bankers                                    | National Westminster Bank Plc<br>35 Vale Street<br>Denbigh<br>Denbighshire<br>LL16 3AN<br><br>Santander<br>2 Triton Square<br>Regents Place<br>London<br>NW1 3AN<br><br>Scottish Widows Bank PLC<br>PO Box 12757<br>67 Morrison Street<br>Edinburgh<br>EH3 8YJ<br><br>Nationwide<br>P O Box 3<br>5-11 St Georges Street<br>Douglas<br>Isle of Man<br>IM99 1AS |

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# CARTREF NI LTD

## CONTENTS

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|                                         | Page    |
|-----------------------------------------|---------|
| Trustees' report                        | 1 - 11  |
| Statement of trustees' responsibilities | 12      |
| Independent auditor's report            | 13 - 15 |
| Statement of financial activities       | 16      |
| Balance sheet                           | 17 - 18 |
| Statement of cash flows                 | 19      |
| Notes to the financial statements       | 20 - 33 |

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# CARTREF NI LTD

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 23 MARCH 2024

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The trustees present their annual report and financial statements for the year ended 23 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

### **Objectives and activities**

Cartref Ni continues to pursue its main objective to provide superior, trusted, person centered support to vulnerable adults living in their own homes. For 2023/24 the following remained as its vision and purpose.

#### Vision

Cartref Ni's vision is for adults with disabilities to live the life they choose, achieving the outcomes that matter to them and be as independent as possible.

#### Purpose

Cartref Ni's purpose is to provide the highest quality, person centered support to adults with disabilities to live the life they choose, achieving the outcomes that matter to them and be as independent as possible, ensuring they are supported with dignity and respect at all times.

Cartref Ni's Strategic priorities are to ensure:

Continual improvement in the quality of the service it delivers.

That we provide support to people by people that know them.

Investment in the training and development of its staff.

Employment of staff who are committed to its core values.

Continued financial viability.

People we support feel safe, happy and fulfilled.

Staff feel included, valued and supported.

Families trust us to provide a first-class service.

All stakeholders hold us in high esteem.

# CARTREF NI LTD

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 23 MARCH 2024

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### Public Benefit

The trustees confirm that they have had regard to the Charity Commission's guidance on the public benefit requirement under the Charities Act 2011.

Our activities this year once again focused on continuing to develop the health, wellbeing and social opportunities of the people we support. We continued to operate and develop the range of social events which we offer to all of the people we support which included coffee mornings, craft sessions, competitions, a summer barbeque and a Christmas party. These were greatly enjoyed by the people attending and they are not only enjoyed and benefited from the actual activities, but also from the opportunity to socialise and communicate with a wider group of people. Added benefit from the social events can be seen and heard from the staff teams who find them a useful forum for sharing experiences and ideas as well as being a peer support opportunity.

During the year we produced and distributed the latest issue of our newsletter. This is issued to the people we support, family members, staff and other stakeholders. Two editions were published and the continued improvement in the quality of the content was noted.

We employ over 150 staff who benefit from good working terms and conditions and training and development opportunities. Over 60% of our relevant staff have attained a level 3 NVQ or higher, which affords them not only personal development, but enhances their opportunities should they wish to take on other roles in Cartref Ni or other organisations.

Additional beneficiaries of the services we provide include families, friends and carers who have shown tremendous confidence in the service we deliver as evidenced in CIW inspection reports. Families are included as fully as possible in decisions relating to the people we support. We strive to enable the people we support, and/or family members to be active participants in the recruitment process for new staff and managers and we also invite family members to social events which not only provides a pleasant social event but can be a form of family-to-family support.

We continue to make charitable donations within our local community including a local support group and for hospice and hospital funding materials.

We remain registered as a "Safe Place", a scheme supporting vulnerable members of the public to know where they can go if they have difficulties.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

### Activities

Cartref Ni currently operates in three Local authority areas, Denbighshire, Flintshire and Conwy.

At the end of March 2024, we supported 66 individuals. Virtually all the people we support live in supported living arrangements and hold individual tenancies. The people we support live in a wide range of differing situations, some in single tenancy houses/bungalows, some other people are in shared living arrangements. We presently support people in twenty-five different houses and one individual in their own family home. Three of the buildings described as houses actually comprise up to seven self-contained flats. Supported living enables individuals to live a full and active life as true citizens of their local community.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 23 MARCH 2024**

---

Examples of outcomes that have been achieved are:

JS celebrated his 40th Birthday and had a Harry Potter themed party, which friends and family attended, it was a great success. He also had his bedroom redecorated in Harry Potter themed colours which he chose.

HR has enjoyed weekly music sessions and participates in the song and dance. This is now being explored in the community rather than online. She has maintained contact with her sister which is very important for them both.

Following the success of the Canal boat trip last year, SD enjoyed another trip on a longer route in Llangollen. SD also enjoyed a day out to Gulliver's World, where she enjoyed the spinning teacups.

Increased support hours have allowed LH to access her local community more, including visiting a local horse yard, going to the Denbigh and Flint show. LH has also had a lot more contact with her family this year, going to family parties and visiting over Christmas.

DR is coping well with wearing his new spectacles, and it is believed that it has made a positive difference for him.

HH moved into his new home in June 23 and has settled really well. He volunteers at Gwrych Castle twice a week, loves going on long walks locally and using the gym and pool in Llandudno.

PJ has a passion for trains and has been supported to take some trips on them. Some of these have included travelling to Chester, Llandudno, Flint and is planning the next journey to Holyhead to see the ferries.

LD has grown in confidence with her daily living skills and can be left alone to prepare her food, tidy up whilst remaining safe. She has completed a Work Programme and is currently exploring additional vocational options. To enable her to gain more experience in her pursuit of Reception Work she has been given a place at Hwb Cyfle.

DB has demonstrated a willingness to develop her independence and manage her behaviour. This has enabled her to maintain her placement at Hwb Cyfle where she attends 4 times a week. She has educated herself on Healthy Eating options and this has been a remarkable continuation supporting her Health and Well Being.

CS has been continuing to meet her health and fitness goals, becoming fitter and stronger year by year. She can now complete up to 40 lengths of a swimming pool. She rewarded herself earlier in the year with a Spa Day complete with afternoon tea.

VD enjoyed a holiday at Talacre in May, she stayed in a lovely lodge and enjoyed some trips out from there.

Over the last 12 months TT has progressed with her financial management, she is now, with minimal support able to prioritise funds for bills and essential outgoings. TT has built on the relationship with staff and will seek out support when she needs it as appose to staff having to instigate communication and support.

MO has settled well into his flat. He's achieved so much, including a Rally Driving experience with The Stig, goes on Ramblers walks unsupported and completed Conwy Mind 5K. At his request, he now goes to collect his Saturday takeaway unsupported.

JE enjoys attending activities with Conwy Connect, recently involved in the drumming sessions. He joined a group who experienced Paddle Boarding on Llyn Padarn. JE has made significant changes at home, that motivates him to do tasks on his own initiative.

CH had a great time on Holiday at Blackpool with Voel Coaches. She really enjoyed the experience and even got up and sang with the entertainment.

MH had expressed his wish to live in a bungalow. In recent months he has been exploring a move to a bungalow in Garden City which has been successful and will be moving to live with two other tenants.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

### **FOR THE YEAR ENDED 23 MARCH 2024**

---

DH's confidence has returned following an injury. He now uses his wheelchair when in his car and appears to enjoy being in the back and able to look out of all the windows.

MD celebrated her 70th Birthday. She had a fantastic Costa Coffee themed cake, and family, friends and staff that used to support her years ago all came along to join her in her celebrations and make it a very special day.

PF's independence has increased, and no longer relies on staff for shopping as she will make her way to town herself. She also independently arranged to go to a Pantomime by herself, and another show at Venue Cymru. She has chosen herself a new sofa and blinds for her flat.

Having started working on the farm in Rhualt in 1992, RG retired in February. He experienced different farm tasks including feeding the farm animals, planting, and picking the fruit and vegetables and general maintenance work. As a leaving gift he received a plant tub, and rhubarb to enjoy his retirement.

SR has been supported with her diagnosis of dementia and changes to her health by her support team who know her well. It has been a difficult 12 months for SR, but she has been encouraged and supported by staff to help with the sensory crafts that were made for the Garden competition, leading to another win this year.

MW enjoys visiting the local Barbers and the positive interaction he has there. These weekly visits have had a positive impact physically as well as his general wellbeing. He enjoyed a holiday to Blackpool as he enjoys the various activities on offer.

IS moved into her new home in July 2023 from residential college and has settled into independent living well. IS started an internship at Rhyl College which has led to her placement at Glan Clwyd Hospital League of Friends which she attends 3 days a week. IS completed travel training with her support staff on the bus and is now able to get to and from her work independently.

Having finished college last year, CG has started going to Picasso art club and Boccia and has weekly work experience at a local café which is going really well. CG has increased her verbal communication with those who support her.

JL may wish to move area to be closer to his family and has been able to speak up about what he may want to do in the future. He is engaging with those involved in his life to determine what his future support might look like.

AW has been to look and sample a holiday venue for later on in the year. She has been for a taster day at Popty and are hoping she can start there shortly. AW continues to do a range of activities such as finger painting, potting plants and flower arranging.

DR is now volunteering as a Robin in the local community hospital. DR helps with drinks and chatting with patients. DR still has his love of music and continues to attend lots of concerts including Madness, Prodigy, Chemical Brothers to name a few!

LM is now confident to stay home alone for longer. LM has been busy with the planning of her wedding. She has enjoyed various stays away including a holiday with family.

OD has progressed his work at Iceland Food Factory in Deeside and has experienced various placements including Gardening Projects within the community. He has enjoyed holidays in Ireland with family. He is currently being supported to explore housing options as part of the preparations for planning his wedding and has been looking at various venues.

CC now volunteers in a local Charity Shop one afternoon a week. His independence has increased as he now will prepare and cook his own evening meal without staff support on occasion, and also uses the bus more regularly to visit his mum. A great outcome for CC is that he was able to overcome one of his fears and attend an evening function.

TC took great pride in entering the Garden Competition this year. She is accessing her community more often, and in particular attending her medical appointments which is extremely positive.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 23 MARCH 2024**

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JH enjoyed his first holiday abroad to Salou for many years and was a positive experience. JH learnt a new skill and was able to stand up on his paddleboard by the end of the session.

As AP loves dogs, staff sourced a dog rescue centre that AP now goes to every Friday, she loves to watch the dogs being walked and enjoys having lunch in the café there.

LG's confidence has continued to grow over the last 12 months and she is now confident walking around her home without her walker. LG still attends Popty 3 days a week and enjoys attending the Eirianfa Singing Social for some karaoke with friends once a month. LG enjoyed helping with the garden competition using a sensory theme this year, LG enjoyed helping with the crafts and celebrating another win!

LJ has settled back to going to day services 4 days a week after they had been reduced during Covid. He's enjoyed some great activities including visiting Knowsley Safari Park, the circus, and Cartref Ni events.

SG continues to attend Hwb Cyfle and now travels in his own vehicle rather than the Special Transport Minibus. He enjoyed a holiday to Blackpool so much he is already looking to go back. He keeps in regular contact with family and enjoys outings with them periodically who are delighted with his development since moving into his new home.

DC moved house in June 2023 and now lives in a bungalow in Colwyn Bay, enjoying walks to Rhos on Sea and visiting mum and dad at their house for coffee.

JB has developed so much since moving into her new home. She has gained independence and takes pride in keeping her room tidy, preparing her own lunch for Hwb Cyfle and doing various jobs around her bungalow. She has attended the theatre with the highlight being the ballet to see Swan Lake, been to a family wedding and thoroughly enjoyed a trip to Llandudno. She keeps a diary each day to record her experiences.

PL continues to enjoy his regular activities such as busy buddies, but has also accessed a new music session in Shotton once a week. He's also enjoyed some day trips to the Llyn Peninsula and attending the cinema.

AO celebrated his 40th birthday with his family and friends and went away overnight to Blackpool. He started attending Tai-Chi classes again which he really enjoys.

As well as attending Hwb Cyfle twice weekly, DL has participated in weekly music sessions and enjoyed the singing and dancing. This was an online session and is now exploring a community session which she has enjoyed to date.

Those that know AJ well are delighted with his enhanced speech. Staff observed that AJ enjoyed drawing/colouring and now accesses on a regular basis to support his involvement and wellbeing. His car is important to him and he enjoys shopping in his community where he is well known and takes pride in paying for his items and interacts with the shoppers and customers alike.

MF has been involved in accessing different activities this year, and include Outside Lives, Music, Eirlas and Hwb Cyfle which are sessions that support his wellbeing. He has recently acquired a new electric car. Having explored various options it was decided this type of car would be beneficial in meeting all of his travel needs and support his cost of living.

MH completed a sponsored golf charity event and raised several hundred pounds for Children In Need. MH continues to have a full weekly schedule and enjoys these activities.

RK went to Blackpool in November and joined in with activities with gateway club, going to the zoo and fancy-dress party. He also raised over £700 for Gateway by completing a walking challenge and was awarded a trophy shield for his hard work.

GD has remained well and has enjoyed lots of visits to the zoo, theatre trips and visits to Betws y Coed and Llanberis to see the trains. Taking a ride on one at Llanberis which he enjoyed.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 23 MARCH 2024**

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JD started a new work placement as a kitchen porter at a local hotel. He went on a 'Lads' holiday in Benidorm for a week which he thoroughly enjoyed.

MA expressed she wanted to try paddle boarding and she achieved this in July 2023. MA loved this experience, and the invite was extended to others at Cartref Ni who joined in the day out. MA has been attending Use Your Loaf Bakery and has enjoyed the sessions learning to make different baked goods.

SC has continued to enjoy her work opportunities and has also started an extra day with Popt. SC has enjoyed trips to the theatre to watch Abba and the Christmas and Easter Pantomimes. SC enjoys events that happen in her local community such as fairs and craft events.

TW achieved high standards in his work programme which he has now completed. He has recently started work at a Residential Care Home 3 times a week where he supports the kitchen staff. He has continued with his Keep Fit and Martial Arts where he remains a valued member of the Deeside Club. He has a new electric car and takes great pride ensuring this is charged appropriately.

JW developed independence to access her local community using public transport whilst living in her new home before she moved back with family.

ET has continued her progress with domestic tasks within her home. She enjoyed a stay away at Haven Holiday Park as refurbishment was undertaken within her home. She visits her mother regularly and has enjoyed attending the theatre at various times in the year.

KC has tried plenty of new experiences in the past year. Her most recent was sitting in the flight simulator to gauge if she would enjoy going on holiday abroad. She was also part of the studio audience for Comic Relief 2024. KC also loves Heart Radio and went to visit the studio and met the presenters.

AT really enjoyed her first cruise and exploring the Mediterranean. She especially enjoyed the food and entertainment. She made good friends whilst on the ship, especially with all of the entertainment team.

SG has grown in confidence which is great to see. She has started attending Gateway on a Thursday evening, which she enjoys. SG went away for a holiday to Blackpool which is something she likes to do each year.

GW was able to secure some funding that enables him to go horse riding once a month, which is something he loves doing. GW continues to attend lots of family events including a family wedding, going on holiday to London and meals out for birthdays.

FR has gone from strength to strength with her circuit training classes and now asks staff to sit away from the group, as she has developed friendships and relationships there. FR has been attending Fun Club which she enjoys.

HW celebrated his 60th birthday with a meal with friends and family. Due to increased hours of support he is able to access his community daily, attending more events and activities, such as Summer event, Halloween and also the Christmas party.

AW continues to enjoy living in his own flat and managing his day to day life independently. AW attends Popt 2 days a week and local social events. AW enjoyed going to festivals with his family this past year, especially Leeds festival!

NJ enjoyed a holiday to Blackpool, and is indeed planning again for April. She has received her new car and takes great pride in the aptly named Tinker Bell. She has taken an interest in choosing healthy options for her meals. She has enjoyed visits to the theatre and is well known within her community.

DJ continues to enjoy maintaining areas within the communal gardens at his home during the summer months. Over the last 12 months DJ has had some challenges in life but has been able to maintain a good relationship with staff and other professionals and continues to live independently.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 23 MARCH 2024**

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Through LE's drama group, she participated in a wonderful performance of Alice in Wonderland. She has enjoyed a stay away in Pwllheli whilst work refurbishment was undertaken within her home. LE got a new car which she enjoyed choosing.

SB moved into his new home in September 2023. Since then he has started work with Meifod and The Farm which he loves. SB enjoys helping around his home and helping the staff with the weekly shopping. SB also attends Use Your Loaf Bakery every Wednesday where he is developing his baking skills.

During the summer months RB went cycling every Wednesday evening at his local country park.

Due to the sad passing of MR's mum he has been supported by staff who recognise the importance of maintaining regular contact with his dad. MR took his dad to Anglesey to visit close family there.

IR has started a litter picking hub in Colwyn Bay through Keep Wales Tidy and helps clear the litter at Eirias Park once a week. A WhatsApp group is being developed and IR is one of the admin for the group.

CE has started using the bus regularly, attending Mens Shedz and also volunteering at Colwyn Bay Mountain Zoo. He also went to see Sammi Brookes who was at a local venue.

SM is in improved health and having a positive effect on him doing a variety of different things. SM has a new Mini and has enjoyed travelling to Conwy and Llandudno to go to lunch out and to his favourite shop.

### **Achievements and performance**

Financially Cartref Ni continues to be in a strong position as described in the Audited Accounts.

From a service perspective the people we support continued to experience a wide range of activities as described elsewhere in the report.

We were assessed and rated by the Social Care Regulator "Care Inspectorate Wales" (CIW). The assessment took the form of reviewing documentation in the office and at the houses where we support, discussions with people we support and their families, staff, and managers, along with external bodies.

The report was very positive and under "The Regulation and Inspection of Social Care (Wales) Act" (RISCA) we are inspected and rated on three themes; Wellbeing, Care and Support and Leadership and Management and that we were given the rating of 'EXCELLENT' in all three categories. This is a very significant achievement.

The inspector commented that she found that Person Centred Support was embedded throughout the whole organisation and that in order to gain an excellent rating we demonstrated that we "go above and beyond" the expected requirements. We are pleased that our staff have all been recognised for the fantastic work that they do.

Also, in 2023/24 Cartref Ni were awarded the 'Progress for Providers' award. This was a programme run by Flintshire County Council where we were assessed by Local Authority staff looking at evidence of how we are embedding person centred tools within the support we provide within Flintshire. We are pleased to report that we have received a bronze and silver award and was presented with the certificate at an Awards Ceremony hosted by Flintshire in October 2023.

We were pleased to be able to increase our staff benefits on offer to staff in 2023.

2023/24 saw the first staff conference since 2019 due to COVID, with nearly all staff attending one of the two days. This was highly successful with excellent feedback.

A major IT project was undertaken to move data into a cloud environment. This has given significant gain in several ways for example in terms of ease of access.

A garden competition was run again in the summer of 2023, where many people took part. Everyone who entered made such an effort to improve their garden it was again difficult to choose the winners.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 23 MARCH 2024**

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We have continued to give opportunities for staff to enhance their qualifications and achieve the relevant Awards.

- \* All Wales Induction Framework Programme = 18
- \* Core qualification at Level 2 = 5
- \* Level 2 Health & Social Care Diploma = 3
- \* Level 3 Health & Social Care Diploma = 0
- \* Level 4 Preparing for Leadership & Management in Health & Social Care Diploma = 1

The board would like to pass on our thanks to all staff for their part in the achievements of Cartref Ni.

### Quality Assurance

Cartref Ni strives to provide high quality services to the people it supports, and we use a variety of routes to measure our success or not. These include regular individual and house meetings with the people we support to provide opportunities for them to communicate their feelings and wishes on the support they receive.

Quality monitoring visits have continued being carried out by the Chief Executive, Head of Operations, Quality and Compliance Manager as well as a number of Trustees.

The Quality Assurance Manager has continued with Quality Reviews and audit visits were undertaken and the development of action plans where required were put in place.

Topics are chosen to discuss in team meetings on a monthly basis to enhance knowledge on subject areas and further embed good practice and recognize areas for development. Team meetings are also attended by our Quality Assurance Manager on occasion, as part of our assurance process

The family quality survey has provided excellent feedback, enabling us to continue to develop best practice, and will be continued. The staff satisfaction survey is an ongoing feature of our quality assurance framework, offering staff members a voice in service improvement and the reviewing and development of policy.

Throughout this year we have been pleased at the levels of positive feedback in relation to the way we have continued to provide services from a range of stakeholders including CIW, the families of the people we support, as well as the commissioners from each of the respective local authorities, but most importantly we have received positive feedback on many occasions from several individuals that we support.

A Quality Assurance report and a 6 month interim report were produced, pulling together information from a range of sources providing evidence on the quality of services provided. The new Annual Report required for registration with Care Inspectorate Wales was completed for the first time.

Cartref Ni continued to implement an operational management system called Care Control to enable enhanced recording of care and support information.

Our supervision and appraisal policy was reviewed and updated along with the documentation used. This enables a consistent approach across staff and managers and included an improvement on being able to measure progress. Supervision forms ensured that there was an emphasis on reflective practice.

### **Fundraising Activities**

No fundraising activities have taken place in the year as Cartref Ni provides domiciliary care to generate income to meet its objectives.

# CARTREF NI LTD

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 23 MARCH 2024

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### Financial review

Cartref Ni continues to offer competitive terms and conditions of employment for its staff together with extensive training and development opportunities. The financial pressures that are being applied to local authorities are continuing. The local authorities that fund most of the support we provide are constantly seeking efficiencies from us as providers not only in the charges we make to them, but also in the amount of support hours being provided to individuals. They are seeking out ways of meeting the needs of individuals in what they see as more efficient and lower cost ways. This drive for cost reduction is likely to continue from central government for at least the next few years. In addition, the requirement for all staff within the social care sector to now be paid the Real Living Wage will continue to have a financial impact over the coming years.

Despite this, Cartref Ni's financial position remains strong and our financial outturn for the year was positive as detailed in the Annual Accounts.

### Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

### Reserves Policy

Reserves are needed to enable Cartref Ni to continue to operate in the event of fluctuations in levels of income or expenditure arising from the loss of projects or other events. These could include for example short-term delays in funding or unexpected business interruptions. In addition, the trustees note that the significant staffing issues in the social care sector may require us to make further strategic investments in the terms and conditions of our staff within the coming years.

In this context, the trustees consider that the appropriate range of free reserves to be £1,574,761 - £2,549,524.

At the year-end Cartref Ni held free reserves of £1,581,908 on unrestricted funds after allowing for those resources designated for the Fixed Asset Fund and the Lesley Gurney Key Outcomes Fund, the details of which are given in note 16 to the accounts.

This is equivalent to four months running costs. This level is within the define range and the position will continue to be reviewed on an ongoing basis to ensure that levels held remain appropriate.

### Investment Powers and Policy

The trustees, having regards to the liquidity requirements of operating the charity, have kept available funds in interest-bearing deposit accounts.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 23 MARCH 2024**

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### **Risk Management**

Cartref Ni has a system of operational risk management for people we support and staffing issues.

At a strategic level the position is the same as in previous years. The Trustees have considered the risks to which the charity might be exposed. In general terms it is acknowledged that there will be an ongoing requirement for quality Domiciliary Care Providers in North Wales. However, in the current economic climate Local Authority finances are under severe scrutiny and their ability to pay for a quality service is under constant review. Cartref Ni will continue to work in partnership with Local Authorities to see if efficiencies can be identified without compromising on quality.

From a contractual perspective Conwy and Denbighshire Local Authorities were both starting retendering processes, but these were deferred due to Covid-19. However, they have both indicated that they expect these to resume in the near future. We continue to plan to respond to these if and when they are restarted. Taking all these factors into account the Trustees have developed an appropriate reserves policy.

Cartref Ni is adamant that despite the risk of losing work, high standards must be maintained, staff must be offered the best possible terms and conditions of employment including comprehensive training and development opportunities. It is hoped that Cartref Ni's excellent reputation for providing high quality social care will see it through these economically challenging times. Its strategy of focusing on achieving and evidencing outcomes for individuals should help ensure its continued success.

### **Plans for future periods**

The main focus for the Charity is to maintain and improve the highest quality of services for the people we currently support and to continue to provide the best terms and conditions for staff. Recruitment is difficult for all social care services, and we will continue to try existing and new methods to recruit. There are no specific plans to expand the Charity, but we will continue to look at ways to enhance the lives of the people we support.

### **Structure, governance and management**

The charity is a company limited by guarantee and is governed by a memorandum and articles of association.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs P Bochenski (Chair)  
Mrs A Brebner  
Mrs J Brown  
Mr G Coates  
Mrs V Hawker  
Mr M Roberts

Trustees are appointed by nomination of other trustees. The procedures for appointing new trustees, including any restrictions on trusteeship, such as maximum number or restrictions are set out in the articles of association.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

### **The organisational structure**

The Board of Trustees that meets four times a year, governs the organisation. Any additional meetings are put in place as required. Strategic decisions are made at these meetings and operational issues are reported on. Details on the number of Trustees required to be quorate are in the articles of association.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

**FOR THE YEAR ENDED 23 MARCH 2024**

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### **Trustee Induction and Training**

Trustees are encouraged to visit the individuals the Charity supports and its employees, to gain a better understanding of the work we do. The CEO provides a quarterly report on key issues and developments and the Trustees provide strategic guidance, always ensuring that the work undertaken or proposed is in line with the objectives of the Charity. All new Trustees are mentored by a more experienced member of the Board and have opportunities to meet staff and supported individuals either in supported living settings or at a variety of Cartref Ni social functions held throughout the year.

### **Pay Policy for Senior Staff**

The trustees consider the key management personnel of the company in charge of directing, controlling, running and operating the Charity on a day to day basis, comprise the board of trustees, who are also directors for the purposes of company law, and the senior management team. All trustees give their time freely and no trustee received remuneration in the year.

The pay of the senior staff is reviewed each year as part of the company annual staff remuneration review.

### **Auditor**

Harold Smith were appointed as auditor to the company.

The trustees' report was approved by the Board of Trustees.

*P. Bochenski*

Mrs P Bochenski

**Trustee**

Date: *14th Aug. 2024*

# **CARTREF NI LTD**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 23 MARCH 2024***

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The trustees, who are also the directors of Cartref Ni Ltd for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

# CARTREF NI LTD

## INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF CARTREF NI LTD

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### Opinion

We have audited the financial statements of Cartref Ni Ltd (the 'charity') for the year ended 23 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 23 March 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

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

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

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

### Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

# CARTREF NI LTD

## INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF CARTREF NI LTD

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### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

### Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity'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 trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

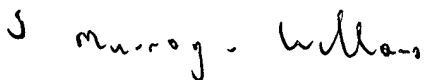
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee 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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

### Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Simon Murray-Williams BA FCA (Senior Statutory Auditor)  
for and on behalf of Harold Smith

29/10/24

Chartered Accountants  
Statutory Auditor

Unit 32, Llys Edmund Prys  
St Asaph Business Park  
St Asaph  
LL17 0JA

## **CARTREF NI LTD**

### **INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF CARTREF NI LTD**

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Harold Smith is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

# CARTREF NI LTD

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 23 MARCH 2024

|                                                           | Notes | Unrestricted funds<br>2024<br>£ | Restricted funds<br>2024<br>£ | Total funds<br>2024<br>£ | Unrestricted funds<br>2023<br>£ | Restricted funds<br>2023<br>£ | Total<br>2023<br>£ |
|-----------------------------------------------------------|-------|---------------------------------|-------------------------------|--------------------------|---------------------------------|-------------------------------|--------------------|
| <b>Income from:</b>                                       |       |                                 |                               |                          |                                 |                               |                    |
| Grants Receivable                                         | 3     | -                               | 4,607                         | 4,607                    | 178                             | 297,174                       | 297,352            |
| Charitable activities                                     | 4     | 5,140,009                       | -                             | 5,140,009                | 4,555,993                       | -                             | 4,555,993          |
| Investment income                                         | 5     | 36,694                          | -                             | 36,694                   | 4,390                           | -                             | 4,390              |
| <b>Total income</b>                                       |       | <b>5,176,703</b>                | <b>4,607</b>                  | <b>5,181,310</b>         | <b>4,560,561</b>                | <b>297,174</b>                | <b>4,857,735</b>   |
| <b>Expenditure on:</b>                                    |       |                                 |                               |                          |                                 |                               |                    |
| Analysis of support costs                                 | 6     | 5,098,828                       | 4,607                         | 5,103,435                | 4,396,651                       | 297,174                       | 4,693,825          |
| <b>Total charitable expenditure</b>                       |       | <b>5,098,828</b>                | <b>4,607</b>                  | <b>5,103,435</b>         | <b>4,396,651</b>                | <b>297,174</b>                | <b>4,693,825</b>   |
| <b>Net income for the year/<br/>Net movement in funds</b> |       | <b>77,875</b>                   | <b>-</b>                      | <b>77,875</b>            | <b>163,910</b>                  | <b>-</b>                      | <b>163,910</b>     |
| <br>Total funds brought forward                           |       | <br>2,052,827                   | <br>-                         | <br>2,052,827            | <br>1,888,917                   | <br>-                         | <br>1,888,917      |
| <b>Total funds carried forward</b>                        |       | <b>2,130,702</b>                | <b>-</b>                      | <b>2,130,702</b>         | <b>2,052,827</b>                | <b>-</b>                      | <b>2,052,827</b>   |

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# CARTREF NI LTD

## BALANCE SHEET

AS AT 23 MARCH 2024

|                                                       | Notes | 2024<br>£        | £                       | 2023<br>£        | £                       |
|-------------------------------------------------------|-------|------------------|-------------------------|------------------|-------------------------|
| <b>Fixed assets</b>                                   |       |                  |                         |                  |                         |
| Tangible assets                                       | 11    |                  | 468,867                 |                  | 450,930                 |
| <b>Current assets</b>                                 |       |                  |                         |                  |                         |
| Debtors                                               | 12    | 389,903          |                         | 317,951          |                         |
| Cash at bank and in hand                              |       | 2,088,565        |                         | 1,953,862        |                         |
|                                                       |       | <u>2,478,468</u> |                         | <u>2,271,813</u> |                         |
| <b>Creditors: amounts falling due within one year</b> | 13    | <u>(814,714)</u> |                         | <u>(668,466)</u> |                         |
| Net current assets                                    |       |                  | 1,663,754               |                  | 1,603,347               |
| <b>Total assets less current liabilities</b>          |       |                  | <u>2,132,621</u>        |                  | <u>2,054,277</u>        |
| <b>Provisions for liabilities</b>                     | 14    |                  | <u>(1,919)</u>          |                  | <u>(1,450)</u>          |
| <b>Net assets</b>                                     |       |                  | <u><u>2,130,702</u></u> |                  | <u><u>2,052,827</u></u> |
| <b>Income funds</b>                                   |       |                  |                         |                  |                         |
| <u>Unrestricted funds</u>                             |       |                  |                         |                  |                         |
| Designated funds                                      | 16    | 548,794          |                         | 528,432          |                         |
| General unrestricted funds                            |       | <u>1,581,908</u> |                         | <u>1,524,395</u> |                         |
|                                                       |       |                  | <u>2,130,702</u>        |                  | <u>2,052,827</u>        |
|                                                       |       |                  | <u><u>2,130,702</u></u> |                  | <u><u>2,052,827</u></u> |

# **CARTREF NI LTD**

## **BALANCE SHEET (CONTINUED)**

**AS AT 23 MARCH 2024**

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The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 23 March 2024, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 14-8-24

P. Bochenski

Mrs P Bochenski  
Trustee

Company registration number 02591631

# CARTREF NI LTD

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 23 MARCH 2024

|                                                               | Notes | 2024<br>£ | £         | 2023<br>£ | £         |
|---------------------------------------------------------------|-------|-----------|-----------|-----------|-----------|
| <b>Cash flows from operating activities</b>                   |       |           |           |           |           |
| Cash generated from operations                                | 18    |           | 132,935   |           | 565,149   |
| <b>Investing activities</b>                                   |       |           |           |           |           |
| Purchase of tangible fixed assets                             |       | (34,926)  |           | (7,163)   |           |
| Investment income received                                    |       | 36,694    |           | 4,390     |           |
| <b>Net cash generated from/(used in) investing activities</b> |       |           | 1,768     |           | (2,773)   |
| <b>Net cash used in financing activities</b>                  |       |           | -         |           | -         |
| <b>Net increase in cash and cash equivalents</b>              |       |           | 134,703   |           | 562,376   |
| Cash and cash equivalents at beginning of year                |       |           | 1,953,862 |           | 1,391,486 |
| <b>Cash and cash equivalents at end of year</b>               |       |           | 2,088,565 |           | 1,953,862 |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 23 MARCH 2024

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#### 1 Accounting policies

##### Charity information

Cartref Ni Ltd is a public benefit entity and a private company limited by guarantee incorporated in England and Wales. The registered office is Goleufan, 27 Chester Street, St Asaph, Denbighshire, LL17 0RE.

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds earmarked by the trustees for a particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

##### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 23 MARCH 2024

### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

|                       |                          |
|-----------------------|--------------------------|
| Freehold property     | 2% straight line         |
| Fixtures and fittings | 25% straight line        |
| Equipment             | 20% to 25% straight line |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 23 MARCH 2024

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### 1 Accounting policies

(Continued)

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

### 1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

### 1.11 Retirement benefits

The cost of providing benefits under defined benefit plans is determined separately for each plan using the projected unit credit method, and is based on actuarial advice.

The change in the net defined benefit liability arising from employee service during the year is recognised as an employee cost. The cost of plan introductions, benefit changes, settlements and curtailments are recognised as incurred.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 23 MARCH 2024

#### 1 Accounting policies

(Continued)

The net interest element is determined by multiplying the net defined benefit liability by the discount rate, taking into account any changes in the net defined benefit liability during the period as a result of contribution and benefit payments. The net interest is recognised in income/(expenditure) for the year.

Remeasurement changes comprise actuarial gains and losses, the effect of the asset ceiling and the return on the net defined benefit liability excluding amounts included in net interest. These are recognised immediately in other recognised gains and losses in the period in which they occur and are not reclassified to income/(expenditure) in subsequent periods.

The net defined benefit pension asset or liability in the balance sheet comprises the total for each plan of the present value of the defined benefit obligation (using a discount rate based on high quality corporate bonds), less the fair value of plan assets out of which the obligations are to be settled directly. Fair value is based on market price information, and in the case of quoted securities is the published bid price. The value of a net pension benefit asset is limited to the amount that may be recovered either through reduced contributions or agreed refunds from the scheme.

#### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

#### 3 Grants Receivable

|                                              | Restricted funds | Unrestricted funds | Restricted funds | Total          |
|----------------------------------------------|------------------|--------------------|------------------|----------------|
|                                              | 2024             | 2023               | 2023             | 2023           |
|                                              | £                | £                  | £                | £              |
| Donations and gifts                          | -                | 178                | -                | 178            |
| Grants receivable                            | 4,607            | -                  | 297,174          | 297,174        |
|                                              | <u>4,607</u>     | <u>178</u>         | <u>297,174</u>   | <u>297,352</u> |
| <b>Grants receivable for core activities</b> |                  |                    |                  |                |
|                                              | -                | -                  | 252,979          | 252,979        |
|                                              | -                | -                  | 35,802           | 35,802         |
| Other                                        | -                | -                  | 8,393            | 8,393          |
| Other                                        | 4,607            | -                  | -                | -              |
|                                              | <u>4,607</u>     | <u>-</u>           | <u>297,174</u>   | <u>297,174</u> |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 23 MARCH 2024

### 3 Grants Receivable

(Continued)

During this year the company received the following Grant assistance as follows:

#### Other Grants

This relates to funding received in respect of staff recruitment and website development.

### 4 Charitable activities

|                                               | Unrestricted<br>Funds<br>2024<br>£ | Unrestricted<br>Funds<br>2023<br>£ |
|-----------------------------------------------|------------------------------------|------------------------------------|
| Income from the provision of domiciliary care | 5,140,009                          | 4,555,993                          |

### 5 Investment income

|                          | Unrestricted<br>funds<br>2024<br>£ | Unrestricted<br>funds<br>2023<br>£ |
|--------------------------|------------------------------------|------------------------------------|
| Bank interest receivable | 36,694                             | 4,390                              |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 23 MARCH 2024

6

|                                        | Analysis of<br>support<br>costs<br>2024<br>£ | Analysis of<br>support<br>costs<br>2023<br>£ |
|----------------------------------------|----------------------------------------------|----------------------------------------------|
| Staff costs                            | 339,724                                      | 304,441                                      |
| Depreciation and impairment            | 16,990                                       | 16,956                                       |
| Provision of domiciliary care          | 4,613,161                                    | 4,260,512                                    |
| Insurance                              | 15,235                                       | 12,365                                       |
| Travel Expenses                        | 9,729                                        | 10,202                                       |
| Consultancy                            | 5,522                                        | 5,552                                        |
| Premises                               | 14,621                                       | 7,543                                        |
| General office                         | 79,998                                       | 68,189                                       |
| Finance costs                          | 1,607                                        | 1,579                                        |
|                                        | <u>5,096,587</u>                             | <u>4,687,339</u>                             |
| Share of governance costs (see note 7) | 6,848                                        | 6,486                                        |
|                                        | <u>5,103,435</u>                             | <u>4,693,825</u>                             |
| <b>Analysis by fund</b>                |                                              |                                              |
| Unrestricted funds                     | 5,098,828                                    | 4,396,651                                    |
| Restricted funds                       | 4,607                                        | 297,174                                      |
|                                        | <u>5,103,435</u>                             | <u>4,693,825</u>                             |

## CARTREF NI LTD

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 23 MARCH 2024

| 7 | Support costs         | Support costs | Governance costs | 2024         | Support costs | Governance costs | 2023         | Basis of allocation |
|---|-----------------------|---------------|------------------|--------------|---------------|------------------|--------------|---------------------|
|   |                       | £             | £                | £            | £             | £                | £            |                     |
|   | Audit fees            | -             | 4,000            | 4,000        | -             | 4,000            | 4,000        | Governance          |
|   | Accountancy           | -             | 2,848            | 2,848        | -             | 2,486            | 2,486        | Governance          |
|   |                       | <u>-</u>      | <u>6,848</u>     | <u>6,848</u> | <u>-</u>      | <u>6,486</u>     | <u>6,486</u> |                     |
|   |                       | <u>-</u>      | <u>6,848</u>     | <u>6,848</u> | <u>-</u>      | <u>6,486</u>     | <u>6,486</u> |                     |
|   | Analysed between      |               |                  |              |               |                  |              |                     |
|   | Charitable activities | -             | 6,848            | 6,848        | -             | 6,486            | 6,486        |                     |
|   |                       | <u>-</u>      | <u>6,848</u>     | <u>6,848</u> | <u>-</u>      | <u>6,486</u>     | <u>6,486</u> |                     |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 23 MARCH 2024

### 8 Trustees

No trustee received any remuneration or expenses during the year.

### 9 Employees

The average head count of employees during the period was 149 (2023: 142) The average number of full-time equivalent employees during the period is analysed as follows:

|                  | 2024<br>Number | 2023<br>Number |
|------------------|----------------|----------------|
| Charity Services | 142            | 135            |
| Administration   | 4              | 4              |
| Management       | 3              | 3              |
| Total            | <u>149</u>     | <u>142</u>     |

The number of employees whose annual remuneration was more than £60,000 is as follows:

|                    | 2024<br>Number | 2023<br>Number |
|--------------------|----------------|----------------|
| £80,000 to £89,999 | <u>1</u>       | <u>1</u>       |

### 10 Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing, and controlling the activities of the charitable company. The total compensation paid to key management personnel for services provided to the charitable company was £228,190 (2023: £212,224).

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 23 MARCH 2024

#### 11 Tangible fixed assets

|                                    | Freehold<br>property<br>£ | Fixtures and<br>fittings<br>£ | Equipment<br>£ | Total<br>£ |
|------------------------------------|---------------------------|-------------------------------|----------------|------------|
| <b>Cost</b>                        |                           |                               |                |            |
| At 26 March 2023                   | 472,893                   | 20,624                        | 47,215         | 540,732    |
| Additions                          | -                         | 4,477                         | 30,449         | 34,926     |
| Disposals                          | -                         | (76)                          | (12,982)       | (13,058)   |
| At 23 March 2024                   | 472,893                   | 25,025                        | 64,682         | 562,600    |
| <b>Depreciation and impairment</b> |                           |                               |                |            |
| At 26 March 2023                   | 38,289                    | 16,577                        | 34,935         | 89,801     |
| Depreciation charged in the year   | 7,658                     | 1,443                         | 7,889          | 16,990     |
| Eliminated in respect of disposals | -                         | (76)                          | (12,982)       | (13,058)   |
| At 23 March 2024                   | 45,947                    | 17,944                        | 29,842         | 93,733     |
| <b>Carrying amount</b>             |                           |                               |                |            |
| At 23 March 2024                   | 426,946                   | 7,081                         | 34,840         | 468,867    |
| At 25 March 2023                   | 434,604                   | 4,047                         | 12,279         | 450,930    |

#### 12 Debtors

|                                             | 2024<br>£ | 2023<br>£ |
|---------------------------------------------|-----------|-----------|
| <b>Amounts falling due within one year:</b> |           |           |
| Trade debtors                               | 378,738   | 309,093   |
| Other debtors                               | 1,752     | 35        |
| Prepayments and accrued income              | 9,413     | 8,823     |
|                                             | 389,903   | 317,951   |

#### 13 Creditors: amounts falling due within one year

|                                 | 2024<br>£ | 2023<br>£ |
|---------------------------------|-----------|-----------|
| Social security and other taxes | 114,172   | 105,826   |
| Other creditors                 | 357,366   | 316,467   |
| Accruals and deferred income    | 343,176   | 246,173   |
|                                 | 814,714   | 668,466   |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 23 MARCH 2024

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| 14 | Provisions for liabilities     | Notes | 2024<br>£    | 2023<br>£    |
|----|--------------------------------|-------|--------------|--------------|
|    | Retirement benefit obligations | 15    | 1,919        | 1,450        |
|    |                                |       | <u>1,919</u> | <u>1,450</u> |

### 15 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £101,483 (2023: £83,138).

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 23 MARCH 2024

### 15 Retirement benefit schemes

(Continued)

#### Defined benefit schemes

Cartref Ni Limited became an admitted body to the Clwyd Pension Fund local government pension scheme, as a result of the transfer of employment contracts to Cartref Ni under TUPE regulations following a successful tender of several project. The LGPS is a funded benefit scheme, with assets held in separate trustee-administered funds. The total contributions made for the year ended 23 March 2024 in relation to these members of staff was £19,718 (2023 - £17,808), of which employers contributions totalled £14,787 (2023 - £13,545) and employees contributions totalled £4,930 (2023 - £3,863). The contribution rates are reviewed annually.

During the year, the total amount recognised in income or expenditure as an expense in relation to defined benefit plans was £14,787 (2023 - £13,545). This includes a reversal of the prior year additional contribution of £(1,600) (2023 - £400).

Cartref Ni Limited expects to contribute £14,787 to the defined benefit pension scheme in 2025.

It was agreed in the transfer agreement with the previous employer that all liabilities to the Clwyd Pension Scheme fund arising in respect of members of staff whose employment had been transferred would remain with the previous employer with the exception of:

- Contributions to the cost of future benefit accrual not exceeding 18.3% of pensionable pay, less the reduction in contributions allowed by any funding surplus, where the actuarial basis of calculation is consistent with the Solvency Funding Target as defined in the Funding Strategy Statement of Clwyd Pension Fund dated march 2017.
- The capital cost (if any) of the unfunded benefit enhancement upon retirement for reasons of redundancy or business efficiency.

Although Cartref Ni Limited remains technically liable to Clwyd Pension Scheme for any liability arising in excess of the amounts detailed above, the transfer agreement states that Cartref Ni Limited will be indemnified by the previous employer for any liabilities in excess of the agreed amounts. While this could result in a liability arising if the previous employer were to default on the obligation, due to the financial standing of the previous employer, the likelihood of such a liability arising is considered to be remote.

Thus, as Cartref Ni Limited has made contributions during the year of 18.3% of pensionable pay and there have not been any retirements for reasons of redundancy or business efficiency, under the terms of the transfer agreement, Cartref Ni Limited has no further obligation to contribute to any liability to the Clwyd Pension Scheme in relation to future benefits relating to the staff members in question and therefore, provision for such liabilities has not been made in these financial statements.

A provision has not been made in these financial statements as the fund shows a surplus of £25,000 (2023 - deficit £2,000) determined as follows:

|                                             | 2024          | 2023           |
|---------------------------------------------|---------------|----------------|
|                                             | £             | £              |
| Present value of funded benefit obligations | (293,000)     | (277,000)      |
| Fair value of plan assets                   | 318,000       | 275,000        |
|                                             | <u>25,000</u> | <u>(2,000)</u> |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 23 MARCH 2024

### 15 Retirement benefit schemes

(Continued)

#### Key assumptions

|                                                  | 2024<br>% | 2023<br>% |
|--------------------------------------------------|-----------|-----------|
| Discount rate                                    | 4.9       | 4.8       |
| Expected rate of increase of pensions in payment | 2.7       | 2.8       |
| Expected rate of salary increases                | 3.85      | 3.95      |
| Inflation assumption                             | 2.6       | 2.7       |

#### Mortality assumptions

The assumed life expectations on retirement at age 65 are:

|                      | 2024<br>Years | 2023<br>Years |
|----------------------|---------------|---------------|
| Retiring today       |               |               |
| - Males              | 21.0          | 21.4          |
| - Females            | 23.5          | 23.8          |
| Retiring in 20 years |               |               |
| - Males              | 22.4          | 22.9          |
| - Females            | 25.3          | 25.6          |

The amounts included in the balance sheet arising from the charity's obligations in respect of defined benefit plans are as follows:

|                                              | 2024<br>£ | 2023<br>£ |
|----------------------------------------------|-----------|-----------|
| Present value of defined benefit obligations | 1,919     | 1,450     |
| Deficit in scheme                            | 1,919     | 1,450     |

Movements in the present value of defined benefit obligations:

|                              | 2024<br>£ |
|------------------------------|-----------|
| Liabilities at 26 March 2023 | 1,451     |
| Other                        | 468       |

The defined benefit obligations arise from plans which are wholly or partly funded.

|                           |         |         |
|---------------------------|---------|---------|
| Equity instruments        | 44,000  | 30,000  |
| Debt instruments          | 116,000 | 104,000 |
| Property                  | 14,000  | 17,000  |
| Cash and cash equivalents | 16,000  | 12,000  |
| Alternatives              | 128,000 | 112,000 |
|                           | 318,000 | 275,000 |

## CARTREF NI LTD

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 23 MARCH 2024

#### 16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

|                                    | Balance at<br>26 March 2022<br>£ | Resources<br>expended<br>£ | Transfers<br>£ | Balance at<br>26 March 2023<br>£ | Movement in funds          |                            |                | Balance at<br>23 March 2024<br>£ |
|------------------------------------|----------------------------------|----------------------------|----------------|----------------------------------|----------------------------|----------------------------|----------------|----------------------------------|
|                                    |                                  |                            |                |                                  | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£ |                                  |
| The Lesley Gurney Key Outcome Fund | 78,882                           | (1,380)                    | -              | 77,502                           | 3,105                      | (680)                      | -              | 79,927                           |
| Fixed Asset Fund                   | 460,722                          | -                          | (9,792)        | 450,930                          | -                          | -                          | 17,937         | 468,867                          |
|                                    | <u>539,604</u>                   | <u>(1,380)</u>             | <u>(9,792)</u> | <u>528,432</u>                   | <u>3,105</u>               | <u>(680)</u>               | <u>17,937</u>  | <u>548,794</u>                   |

#### Designated Funds:

a) The Lesley Gurney Key Outcome Fund derives from a bequest from a past service user which the trustees have designated to support Cartref Ni service users to realise a key outcome that has been identified by the service user (or their representative) or a support worker/manager; discussed and recorded during a supervision or team meeting; and incorporated in the person's service delivery plan. Consideration to awarding grants from this fund to other vulnerable people in North Wales will also be given on application.

b) The designated fund for fixed assets represents resources invested in the charity's tangible fixed assets. The fund is therefore not readily available for other purposes.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 23 MARCH 2024

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### 17 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

| 18 Cash generated from operations                                 | 2024<br>£      | 2023<br>£      |
|-------------------------------------------------------------------|----------------|----------------|
| Surplus for the year                                              | 77,875         | 163,910        |
| Adjustments for:                                                  |                |                |
| Investment income recognised in statement of financial activities | (36,694)       | (4,390)        |
| Depreciation and impairment of tangible fixed assets              | 16,990         | 16,956         |
| Difference between pension charge and cash contributions          | 468            | 234            |
| Movements in working capital:                                     |                |                |
| (Increase)/decrease in debtors                                    | (71,952)       | 192,424        |
| Increase in creditors                                             | 146,248        | 196,015        |
| <b>Cash generated from operations</b>                             | <b>132,935</b> | <b>565,149</b> |

### 19 Analysis of changes in net funds

The charity had no debt during the year.

**CARTREF NI LIMITED**

England & Wales - Charity number 1071424

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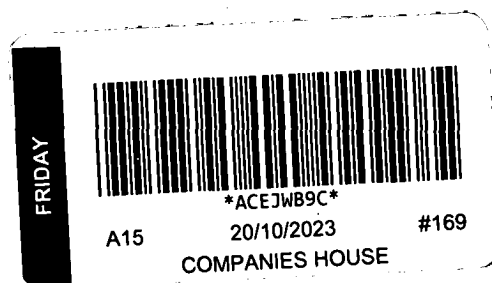
# Accounts

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Charity registration number 1071424

Company registration number 02591631 (England and Wales)

**CARTREF NI LTD**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 25 MARCH 2023**



# CARTREF NI LTD

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Trustees**

Mrs P Bochenski  
Mrs A Brebner  
Mr M Roberts  
Mrs J Brown  
Mr G Coates  
Mrs V Hawker

**Secretary**

Mrs A Brebner

**Charity number**

1071424

**Company number**

02591631

**Principal address  
and registered office**

Goleufan  
27 Chester Street  
St Asaph  
Denbighshire  
LL17 0RE

**Auditor**

Harold Smith Accountants  
Unit 32, Llys Edmund Prys  
St Asaph Business Park  
St Asaph  
LL17 0JA

**Bankers**

National Westminster Bank Plc  
35 Vale Street  
Denbigh  
Denbighshire  
LL16 3AN

Santander  
2 Triton Square  
Regents Place  
London  
NW1 3AN

Scottish Widows Bank PLC  
PO Box 12757  
67 Morrison Street  
Edinburgh  
EH3 8YJ

Nationwide  
P O Box 3  
5-11 St Georges Street  
Douglas  
Isle of Man  
IM99 1AS

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# **CARTREF NI LTD**

## **CONTENTS**

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|                                         | <b>Page</b> |
|-----------------------------------------|-------------|
| Trustees' report                        | 1 - 12      |
| Statement of trustees' responsibilities | 13          |
| Independent auditor's report            | 14 - 16     |
| Statement of financial activities       | 17          |
| Balance sheet                           | 18 - 19     |
| Statement of cash flows                 | 20          |
| Notes to the financial statements       | 21 - 34     |

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# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 25 MARCH 2023**

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The trustees present their annual report and financial statements for the year ended 25 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

### **Objectives and activities**

Cartref Ni continues to pursue its main objective to provide superior, trusted, person centered support to vulnerable adults living in their own homes. In 2022/23 the following were identified as its vision and purpose.

#### Vision

Cartref Ni's vision is for adults with disabilities to live the life they choose, achieving the outcomes that matter to them and be as independent as possible.

#### Purpose

Cartref Ni's purpose is to provide the highest quality, person centered support to adults with disabilities to live the life they choose, achieving the outcomes that matter to them and be as independent as possible, ensuring they are supported with dignity and respect at all times.

Cartref Ni's Strategic priorities are to ensure:

Continual improvement in the quality of the service it delivers.

That we provide support to people by people that know them.

Investment in the training and development of its staff.

Employment of staff who are committed to its core values.

Continued financial viability.

People we support feel safe, happy and fulfilled.

Staff feel included, valued and supported.

Families trust us to provide a first-class service.

All stakeholders hold us in high esteem.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 25 MARCH 2023**

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### Public Benefit

The trustees confirm that they have had regard to the Charity Commission's guidance on the public benefit requirement under the Charities Act 2011.

Our activities this year once again focused on continuing to develop the health, wellbeing and social opportunities of the people we support. We continued to operate and develop the range of social events which we offer to all of the people we support which included coffee mornings, craft sessions, competitions, a summer barbeque and a Christmas party. These were greatly enjoyed by the people attending and they are not only enjoyed and benefited from the actual activities, but also from the opportunity to socialise and communicate with a wider group of people. Added benefit from the social events can be seen and heard from the staff teams who find them a useful forum for sharing experiences and ideas as well as being a peer support opportunity.

During the year we produced and distributed the latest issue of our newsletter. This is issued to the people we support, family members, staff and other stakeholders. It was pleasing to find that this was a bumper volume of the newsletter as we were able to include updates on the increasing volume of activities that everyone was able to undertake as we moved beyond the restrictions imposed by the pandemic.

We employ over 140 staff who benefit from good working terms and conditions and training and development opportunities. Over 65% of our relevant staff have attained a level 3 NVQ or higher, which affords them not only personal development, but enhances their opportunities should they wish to take on other roles in Cartref Ni or other organisations.

Additional beneficiaries of the services we provide include families, friends and carers who have shown tremendous confidence in the service we deliver as evidenced in CIW inspection reports. Families are included as fully as possible in decisions relating to the people we support. We strive to enable the people we support, and/or family members to be active participants in the recruitment process for new staff and managers, and we also invite family members to social events, which not only provides a pleasant social event, but can be a form of family-to-family support.

We continue to make charitable donations within our local community including a local support group and for hospice and hospital funding materials.

We remain to be registered as a "Safe Place", a scheme supporting vulnerable members of the public to know where they can go if they have difficulties.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

### Activities

Cartref Ni currently operates in three local authority areas, Denbighshire, Flintshire and Conwy

At the end of March 2023, we supported 64 individuals. Virtually all the people we support live in supported living arrangements and hold individual tenancies. The people we support live in a wide range of differing situations, some in single tenancy houses/bungalows, some other people are in shared living arrangements. We presently support people in twenty four different houses and one individual in their own family home. Three of the buildings described as houses actually comprise up to seven self-contained flats. Supported living enables individuals to live a full and active life as true citizens of their local community.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 25 MARCH 2023**

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Examples of outcomes that have been achieved are:

TC took part in the garden competition and planted up window boxes and tubs. She has started doing a little more in the kitchen making leek and potato soup and her own stuffing at Christmas.

JE has joined a Makaton Choir and participated on stage in Conwy Connect's Got Talent. JE has enjoyed trips away to the Royal Welsh Show, Disney On Ice, Harry Potter in London as well as holidaying in Blackpool.

Whilst JL hadn't been on holiday abroad for 3 years, he went on holiday to Gran Canaria where he enjoyed some well deserved sunshine and holiday fun.

LH attended a family wedding and also a couple of concerts at Eirias Park in the summer.

JL attended the Victorian Extravaganza and went to various places for walks eg Llyn Brenig.

HR enjoys weekly music sessions and participates in the song and dance. She has maintained contact with her sister and this is important for both of them.

OJ settled well into her new home and soon established one of her favourite pastimes was to go out and have a cup of tea and slice of cake which she did regularly with her housemates to the Tweedmill.

DR has settled well into his flat and has learnt about managing his finances and budgeting whilst having his own home. He has been to see Bon Jovi and Robbie Williams in concert over the last 12 months.

GE took part in a garden competition and had some assistance and guidance from his neighbour which was positive.

LJ returned to day services and increased to 4 days per week. LJ went on a couple of holidays, where he tried his hand at Archery and also won a Boccia competition whilst away with his friends from Gateway.

DC has enjoyed two trips to Blackpool, enjoying the Pleasure Beach and carriage rides along the golden mile.

PF has been on holiday a couple of times this year, she went to Hafan Y Mor and then Blackpool.

SM has generously donated two of his paintings; one to a local cafe where he likes to go to enjoy a hot chocolate and chat with the regulars. The other to Cartref Ni office where it has prominent position in the hallway.

As SG's anxieties with covid lessen, she has started to go back to Bingo, SG has also started dusting her bedroom herself each week, with minimal support which has increased her independence.

FR has started going circuit training one day a week in addition to attending the gym which she enjoys. FR now goes to work at 'Kit out the Kids' one day a week.

SC moved into her first home in June 2022. SC has enjoyed starting new work opportunities and exploring her local community. She has joined her local library and enjoyed completing the summer reading challenge.

SR participated in the Cartref Ni garden competition, helping to make and decorate ornaments for their new garden. SR went to watch an Abba tribute band in the theatre which she loved.

MF has enjoyed increasing his weekly activities and attending Horse and Carriage, dance group, sensory and music sessions. MF met up with friends in the Tower Ballroom whilst holidaying in Blackpool.

RG has been supported to reduce his days at work placements to 2 days a week, which seems to be having a positive effect on his wellbeing.

AJ was 70 just prior to Christmas and enjoyed the special celebrations. He also enjoyed participating in the Cartref Ni Garden Competition and, along with his co-tenants, was a winner.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 25 MARCH 2023**

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TW has continued with his Keep Fit and Martial Arts where he remains a valued member of the Deeside club. He enrolled on a Work Based Employment Course in September 2022 and this has been a great success.

GD has been supported to maintain his health having overcome some periods of being unwell. GD continues to enjoy accessing the Zoo and has also been to watch a number of shows at local theatres.

DR enjoyed a week away in Shropshire, stayed in a lovely cottage and made good use of the hot tub and activities in the surrounding area including horse riding, river boat trip and farm excursion to feed the goats..

LM has continued her development and independence and is now confident to stay at home whilst by herself. The highlight for the year has to be her engagement party in September which she arranged with her fiancé and support from staff.

TT has worked with staff to learn about managing her own finances which continues to be a work in progress. TT received limited support hours from Cartref Ni staff, but has built strong trusting relationships with them.

RK completed another challenge to raise money for Cerebral Palsy, completing 300 thousand steps in October with the support of his team.

IR enjoyed a 2 month trip to America to visit family and make plans for his sister's wedding.

HW went on the first holiday he'd had for a number of years. He thoroughly enjoyed taking part in activities such as rifle shooting and enjoying the evening entertainment.

KC moved into her new home in April of 2022 where she has been supported to adapt to moving from a family home. She has been supported to visit her Auntie in Liverpool and visits her mum on a regular basis.

PL enjoyed a short break to Blackpool where he experienced a magic show, cabaret, tram rides and a few nice meals out. He has also enjoyed getting back to some of his regular activities such as busy buddies, day trips to the Llyn Peninsula and attending cinema regularly.

MH celebrated his 50th birthday in July. He went away for the weekend to an Elvis tribute weekend. He also went on a driving experience..

GW went on a zookeeper experience day. He continues to enjoy his activities such as horse riding, visiting the zoo, and long walks.

MR and his team have worked extremely well to ensure he has been able to maintain his usual activities with the increasing cost of living. He still enjoys his weekly cycling, swimming, trampolining and visits to his local public house. He visited National Trust sites in Anglesey and Chirk.

JH has been on a couple of holidays this year, he has been to Hafan Y Mor, Blackpool and also Harry Potter world. JH was pleased to have bought a new sofa for his living room.

For his birthday, PJ was supported to go by train to Chester. PJ loves trains and it was his first trip for 3 years. After having lunch out, a walk along the river and shopping, PJ said he wanted to go again.

AT has been supported to use her tablet more independently and now video calls her family regularly.

JW moved into her first home in September 2022. She's settled in really well and has started to access events and groups within her local community such as Art Club, Gateway and going to work at Popt.

A highlight is LD's development in the workplace where she has accessed a programme aimed at acquiring Open Employment. LD has strived for this to be a success culminating in her currently working in a school as a Canteen Assistant and is currently applying for full time employment in preparation for when the course ends.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 25 MARCH 2023**

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NJ has maintained attendance at Hwb Dyffryn twice weekly. She had a holiday to Blackpool which was enjoyed and is indeed planning again for Spring.

JS loves Harry Potter and visited The Harry Potter Experience in November. He has also started to play Boccia on a weekly basis.

LG has settled well into her new home since moving in May 2022. She enjoyed participating in the Cartref Ni garden competition, in which they were a winner.

SG enjoyed a holiday to Blackpool in November where he attended a football match between Blackpool and Birmingham City. He keeps regular contact with his family and sees them at least weekly.

AW has returned to going swimming on a regular basis, after advice was sought from a physiotherapist on the best way to support her in the water. This is working well, and she enjoys this activity.

DB has maintained her weight loss and continues to plan her meals and shopping on a weekly basis.

CC completed a few months on a construction site course. He has increased his independence and is able to get public transport independently and does his own food shopping.

CE has attended football matches at Wrexham and at Anfield to watch Liverpool and Man United. Additional 1:1 support has enabled CE to do things he enjoys and has been to the theatre a couple of times and attended a number of social events.

MD has aromatherapy sessions at her home twice a month which she finds really relaxing and loves the essential oils they use because of how good they smell.

With support CS organised her 50th Birthday Party which a lot of her family and friends attended. She really enjoyed her evening and had over 70 birthday cards which were proudly displayed around her home for the next month or so.

With the risk of the impact of Covid reducing for DH, his opportunity to interact within his local community has increased.

CH went on her first holiday for many years, which she was supported in booking for herself.

SD enjoyed going on a horse drawn canal boat trip in Llangollen. For her birthday she had a visit from Sparkles the pony to her home.

JD restarted cycling and enjoys regular rides along the sea front in Rhyl. JD has been working at the Hwb cafe and also started working as a kitchen porter at a hotel in Llandudno.

MH has been supported on a surprise trip away to Blackpool which he thoroughly enjoyed. He started going to a social event every Tuesday where he has made new friends and built new relationships. He recently tried his hand at rock climbing which is something he now wishes to do on a more regular basis.

ET remains independent but has further developed her domestic and personal skills. She enjoyed a holiday with her family.

Whilst DJ is a very independent gentleman, he has built up good relationships with those that support him, and with his neighbours.

RB enjoyed a break to Liverpool in December 2022 to see the Christmas markets and ride the Liverpool eye. RB continues to enjoy attending skiing at Chill Factor in Manchester on a monthly basis.

Whilst VD has continued to have health issues the last 12 months, when feeling well enough she has enjoyed having more face-to-face activities rather than over Zoom.

CG enjoyed attending a few social events, including summer barbeque, live bands, Christmas parties and going to see a pantomime.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 25 MARCH 2023**

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AO has a passion for funfairs and enjoyed a weekend away at Alton Towers at a time that best suited him.

MW attends Hwb Cyfle 4 days a week with great enthusiasm and enjoys various outings in his local community which is important to support his wellbeing.

OD has re-established his work at Iceland Food Factory in Deeside and has experienced various placements including Gardening Projects. He has enjoyed holidays in Ireland with his family and travelled to Turkey with his co-tenants. However, his proudest moment was the engagement party he arranged with his fiancé and staff.

AP has begun going to hydrotherapy sessions twice a month, and really enjoys the freedom in the water to relax and stretch her body.

LE has joined a weekly drama group which has been a great success for her. The highlight of the year was going on her dream holiday to America where she visited California and San Francisco.

AW has settled well in his flat. He has enjoyed a few trips this past year with his family, especially when he went to Florida.

DL has been supported to ensure contact with her elderly relative is not lost despite her illness, as this is important to her. They met in Llandudno and maintain regular phone contact.

AA moved into her first home in September 2022. She has settled in really well to her new home and is developing her daily living skills especially with cooking.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

**FOR THE YEAR ENDED 25 MARCH 2023**

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### **Achievements and performance**

2022/23 saw the services we provide return to more normal levels after the COVID pandemic. COVID still affected the organisation with some restrictions still in place and periods of staff absence but less than in previous years. We were able to provide the vast majority of contracted hours.

Financially Cartref Ni continues to be in a strong position as described in the Audited Accounts.

2022 saw the new "houses" in Denbighshire have more people to support having started with just one or two late in 2021/22.

People we support were able to become more adventurous again with their plans, with one person for example going on their "holiday of a lifetime" to America. A gentleman we support also raised over £1,500 for Cerebral Palsy by walking 300,000 steps with the support of his team.

We were pleased that again a member of our staff won a Wales Care Award with Ruth Wellum winning Silver at the Awards Ceremony in Cardiff in October 2022.

In January 2023, as part of Flintshire's monitoring procedures, they visited our offices and carried out a number of visits to those we support. We were pleased to have received a very positive Monitoring Report which summarised as saying "This provider delivers high-quality person-centered support and has done consistently for a number of years. Feedback from all stakeholders demonstrates the positive working relationship between the management and its care staff team, reflecting a joined-up approach. The provider is pro-active and looks to include the people they support at every opportunity giving a sense of inclusion within the wider service".

We were pleased to have offered another internal promotion opportunity, whereby one of our Support Workers was successful in her application for the post of Assistant Manager.

A garden competition was run again in the summer of 2022, where 17 gardens took part. Everyone who entered made such an effort to improve their garden it was difficult to choose the winners.

We have continued to give opportunities for staff to enhance their qualifications, and achieve the relevant Awards.

- \* Principles and Values Award = 3
- \* All Wales Induction Framework Programme = 13
- \* Core qualification at Level 2 = 4
- \* Level 2 Health & Social Care Diploma = 1
- \* Level 3 Health & Social Care Diploma = 2

The board would like to pass on our thanks to all staff for their part in the achievements of Cartref Ni.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 25 MARCH 2023**

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### Quality Assurance

Cartref Ni strives to provide high quality services to the people it supports, We use a variety of routes to measure our success or not. These include regular individual and house meetings with the people we support, to provide opportunities for them to communicate their feelings and wishes on the support they receive.

Quality monitoring visits have increased significantly due to the relaxing of Covid rules, and have been carried out by the Chief Executive, Head of Operations, Quality and Compliance Manager as well as a number of Trustees.

The Quality Assurance Manager has continued with Quality Reviews and audit visits were undertaken and the development of action plans, where required, were still undertaken.

Topics are chosen to discuss in team meetings on a monthly basis to enhance knowledge on subject areas and further embed good practice and recognize areas for development. Team meetings are also attended by our Quality Assurance Manager on occasion, as part of our assurance process

The family quality survey has provided excellent feedback, enabling us to continue to develop best practice, and will be continued. The staff satisfaction survey is an ongoing feature of our quality assurance framework, offering staff members a voice in service improvement and the reviewing and development of policy. It is hoped to start the staff conferences again in 2023/24.

Throughout this year we have been pleased at the levels of positive feedback in relation to the way we have continued to provide services from a range of stakeholders including CIW, the families of the people we support, as well as the commissioners from each of the respective local authorities, but most importantly we have received positive feedback on many occasions from several individuals that we support.

A Quality Assurance report with 6 month interim report was produced, pulling together information from a range of sources providing evidence on the quality of services provided, the new Annual Review required for registration with Care Inspectorate Wales having been deferred for 12 months.

Cartref Ni continued to implement an operational management system called Care Control to enable enhanced recording of care and support information.

Our supervision and appraisal policy was reviewed and updated to include a change to the forms used. This enables a consistent approach and an improvement on being able to measure progress. Supervision forms ensured that there was an emphasis on reflective practice.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 25 MARCH 2023**

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### Impact of Covid-19

As previously referenced, there is no doubt that Covid-19 has impacted the whole of the country and every organisation has been affected in some way for the third year. We have at all times followed and acted upon national and local guidance and worked closely with the three local authorities that commission services from us including regular conference video calls. Whilst staff and people we support did get infected by the virus and there were times when it caused significant disruption, Cartref Ni is fortunate that due to the commitment of staff we were able to continue services at all times.

### Impact on the people we support

Whilst some of the people we support did contract COVID none were seriously ill as a result.

Staff continued to work hard with control of infection equipment and procedures to help reduce the risk of any transmission. By the end of the year most day and work services had returned to pre COVID levels with some exceptions

### Impact on Support Staff

Staff continued to adjust to some changes in their rotas and have been very positive showing good flexibility and offering to assist if people we support were to test positive. By the end of the year, most training and supervisions returned to a face to face environment.

### Impact on office staff

By the end of 2022/23 office staff returned to working in the office other than normal arrangements where sometimes it works better to work from home.

### Equipment

We continued to invest where required in technology to assist the response to Covid-19 and PPE has been provided from a combination of our own purchases and also supplies from the Welsh Government through the local authorities.

### Financial Security

Unlike some charities the income for Cartref Ni comes from business activities and not donations. Our contract income is from local authorities. This is secure, and as has already been stated, this work has been required throughout the pandemic and will always be required in the future. As a result, the Trustees do not consider there is any significant risk to Cartref Ni in terms of its ongoing financial viability from Covid-19.

### Summary

Although Covid-19 has and will continue to impact on all individuals and organisations, Cartref Ni has been able to mitigate the impact in many ways and the Trustees are pleased that from both an operational and financial perspective, we have been able to deal with ongoing difficulties that the pandemic continues to bring. By the end of 2022/23 guidance relating to COVID means we deal with it as with other respiratory viruses.

### **Fundraising Activities**

No fundraising activities have taken place in the year as Cartref Ni provides domiciliary care to generate income to meet its objectives.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 25 MARCH 2023**

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### **Financial review**

Cartref Ni continues to offer competitive terms and conditions of employment for its staff, together with extensive training and development opportunities. The financial pressures that are being applied to local authorities are continuing. The local authorities that fund most of the support we provide are constantly seeking efficiencies from us as providers, not only in the charges we make to them, but also in the amount of support hours being provided to individuals. They are seeking out ways of meeting the needs of individuals in what they see as more efficient and less cost ways. This drive for cost reduction is likely to continue from central government for at least the next few years.

Despite this, Cartref Ni's financial position remains strong and our financial out-turn for the year was positive as detailed in the Annual Accounts.

Further increases in the National Living Wage, and the new requirement that all staff within the social care sector are now paid the Real Living Wage, will continue to have significant impacts in each of the next few years.

### Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

### Reserves Policy

Reserves are needed to enable Cartref Ni to continue to operate in the event of fluctuations in levels of income or expenditure arising from the loss of projects and other events. These could include for example short-term delays in funding or unexpected business interruptions. In addition, the trustees note that the significant staffing issues in the social care sector may require us to make further strategic investments in the terms and conditions of our staff within the coming years.

In this context, the trustees consider that the ideal level of free reserves as of the 25th March 2023 would be £1,300,000.

As at the period-end Cartref Ni held free reserves of £1,524,395 on unrestricted funds after allowing for those resources designated for the Fixed Asset Fund and the Lesley Gurney Key Outcomes Fund, the details of which are given in note 16 to the accounts.

Although the level at the year end was in excess of the ideal level, the charity's medium-term plan includes projections for reserves to reduce back to the ideal level. The position will continue to be reviewed on an ongoing basis to ensure that levels held, remain appropriate.

### Investment Powers and Policy

The trustees, having regards to the liquidity requirements of operating the charity, have kept available funds in interest-bearing deposit accounts.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 25 MARCH 2023**

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### **Risk Management**

Cartref Ni has a system of operational risk management for people we support and staffing issues.

At a strategic level the position is the same as in previous years. The Trustees have considered the risks to which the charity might be exposed. In general terms it is acknowledged that there will be an ongoing requirement for Quality Domiciliary Care Providers in North Wales. However, in the current economic climate Local Authority finances are under severe scrutiny and their ability to pay for a quality service is under constant review. Cartref Ni will continue to work in partnership with Local Authorities to see if efficiencies can be identified without compromising on quality.

From a contractual perspective Conwy and Denbighshire Local Authorities were both starting retendering processes, but these have been deferred due to Covid-19. However, we continue to plan and respond to these if and when they are restarted. Taking all these factors into account the Trustees have developed an appropriate reserves policy.

Cartref Ni is adamant that despite the risk of losing work, high standards must be maintained, staff must be offered the best possible terms and conditions of employment including comprehensive training and development opportunities. It is hoped that Cartref Ni's excellent reputation for providing high quality social care will see it through these economically challenging times. Its strategy of focusing on achieving and evidencing outcomes for individuals, should help ensure its continued success.

### **Plans for future periods**

The main focus for the Charity is to maintain and improve the highest quality of services for the people we currently support and to continue to provide the best terms and conditions for staff. Recruitment is difficult for all social care services, and we will continue to try existing and new methods to recruit. There are no specific plans to expand the Charity, but we will continue to look at ways to enhance the lives of the people we support.

### **Structure, governance and management**

The charity is a company limited by guarantee and is governed by a memorandum and articles of association..

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs P Bochenski

Mrs A Brebner

Mr M Roberts

Mrs J Norris

(Resigned 28 June 2022)

Mrs J Brown

Mr G Coates

Mrs V Hawker

Trustees are appointed by nomination of other trustees. The procedures for appointing new trustees, including any restrictions on trusteeship, such as maximum number or restrictions are set out in the articles of association.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

### **The organisational structure**

The Board of Trustees that meets four times a year, governs the organisation. Any additional meetings are put in place as required. Strategic decisions are made at these meetings and operational issues are reported on. Details on the number of Trustees required to be quorate are in the articles of association.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

**FOR THE YEAR ENDED 25 MARCH 2023**

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### **Trustee Induction and Training**

Trustees are encouraged to visit the individuals the Charity supports and its employees, to gain a better understanding of the work we do. The CEO provides a quarterly report on key issues and developments and the Trustees provide strategic guidance; always ensuring that the work undertaken or proposed is in line with the objectives of the Charity. All new Trustees are mentored by a more experienced member of the Board and have opportunities to meet staff and supported individuals either in supported living settings or at a variety of Cartref Ni social functions held throughout the year.

### **Pay Policy for Senior Staff**

The trustees consider the key management personnel of the company in charge of directing, controlling, running and operating the Charity on a day to day basis, comprise the board of trustees, who are also directors for the purposes of company law, and the senior management team. All trustees give their time freely and no Trustee received remuneration in the year.

The pay of the senior staff is reviewed each year as part of the company annual staff remuneration review.

### **Auditor**

Harold Smith were appointed as auditor to the company.

The trustees' report was approved by the Board of Trustees.



Mrs P Bochenski

Trustee

Date: 26-07-23

# **CARTREF NI LTD**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 25 MARCH 2023***

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The trustees, who are also the directors of Cartref Ni Ltd for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

# CARTREF NI LTD

## INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF CARTREF NI LTD

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### Opinion

We have audited the financial statements of Cartref Ni Ltd (the 'charity') for the year ended 25 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 25 March 2023 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

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

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

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

### Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

# CARTREF NI LTD

## INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF CARTREF NI LTD

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### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

### Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity'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 trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our 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 our 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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

### Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

*S. Murray-Williams*

Simon Murray-Williams BA FCA (Senior Statutory Auditor)  
for and on behalf of Harold Smith

28.7.13

Chartered Accountants  
Statutory Auditor

Unit 32, Llys Edmund Prys  
St Asaph Business Park  
St Asaph  
LL17 0JA

# **CARTREF NI LTD**

## **INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF CARTREF NI LTD**

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Harold Smith is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

# CARTREF NI LTD

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 25 MARCH 2023

|                                                           | Notes | Unrestricted funds<br>2023<br>£ | Restricted funds<br>2023<br>£ | Total funds<br>2023<br>£ | Unrestricted funds<br>2022<br>£ | Restricted funds<br>2022<br>£ | Total<br>2022<br>£ |
|-----------------------------------------------------------|-------|---------------------------------|-------------------------------|--------------------------|---------------------------------|-------------------------------|--------------------|
| <b><u>Income from:</u></b>                                |       |                                 |                               |                          |                                 |                               |                    |
| Grants Receivable                                         | 3     | 178                             | 297,174                       | 297,352                  | 81,235                          | 157,878                       | 239,113            |
| Charitable activities                                     | 4     | 4,555,993                       | -                             | 4,555,993                | 3,902,903                       | -                             | 3,902,903          |
| Investment income                                         | 5     | 4,390                           | -                             | 4,390                    | 904                             | -                             | 904                |
| <b>Total income</b>                                       |       | <b>4,560,561</b>                | <b>297,174</b>                | <b>4,857,735</b>         | <b>3,985,042</b>                | <b>157,878</b>                | <b>4,142,920</b>   |
| <b><u>Expenditure on:</u></b>                             |       |                                 |                               |                          |                                 |                               |                    |
| Analysis of support costs                                 | 6     | 4,396,651                       | 297,174                       | 4,693,825                | 3,820,666                       | 157,878                       | 3,978,544          |
| <b>Total charitable expenditure</b>                       |       | <b>4,396,651</b>                | <b>297,174</b>                | <b>4,693,825</b>         | <b>3,820,666</b>                | <b>157,878</b>                | <b>3,978,544</b>   |
| <b>Net income for the year/<br/>Net movement in funds</b> |       | <b>163,910</b>                  | <b>-</b>                      | <b>163,910</b>           | <b>164,376</b>                  | <b>-</b>                      | <b>164,376</b>     |
| <b>Total funds brought forward</b>                        |       | <b>1,888,917</b>                | <b>-</b>                      | <b>1,888,917</b>         | <b>1,724,541</b>                | <b>-</b>                      | <b>1,724,541</b>   |
| <b>Total funds carried forward</b>                        |       | <b>2,052,827</b>                | <b>-</b>                      | <b>2,052,827</b>         | <b>1,888,917</b>                | <b>-</b>                      | <b>1,888,917</b>   |

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# CARTREF NI LTD

## BALANCE SHEET

AS AT 25 MARCH 2023

|                                                       | Notes | 2023<br>£        | £                | 2022<br>£        | £                |
|-------------------------------------------------------|-------|------------------|------------------|------------------|------------------|
| <b>Fixed assets</b>                                   |       |                  |                  |                  |                  |
| Tangible assets                                       | 11    |                  | 450,930          |                  | 460,722          |
| <b>Current assets</b>                                 |       |                  |                  |                  |                  |
| Debtors                                               | 12    | 317,951          |                  | 510,376          |                  |
| Cash at bank and in hand                              |       | 1,953,862        |                  | 1,391,486        |                  |
|                                                       |       | <u>2,271,813</u> |                  | <u>1,901,862</u> |                  |
| <b>Creditors: amounts falling due within one year</b> | 13    | (668,466)        |                  | (472,451)        |                  |
| Net current assets                                    |       |                  | 1,603,347        |                  | 1,429,411        |
| <b>Total assets less current liabilities</b>          |       |                  | 2,054,277        |                  | 1,890,133        |
| <b>Provisions for liabilities</b>                     | 14    |                  | (1,450)          |                  | (1,216)          |
| <b>Net assets</b>                                     |       |                  | <u>2,052,827</u> |                  | <u>1,888,917</u> |
| <b>Income funds</b>                                   |       |                  |                  |                  |                  |
| <u>Unrestricted funds</u>                             |       |                  |                  |                  |                  |
| Designated funds                                      | 16    | 528,432          |                  | 539,604          |                  |
| General unrestricted funds                            |       | <u>1,524,395</u> |                  | <u>1,349,313</u> |                  |
|                                                       |       |                  | 2,052,827        |                  | 1,888,917        |
|                                                       |       |                  | <u>2,052,827</u> |                  | <u>1,888,917</u> |

# **CARTREF NI LTD**

## **BALANCE SHEET (CONTINUED)**

**AS AT 25 MARCH 2023**

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The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 25 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 26<sup>th</sup> July 2023

P. Bochenski

Mrs P Bochenski  
Trustee

Company registration number 02591631

# CARTREF NI LTD

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 25 MARCH 2023

|                                                  | Notes | 2023<br>£ | £         | 2022<br>£ | £         |
|--------------------------------------------------|-------|-----------|-----------|-----------|-----------|
| <b>Cash flows from operating activities</b>      |       |           |           |           |           |
| Cash generated from operations                   | 18    |           | 565,149   |           | 154,146   |
| <b>Investing activities</b>                      |       |           |           |           |           |
| Purchase of tangible fixed assets                |       | (7,163)   |           | (9,303)   |           |
| Proceeds on disposal of tangible fixed assets    |       | -         |           | 540       |           |
| Investment income received                       |       | 4,390     |           | 904       |           |
| <b>Net cash used in investing activities</b>     |       |           | (2,773)   |           | (7,859)   |
| <b>Net cash used in financing activities</b>     |       |           | -         |           | -         |
| <b>Net increase in cash and cash equivalents</b> |       |           | 562,376   |           | 146,287   |
| Cash and cash equivalents at beginning of year   |       |           | 1,391,486 |           | 1,245,199 |
| <b>Cash and cash equivalents at end of year</b>  |       |           | 1,953,862 |           | 1,391,486 |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 25 MARCH 2023

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### 1 Accounting policies

#### Charity information

Cartref Ni Ltd is a public benefit entity and a private company limited by guarantee incorporated in England and Wales. The registered office is Goleufan, 27 Chester Street, St Asaph, Denbighshire, LL17 0RE.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds earmarked by the trustees for a particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 25 MARCH 2023

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#### 1 Accounting policies

(Continued)

##### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

##### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

|                       |                          |
|-----------------------|--------------------------|
| Freehold property     | 2% straight line         |
| Fixtures and fittings | 25% straight line        |
| Equipment             | 20% to 25% straight line |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

##### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

##### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 25 MARCH 2023

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### 1 Accounting policies

(Continued)

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### **1.10 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### **1.11 Retirement benefits**

The cost of providing benefits under defined benefit plans is determined separately for each plan using the projected unit credit method, and is based on actuarial advice.

The change in the net defined benefit liability arising from employee service during the year is recognised as an employee cost. The cost of plan introductions, benefit changes, settlements and curtailments are recognised as incurred.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 25 MARCH 2023

#### 1 Accounting policies

(Continued)

The net interest element is determined by multiplying the net defined benefit liability by the discount rate, taking into account any changes in the net defined benefit liability during the period as a result of contribution and benefit payments. The net interest is recognised in income/(expenditure) for the year.

Remeasurement changes comprise actuarial gains and losses, the effect of the asset ceiling and the return on the net defined benefit liability excluding amounts included in net interest. These are recognised immediately in other recognised gains and losses in the period in which they occur and are not reclassified to income/(expenditure) in subsequent periods.

The net defined benefit pension asset or liability in the balance sheet comprises the total for each plan of the present value of the defined benefit obligation (using a discount rate based on high quality corporate bonds), less the fair value of plan assets out of which the obligations are to be settled directly. Fair value is based on market price information, and in the case of quoted securities is the published bid price. The value of a net pension benefit asset is limited to the amount that may be recovered either through reduced contributions or agreed refunds from the scheme.

#### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

#### 3 Grants Receivable

|                     | Unrestricted<br>funds | Restricted<br>funds | Total          | Unrestricted<br>funds | Restricted<br>funds | Total          |
|---------------------|-----------------------|---------------------|----------------|-----------------------|---------------------|----------------|
|                     | 2023<br>£             | 2023<br>£           | 2023<br>£      | 2022<br>£             | 2022<br>£           | 2022<br>£      |
| Donations and gifts | 178                   | -                   | 178            | 64                    | -                   | 64             |
| Grants receivable   | -                     | 297,174             | 297,174        | 81,171                | 157,878             | 239,049        |
|                     | <u>178</u>            | <u>297,174</u>      | <u>297,352</u> | <u>81,235</u>         | <u>157,878</u>      | <u>239,113</u> |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 25 MARCH 2023

### 3 Grants Receivable

(Continued)

#### Grants receivable for core activities

|                                    |   |         |         |        |         |         |
|------------------------------------|---|---------|---------|--------|---------|---------|
| Welsh Government Covid Staff Award | - | 252,979 | 252,979 | -      | 102,165 | 102,165 |
| Government Covid Wage Cost Grants  | - | 35,802  | 35,802  | -      | 55,713  | 55,713  |
| Covid Hardship Fund Grant          | - | -       | -       | 73,822 | -       | 73,822  |
| Other                              | - | 8,393   | 8,393   | 7,349  | -       | 7,349   |
|                                    | - | 297,174 | 297,174 | 81,171 | 157,878 | 239,049 |

During this year the company received the following exceptional Covid-19 Government Grant assistance as follows:

#### Welsh Government Covid Staff Award Grant

This relates to a grant received from the Welsh Government to fund a bonus to front line staff in recognition of their exceptional contribution and performance during the coronavirus pandemic.

#### Government Covid Wage Cost Grants

This relates to Government funding received in respect of wage costs of staff who were unable to work while being on furlough, shielding or self-isolation as a result of the coronavirus pandemic.

#### Covid-19 Hardship Fund Grant

This relates to Local Authority additional funding which was made available as a result of Welsh Government awards to support provider cost pressures arising as a result of the Covid-19 pandemic.

#### Other Grants

This relates to funding received in respect of staff recruitment and website development.

### 4 Charitable activities

|                                               | Unrestricted Funds<br>2023<br>£ | Unrestricted Funds<br>2022<br>£ |
|-----------------------------------------------|---------------------------------|---------------------------------|
| Income from the provision of domiciliary care | 4,555,993                       | 3,902,903                       |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 25 MARCH 2023

### 5 Investment income

|                          | Unrestricted funds | Unrestricted funds |
|--------------------------|--------------------|--------------------|
|                          | 2023               | 2022               |
|                          | £                  | £                  |
| Bank interest receivable | 4,390              | 904                |

### 6

|                                        | Analysis of support costs | Analysis of support costs |
|----------------------------------------|---------------------------|---------------------------|
|                                        | 2023                      | 2022                      |
|                                        | £                         | £                         |
| Staff costs                            | 304,441                   | 267,967                   |
| Depreciation and impairment            | 16,956                    | 20,274                    |
| Provision of domiciliary care          | 4,260,512                 | 3,564,905                 |
| Insurance                              | 12,365                    | 10,029                    |
| Travel Expenses                        | 10,202                    | 10,407                    |
| Consultancy                            | 5,552                     | 1,140                     |
| Premises                               | 7,543                     | 5,372                     |
| General office                         | 68,189                    | 89,765                    |
| Finance costs                          | 1,579                     | 1,565                     |
|                                        | 4,687,339                 | 3,971,424                 |
| Share of governance costs (see note 7) | 6,486                     | 7,120                     |
|                                        | 4,693,825                 | 3,978,544                 |
| <b>Analysis by fund</b>                |                           |                           |
| Unrestricted funds                     | 4,396,651                 | 3,820,666                 |
| Restricted funds                       | 297,174                   | 157,878                   |
|                                        | 4,693,825                 | 3,978,544                 |

## CARTREF NI LTD

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 25 MARCH 2023

#### 7 Support costs

|                       | Support costs<br>£ | Governance costs<br>£ | 2023<br>£ | Support costs<br>£ | Governance costs<br>£ | 2022<br>£ | Basis of allocation |
|-----------------------|--------------------|-----------------------|-----------|--------------------|-----------------------|-----------|---------------------|
| Audit fees            | -                  | 4,000                 | 4,000     | -                  | 4,000                 | 4,000     | Governance          |
| Accountancy           | -                  | 2,486                 | 2,486     | -                  | 3,120                 | 3,120     | Governance          |
|                       | -                  | 6,486                 | 6,486     | -                  | 7,120                 | 7,120     |                     |
| Analysed between      |                    |                       |           |                    |                       |           |                     |
| Charitable activities | -                  | 6,486                 | 6,486     | -                  | 7,120                 | 7,120     |                     |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 25 MARCH 2023

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### 8 Trustees

No trustee received any remuneration or expenses during the year.

### 9 Employees

The average head count of employees during the period was 143 (2021: 142) The average number of full-time equivalent employees during the period is analysed as follows:

|                  | 2023<br>Number | 2022<br>Number |
|------------------|----------------|----------------|
| Charity Services | 135            | 136            |
| Administration   | 4              | 4              |
| Management       | 3              | 3              |
|                  | <hr/>          | <hr/>          |
| Total            | 142            | 143            |
|                  | <hr/>          | <hr/>          |

The number of employees whose annual remuneration was more than £60,000 is as follows:

|                    | 2023<br>Number | 2022<br>Number |
|--------------------|----------------|----------------|
| £80,000 to £89,999 | 1              | 1              |
|                    | <hr/>          | <hr/>          |

### 10 Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing, and controlling the activities of the charitable company. The total compensation paid to key management personnel for services provided to the charitable company was £212,224 (2022: £182,294).

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 25 MARCH 2023

### 11 Tangible fixed assets

|                                    | Freehold<br>property<br>£ | Fixtures and<br>fittings<br>£ | Equipment<br>£ | Total<br>£ |
|------------------------------------|---------------------------|-------------------------------|----------------|------------|
| <b>Cost</b>                        |                           |                               |                |            |
| At 20 March 2022                   | 472,893                   | 36,449                        | 42,436         | 551,778    |
| Additions                          | -                         | 2,384                         | 4,779          | 7,163      |
| Disposals                          | -                         | (18,209)                      | -              | (18,209)   |
| At 25 March 2023                   | 472,893                   | 20,624                        | 47,215         | 540,732    |
| <b>Depreciation and impairment</b> |                           |                               |                |            |
| At 20 March 2022                   | 30,631                    | 33,012                        | 27,411         | 91,054     |
| Depreciation charged in the year   | 7,658                     | 1,774                         | 7,525          | 16,957     |
| Eliminated in respect of disposals | -                         | (18,209)                      | -              | (18,209)   |
| At 25 March 2023                   | 38,289                    | 16,577                        | 34,936         | 89,802     |
| <b>Carrying amount</b>             |                           |                               |                |            |
| At 25 March 2023                   | 434,604                   | 4,047                         | 12,279         | 450,930    |
| At 19 March 2022                   | 442,261                   | 1,544                         | 16,917         | 460,722    |

### 12 Debtors

|                                             | 2023<br>£ | 2022<br>£ |
|---------------------------------------------|-----------|-----------|
| <b>Amounts falling due within one year:</b> |           |           |
| Trade debtors                               | 309,093   | 484,037   |
| Other debtors                               | 35        | 16,933    |
| Prepayments and accrued income              | 8,823     | 9,406     |
|                                             | 317,951   | 510,376   |

### 13 Creditors: amounts falling due within one year

|                                 | 2023<br>£ | 2022<br>£ |
|---------------------------------|-----------|-----------|
| Social security and other taxes | 105,826   | 67,769    |
| Other creditors                 | 316,467   | 235,731   |
| Accruals and deferred income    | 246,173   | 168,951   |
|                                 | 668,466   | 472,451   |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 25 MARCH 2023

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| 14 | Provisions for liabilities     | Notes | 2023<br>£    | 2022<br>£    |
|----|--------------------------------|-------|--------------|--------------|
|    | Retirement benefit obligations | 15    | 1,450        | 1,216        |
|    |                                |       | <u>1,450</u> | <u>1,216</u> |

### 15 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £83,138 (2022: £67,382).

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 25 MARCH 2023

### 15 Retirement benefit schemes

(Continued)

#### Defined benefit schemes

Cartref Ni Limited became an admitted body to the Clwyd Pension Fund local government pension scheme, as a result of the transfer of employment contracts to Cartref Ni under TUPE regulations following a successful tender of several project. The LGPS is a funded benefit scheme, with assets held in separate trustee-administered funds. The total contributions made for the year ended 25 March 2023 in relation to these members of staff was £17,808 (2022 - £17,254), of which employers contributions totalled £13,545 (2022 - £13,319) and employees contributions totalled £3,863 (2022 - £3,935). The contribution rates are reviewed annually.

During the year, the total amount recognised in income or expenditure as an expense in relation to defined benefit plans was £13,545 (2022 - £13,300). This includes a reversal of the prior year additional contribution of £(400) (2022 - £400).

Cartref Ni Limited expects to contribute £13,545 to the defined benefit pension scheme in 2024.

It was agreed in the transfer agreement with the previous employer that all liabilities to the Clwyd Pension Scheme fund arising in respect of members of staff whose employment had been transferred would remain with the previous employer with the exception of:

- Contributions to the cost of future benefit accrual not exceeding 18.3% of pensionable pay, less the reduction in contributions allowed by any funding surplus, where the actuarial basis of calculation is consistent with the Solvency Funding Target as defined in the Funding Strategy Statement of Clwyd Pension Fund dated march 2017.
- The capital cost (if any) of the unfunded benefit enhancement upon retirement for reasons of redundancy or business efficiency.

Although Cartref Ni Limited remains technically liable to Clwyd Pension Scheme for any liability arising in excess of the amounts detailed above, the transfer agreement states that Cartref Ni Limited will be indemnified by the previous employer for any liabilities in excess of the agreed amounts. While this could result in a liability arising if the previous employer were to default on the obligation, due to the financial standing of the previous employer, the likelihood of such a liability arising is considered to be remote.

Thus, as Cartref Ni Limited has made contributions during the year of 20.6% of pensionable pay and there have not been any retirements for reasons of redundancy or business efficiency, under the terms of the transfer agreement, Cartref Ni Limited has no further obligation to contribute to any liability to the Clwyd Pension Scheme in relation to future benefits relating to the staff members in question and therefore, provision for such liabilities has not been made in these financial statements.

Although provision has not been made in these financial statements the provision that would be needed if the previous employer were to default on its obligations would amount to £2,000 (2022 - £85,000) determined as follows:

|                                             | 2023           | 2022             |
|---------------------------------------------|----------------|------------------|
|                                             | £              | £                |
| Present value of funded benefit obligations | (277,000)      | (336,000)        |
| Fair value of plan assets                   | 275,000        | 233,000          |
|                                             | <u>(2,000)</u> | <u>(103,000)</u> |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 25 MARCH 2023

### 15 Retirement benefit schemes

(Continued)

#### Key assumptions

|                                                  | 2023<br>% | 2022<br>% |
|--------------------------------------------------|-----------|-----------|
| Discount rate                                    | 4.8       | 2.8       |
| Expected rate of increase of pensions in payment | 2.8       | 3.4       |
| Expected rate of salary increases                | 3.95      | 4.55      |
| Inflation assumption                             | 2.7       | 3.3       |

#### Mortality assumptions

The assumed life expectations on retirement at age 65 are:

|                      | 2023<br>Years | 2022<br>Years |
|----------------------|---------------|---------------|
| Retiring today       |               |               |
| - Males              | 21.4          | 22.5          |
| - Females            | 23.8          | 24.9          |
| Retiring in 20 years |               |               |
| - Males              | 22.9          | 24            |
| - Females            | 25.6          | 26.9          |

The amounts included in the balance sheet arising from the charity's obligations in respect of defined benefit plans are as follows:

|                                              | 2023<br>£ | 2022<br>£ |
|----------------------------------------------|-----------|-----------|
| Present value of defined benefit obligations | 1,450     | 1,216     |
| Deficit in scheme                            | 1,450     | 1,216     |

Movements in the present value of defined benefit obligations:

|                              | 2023<br>£ |
|------------------------------|-----------|
| Liabilities at 20 March 2022 | 1,216     |
| Other                        | 234       |

The defined benefit obligations arise from plans which are wholly or partly funded.

|                           |         |         |
|---------------------------|---------|---------|
| Equity instruments        | 30,000  | 56,000  |
| Debt instruments          | 104,000 | 100,000 |
| Property                  | 17,000  | 17,000  |
| Cash and cash equivalents | 12,000  | 9,000   |
| Alternatives              | 112,000 | 99,000  |
|                           | 275,000 | 281,000 |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 25 MARCH 2023

### 16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

|                                             | Balance at<br>20 March 2021<br>£ | Resources<br>expended<br>£ | Transfers<br>£  | Balance at<br>20 March 2022<br>£ | Resources<br>expended<br>£ | Transfers<br>£ | Balance at<br>25 March 2023<br>£ |
|---------------------------------------------|----------------------------------|----------------------------|-----------------|----------------------------------|----------------------------|----------------|----------------------------------|
| The Lesley<br>Gurney Key<br>Outcome<br>Fund | 79,086                           | (204)                      | -               | 78,882                           | (1,380)                    | -              | 77,502                           |
| Fixed Asset<br>Fund                         | 472,234                          | -                          | (11,512)        | 460,722                          | -                          | (9,792)        | 450,930                          |
|                                             | <u>551,320</u>                   | <u>(204)</u>               | <u>(11,512)</u> | <u>539,604</u>                   | <u>(1,380)</u>             | <u>(9,792)</u> | <u>528,432</u>                   |

Designated Funds:

a) The Lesley Guernsey Key Outcome Fund derives from a bequest from a past service user which the trustees have designated to support Cartref Ni service users to realise a key outcome that has been identified by the service user (or their representative) or a support worker/manager; discussed and recorded during a supervision or team meeting; and incorporated in the person's service delivery plan. Consideration to awarding grants from this fund to other vulnerable people in North Wales will also be given on application.

b) The designated fund for fixed assets represents resources invested in the charity's tangible fixed assets. The fund is therefore not readily available for other purposes.

### 17 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

| 18 Cash generated from operations                                 | 2023<br>£      | 2022<br>£      |
|-------------------------------------------------------------------|----------------|----------------|
| Surplus for the year                                              | 163,910        | 164,376        |
| Adjustments for:                                                  |                |                |
| Investment income recognised in statement of financial activities | (4,390)        | (904)          |
| Depreciation and impairment of tangible fixed assets              | 16,956         | 20,274         |
| Difference between pension charge and cash contributions          | 234            | (104)          |
| Movements in working capital:                                     |                |                |
| Decrease/(increase) in debtors                                    | 192,424        | (75,727)       |
| Increase in creditors                                             | 196,015        | 46,231         |
| <b>Cash generated from operations</b>                             | <u>565,149</u> | <u>154,146</u> |

# **CARTREF NI LTD**

## **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)** ***FOR THE YEAR ENDED 25 MARCH 2023***

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### **19 Analysis of changes in net funds**

The charity had no debt during the year.

**CARTREF NI LIMITED**

England & Wales - Charity number 1071424

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# Accounts

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Charity registration number 1071424

Company registration number 02591631 (England and Wales)

**CARTREF NI LTD**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 19 MARCH 2022**

# CARTREF NI LTD

## LEGAL AND ADMINISTRATIVE INFORMATION

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|                                            |                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Trustees                                   | Mrs P Bochenski<br>Mrs A Brebner<br>Mr M Roberts<br>Mrs J Brown<br>Mr G Coates<br>Mrs V Hawker                                                                                                                                                                                                                                                                |
| Secretary                                  | Mrs A Brebner                                                                                                                                                                                                                                                                                                                                                 |
| Charity number                             | 1071424                                                                                                                                                                                                                                                                                                                                                       |
| Company number                             | 02591631                                                                                                                                                                                                                                                                                                                                                      |
| Principal address<br>and registered office | Goleufan<br>27 Chester Street<br>St Asaph<br>Denbighshire<br>LL17 0RE                                                                                                                                                                                                                                                                                         |
| Auditor                                    | Harold Smith Accountants<br>Unit 32, Llys Edmund Prys<br>St Asaph Business Park<br>St Asaph<br>LL17 0JA                                                                                                                                                                                                                                                       |
| Bankers                                    | National Westminster Bank Plc<br>35 Vale Street<br>Denbigh<br>Denbighshire<br>LL16 3AN<br><br>Santander<br>2 Triton Square<br>Regents Place<br>London<br>NW1 3AN<br><br>Scottish Widows Bank PLC<br>PO Box 12757<br>67 Morrison Street<br>Edinburgh<br>EH3 8YJ<br><br>Nationwide<br>P O Box 3<br>5-11 St Georges Street<br>Douglas<br>Isle of Man<br>IM99 1AS |

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# CARTREF NI LTD

## CONTENTS

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|                                         | Page    |
|-----------------------------------------|---------|
| Trustees' report                        | 1 - 11  |
| Statement of trustees' responsibilities | 12      |
| Independent auditor's report            | 13 - 15 |
| Statement of financial activities       | 16      |
| Balance sheet                           | 17 - 18 |
| Statement of cash flows                 | 19      |
| Notes to the financial statements       | 20 - 32 |

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# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 19 MARCH 2022**

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The trustees present their annual report and financial statements for the year ended 19 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

### **Objectives and activities**

Cartref Ni continues to pursue its main objective to provide superior, trusted, person centered support to vulnerable adults living in their own homes. In 2021/22 the following were identified as its vision and purpose.

#### Vision

Cartref Ni's vision is for adults with disabilities to live the life they choose, achieving the outcomes that matter to them and be as independent as possible.

#### Purpose

Cartref Ni's purpose is to provide the highest quality, person centered support to adults with disabilities to live the life they choose, achieving the outcomes that matter to them and be as independent as possible, ensuring they are supported with dignity and respect at all times.

Cartref Ni's Strategic priorities are to ensure:

Continual improvement in the quality of the service it delivers.

That we provide support to people by people that know them.

Investment in the training and development of its staff.

Employment of staff who are committed to its core values.

Continued financial viability.

People we support feel safe, happy and fulfilled.

Staff feel included, valued and supported.

Families trust us to provide a first-class service.

All stakeholders hold us in high esteem.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 19 MARCH 2022**

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### Public Benefit

The trustees confirm that they have had regard to the Charity Commission's guidance on the public benefit requirement under the Charities Act 2011.

Our physical activities remained curtailed at times during the year 2021/22 due to the Covid-19 pandemic but we were pleased to be able to hold one event outdoors within the community. At other times in the year where that was not possible we undertook online events for the people we support and also provided gifts to staff and people we support to try to assist them through this time. We also spent a lot of time on trying to support the health and wellbeing of the people we support and our staff.

We employ 143 staff who benefit from good working terms and conditions and training and development opportunities. Over 65% of our staff have attained a level 3 NVQ or higher, which affords them not only personal development, but enhances their opportunities should they wish to take on other roles in Cartref Ni or other organisations.

Additional beneficiaries of the services we provide include families, friends and carers who have shown tremendous confidence in the service we deliver as evidenced in CIW inspection reports. Families are included as fully as possible in decisions relating to the people we support. We strive to enable the people we support, and/or family members to be active participants in the recruitment process for new staff and managers and we also invite family members to social events, which not only provides a pleasant social event, but can be a form of family-to-family support.

We continue to make charitable donations within our local community including a public-access defibrillator and for hospice and hospital funding materials.

We remain to be registered as a "Safe Place", a scheme supporting vulnerable members of the public to know where they can go if they have difficulties.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

### Activities

Cartref Ni currently operates in three local authority areas, Denbighshire, Flintshire and Conwy.

At the end of March 2022, we supported 61 individuals. This increase was due to new facilities in Denbigh opening which Cartref Ni won the contract to provide the support. This comprised of a house which supports four people in a 24/7 arrangement. There are four single flats above this property where people need significantly less support. There is also a separate property within 100m where three individuals will live with just some daytime support but overnight contact available via technology support. Not all of these activities were in use by April 2022 but will be during 2022/23.

Virtually all the people we support live in supported living arrangements and hold individual tenancies. The people we support live in a wide range of differing situations, some in single tenancy houses/bungalows, some other people are in shared living arrangements. We presently support people in twenty two different houses and one individual in their own family home. One of the buildings described as a house is seven self-contained flats. Supported living enables individuals to live a full and active life as true citizens of their local community.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 19 MARCH 2022**

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Examples of outcomes that have been achieved are:

Following a visit to Chester Zoo with Cartref Ni, SD has now purchased her own individual membership pass and enjoys regular days out at the Zoo. SD has returned to work opportunities three days a week and she has settled back into these routines well. SD enjoys having massage therapy each week at home.

CE has been reluctant to enter shops since restrictions have lifted but he restarted walking to get his daily newspaper.

OJ moved in near the end of March to her new home. This was a big transition for OJ, moving from her family home where she has lived for many years with a small staff team. OJ settled in right away. Both SR and OJ knew each other from work over many years so they get on very well.

LD visits her dad and brother regularly and enjoys going to the miniature railway in Gresford. She has also returned to work, maintained her exercise programme and has enjoyed a trip away to Oswestry.

NJ has returned to work twice a week, is having physio exercises and accesses the local community for nail and hair appointments.

AJ's family is important for him, and is supported to have regular contact with his brother who visits him at home.

Through desensitisation therapy RG was able to have his Covid-19 injections, building his immune system against Covid-19. Following a blood test, the GP confirmed that RG's diabetes is heading towards remission due to a healthier lifestyle, aided by good diligence from his support staff.

AO enjoys going to the fun club, where he sees his friends and has a dance. AO coped extremely well when he had to move out of his home for four weeks whilst electrical repairs were made.

LM was delighted to get engaged. In addition, she has enjoyed a trip away and has also returned to work. She keeps in regular contact with her parents who are amazed how her independence and confidence have developed.

MH took part in the Cartref Ni gardening competition and was supported to tidy his garden, paint the fence and water the flowers and vegetables that he had planted. MH coped well when he had to move out of his home for four weeks whilst repairs were undertaken and helped staff pack and unpack the boxes. MH attends Men's Shed twice a week and enjoys this activity.

PL & RB started attending Pedal Power at Alyn Waters weekly which they have been really enjoying. They have also enjoyed getting back to their activities opening following the Covid-19 closures, carriage riding and skiing.

JD started a new work placement in Rhyl, joined the gym and started going swimming.

DL has enjoyed time in her garden and has been supported to grow and water the plants. She has accessed a new music session on Zoom in which she participates well in, and has a good sing, dance and laugh.

VD has some serious health issues last year, but with amazing support from staff and family has made huge improvements. Activities started up again slowly and VD now loves going to the pub on a Thursday evening to meet her friends and going bowling each week with them.

ET has now fully settled into her new home and stays connected with her family. Her independence has progressed, and she enjoys accessing the local community for shopping, banking etc. She has also returned to day services.

PJ has enjoyed returning to day services and now goes to the farm one and a half days per week and Mosaic for half day. This has helped reduce PJ's anxiety and maintaining his routines.

GW has returned to some of his activities that were stopped due to Covid-19. He now visits his brother on a regular basis with support from staff. GW having his own car has worked out well, and he is enjoying having this.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 19 MARCH 2022**

---

GD got a new tilt and space armchair at home which has supported him during some changes in his needs and made him more comfortable. Following a Christmas visit to Chester Zoo with Cartref Ni, GD has now purchased his own annual membership pass and enjoys regular days out at the zoo.

An important outcome for CL was supporting her with her pain management and her mobility in general. New equipment was sourced to make things easier for her. She even had some bike peddles, enabling her to exercise, whilst not missing her favourite TV programmes.

AT has been aiming to see a new place of interest, city or town each month. Her favourites so far have been Liverpool and the stadium tour and Shrewsbury for the nice town, park and walks.

AP went on holiday to a cottage in Lancashire which she thoroughly enjoyed as they had a sensory room and hydrotherapy pool on site; she loved floating in the pool with staff. AP also went to Crufts for the day, again thoroughly enjoyed as she loves dogs.

JS enjoyed a holiday to Tenby; first one since lockdown. He visited Folly Farm which he enjoyed, and stayed in a caravan nearby with staff.

TW has gained his blackbelt in Taekwondo and has also returned to work. He keeps in contact with his family and enjoys spending time with his niece. He has developed his independence further at home where he demonstrates his cooking and domestic skills.

TT moved into her new flat in February. This has been a big move to more independent living for TT. TT is enjoying her new found independence and freedom and being supported by staff to manage her own flat.

LJ has coped well with the change to his routine due to the change to day services. He has returned to attending weekly activities including Boccia sessions, a disco and Gateway. LJ won a fancy dress competition whilst on holiday in Blackpool with Gateway.

JH went for a couple of overnight stays in a hotel with his girlfriend unsupported and also returned to work following lockdown.

DH had his electric wheelchair repaired; he is now able to access more places locally without having to use his car. DH has had his bedroom re painted, a new ramp outside the patio doors leading to easy access to his garden area and new furniture ordered to finish off the new look.

RK completed a 70km challenge for Cerebral Palsy and raised over £1000 for the charity. Staff were so motivated to support him to achieve this and lots of walks locally were completed, In fact he walked far further than the 70km challenge set.

PJ was able to revisit one of her favourite pastimes once Covid-19 restrictions were lifted and would sit outside her village cafe having coffee and cake whilst people watching.

IR moved house and has restarted working in some local charity shops. Being back in the area he is familiar with has really helped him with his confidence and he now enjoys taking his dog for evening walks independently. During lockdown he enjoyed long walks each day with staff, easily completing his 10,000 steps a day.

MR was supported to have his whole bungalow redecorated whilst having a holiday at the same time. MR enjoyed picking all the different colour schemes for each room. His bungalow now has a great new homely feel.

JL was supported to visit his dad's grave and meet extended family for the first time. This was an emotional trip which he managed well. Family gave him a photo of his dad and cousin to keep. This is now framed and in his room.

CH enrolled at college and completed a life skills course, travelling there and attending independently. CH also now attends a weekly disco.

Following lockdown TC started to go out food shopping more frequently and out in the car for trips and lunch more readily.

## **CARTREF NI LTD**

### **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 19 MARCH 2022**

---

PF went for a five day break to Blackpool with Gateway and had a couple of nights away with her boyfriend unsupported.

DR returned to day services and rebuilt his confidence by being back out in the community after isolating. During the isolation periods staff supported DR to revisit his memory albums looking at photos and pictures of holidays and days out that had happened, explaining that these will start again now that restrictions have been relaxed.

DB has returned to work and days have been adapted to support positive outcomes. DB has lost weight following a healthy eating programme and exercise which has vastly improved her posture and mobility.

MW has returned to day services and is accessing his local community for outings. He has developed a positive relationship with a local Turkish Barbers where he visits for a haircut and a shave.

CG enjoyed being able to support his local charity shop by donating and purchasing items, mainly CD's and DVD's which helped keep his collection manageable. New plans were submitted for extending downstairs to ensure his home is suitable for the long term.

MH enjoyed a long weekend away to a peaceful, lakeside lodge in Oswestry where he enjoyed lots of nice food and scenery. MH enjoyed his walks and taking in the fresh air.

SR moved into her new home in February, which was a big transition moving from her family home. SR has settled in well and has developed her routines with a new staff team. She still enjoys attending her work two days a week.

DC joined the gym and visits a few times a week and has really progressed using the equipment there. He also meets his parents now every Monday for lunch in Rhos On Sea; something he really enjoys.

GE joined the gym for a twelve week programme and requested to continue going following the end of the twelve weeks which has been facilitated by the staff team.

FR has continued to build up her bike riding on the three wheeled trike at the bike hub and gained a lot of confidence with this. She has returned to the gym to do her exercises. FR has also started working one morning a week at a charity shop.

JE went to Blackpool with Gateway for a five day break and returned to Prospects following lockdown.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 19 MARCH 2022**

---

CS started a more independent work placement involving administration which has been a wish of hers for some time. She was supported initially to ensure she could carry out the tasks independently.

PG was delighted to move into his new home and settled in really well during his brief period with us.

SG has continued to develop her independent skills within her home and is now able to make her own sandwiches for work and lunch. SG has started to go out and participate in more activities that were closed due to Covid-19.

MF has accessed a new group where he attends dance and music. They have welcomed him and he has responded with great positivity. His home adaptations are ongoing.

AW has been able to maintain regular contact with her family throughout the restrictions. She is supported to go for frequent walks using her wheelchair. A review of her needs meant that AW can be hoisted safely in the mornings.

With support and encouragement, LH was able to build her confidence to increase her community presence and attended with her mum a forties night arranged by a local social group.

JH engaged with staff to attend the pantomime, Cartref Ni's zoo trip and also was a regular at the Hotpoint Club. She has started allowing staff to style her hair and was looking forward to activities such as the Victorian Extravaganza.

OD has maintained his weekly training programme and has returned to work. The big news is that he recently got engaged.

HR continues to be supported to maintain her health and overcomes periods of being unwell to return with a bright communicative interaction. She is accessing a new music session which she enjoys tremendously each Friday on Zoom. HR has resumed contact with her sister which has been a challenge during the pandemic.

CC has worked hard in developing his skills within the kitchen to be more independent as well as being healthier.

SG has settled well into his new home and his family are delighted with his progress: they see him more communicative and physically well. He has established positive relationships with his new housemates and staff, and also has a new car.

CG started attending Gateway club.

LE has returned to work, and is returning to see shows and keeps in regular contact with her family. Her parents are so proud of how she has dealt with her holiday plans being postponed multiple times due to the Covid-19 restrictions.

SM re-established visits to his mum on a regular basis. This has brought about improvements to his mental health and energy levels.

MD enjoyed a holiday to Yorkshire, the first since lockdown. She enjoyed afternoon teas and a beer in the pub.

LOC was supported to have a nice cottage break in West Wales that was in an idyllic location. He enjoyed walks, meals out and the odd Guinness and took train rides to Barmouth, Porthmadog and Pwllheli.

HW returned to attending weekly Boccia sessions.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 19 MARCH 2022**

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### **Achievements and performance**

In terms of the people we support, 2021/22 was about ensuring that all the services were providing a consistently high level of service and support during the second year of dealing with Covid-19.

Cartref Ni continues to ensure it provides a high quality person centered service and this has been underpinned by its commitment to training and developing its staff. This was more difficult in 2021/22 but significant effort was made ensuring that staff had appropriate training for Personal Protective Equipment and Control of Infection, both online and face to face by manager assessment, but also re-establishing all the routine training even if in different formats to normal.

All new support staff were supported to be registered with Social Care Wales.

In terms of achievement and performance for 2021/22 the main issue to report is the amazing achievement of our staff, support workers, managers and office staff to keep the services being provided to the people we support and minimising the number of people who were infected. The Board, as last year, would like to pass on our thanks for all involved.

### Quality Assurance

Cartref Ni strives to provide high quality services to the people it supports. We use a variety of routes to measure our success or not. These include regular individual and house meetings with the people we support, to provide opportunities for them to communicate their feelings and wishes on the support they receive.

The Quality Assurance Manager has continued with Quality Reviews and although audit visits were extremely limited the development of action plans where required were still undertaken.

Topics are chosen to discuss in team meetings on a monthly basis to enhance knowledge on subject areas and further embed good practice and recognize areas for development.

The family quality survey has provided excellent feedback, enabling us to continue to develop best practice, and will be continued. The staff satisfaction survey and staff conferences (once Covid-19 requirements make these possible) will be an ongoing feature of our quality assurance framework, offering staff members a voice in service improvement and the reviewing and development of policy.

Throughout this year we have been pleased at the levels of positive feedback in relation to the way we have continued to provide services from a range of stakeholders including CIW, the families of the people we support, as well as the commissioners from each of the local authorities, but most importantly we have received positive feedback on many occasions from several individuals that we support.

A Quality Assurance report with 6 month interim report was produced pulling together information from a range of sources providing evidence on the quality of services provided. The new Annual Review required for registration with Care Inspectorate Wales having been deferred for 12 months.

Cartref Ni continued to implement an operational management system called Care Control to enable enhanced recording of care and support information.

We are also accredited with the Contractors Health and Safety Assessment Scheme (CHAS) kitemark, which illustrates appropriate systems and processes for Health and Safety are in place.

Within 2021/22 the houses we offer support in within Flintshire continued to take part in the 'Progress for Providers' programme. The 'Progress for Providers' programme focuses on the delivery of person-centered support. The programme gives guidance and practical tools as to how person-centered support can be achieved. All providers taking part in the programme are accredited. Cartref Ni are currently working to achieve a bronze award for all of the Flintshire houses. It is hoped in time this programme can be rolled out to all of the houses we offer support in. There are also silver and gold accreditation levels within the programme. It is hoped in time we can achieve gold status.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 19 MARCH 2022**

---

### Impact of Covid-19

As previously referenced, there is no doubt that Covid-19 has impacted the whole of the country and every organisation has been impacted in some way for the second year. We have at all times followed and acted upon national and local guidance and worked closely with the three local authorities that commission services from us including regular conference video calls. Whilst staff and people we support did get infected by the virus and there were times when it caused significant disruption, Cartref Ni is fortunate that due to the commitment of staff we were able to continue services at all times.

### Impact on the people we support

The people we support have remained safe and we are pleased to report that the number who tested positive for the Covid-19 remained low in 2021/22. Whilst there were more in 2020/21, numbers remained low although we did have one person we support who passed away where Covid-19 was a complicating factor. Staff have worked hard with control of infection equipment and procedures to help reduce the risk of any transmission. The people we support have been limited in the same way as the general population, in terms of the range of activities available to them. Whether this is a reduction of work or day services, or leisure and sport activities being less available. This improved over the year but again were affected by a worsening situation over the winter.

### Impact on Support Staff

Staff have had to adjust to some changes in their rotas and have been very positive showing good flexibility and offering to assist if people we support were to test positive. They adapted to the use of more PPE than they would previously have had to use and increased control of infection processes. Training and supervisions continued with online versions but also returned to some face to face training as well.

### Impact on office staff

The majority of staff have worked from home for some or all of the time. With access to appropriate IT equipment including remote access to files on the Cartref Ni server they have been able to operate well. During 2021/22 there was a very mixed environment of working from the office and continuing to work from home enabling to achieve the best fit approach for those involved.

There continued to be a high take up of vaccine updates by staff.

### Equipment

We have invested where required in technology to assist the response to Covid-19 and PPE has been provided from a combination of our own purchases and also supplies from the Welsh Government through the local authorities.

### Financial Security

Unlike some charities the income for Cartref Ni comes from business activities and not donations. Our contract income is from local authorities, this is secure and as has already been stated, this work has been required throughout the pandemic and will always be required in the future. As a result, the Trustees do not consider there is any significant risk to Cartref Ni in terms of its ongoing financial viability from Covid-19.

### Summary

Although Covid-19 has and will continue to impact on all individuals and organisations, Cartref Ni has been able to mitigate the impact in many ways and the Trustees are pleased that from both an operational and financial perspective, we have been able to deal with ongoing difficulties that the pandemic continues to bring.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 19 MARCH 2022**

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### **Fundraising Activities**

No fundraising activities have taken place in the year as Cartref Ni provides domiciliary care to generate income to meet its objectives.

### **Financial review**

Cartref Ni continues to offer competitive terms and conditions of employment for its staff together with extensive training and development opportunities. The financial pressures that are being applied to local authorities are continuing. The local authorities that fund most of the support we provide are constantly seeking efficiencies from us as providers, not only in the charges we make to them, but also in the amount of support hours being provided to individuals. They are seeking out ways of meeting the needs of individuals in what they see as more efficient and less cost ways. This drive for cost reduction is likely to continue from central government for at least the next few years.

Despite this, Cartref Ni's financial position remains strong and our financial outturn for the year was positive as detailed in the Annual Accounts.

Further increases in the National Living Wage, and the new requirement that all staff within the social care sector are now paid the Real Living Wage, will continue to have significant impacts in each of the next few years.

### Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

### Reserves Policy

Reserves are needed to enable Cartref Ni to continue to operate in the event of fluctuations in levels of income or expenditure arising from the loss of projects and other events. These could include for example short-term delays in funding or unexpected business interruptions. In addition, the trustees note that the significant staffing issues in the social care sector may require us to make further strategic investments in the terms and conditions of our staff within the coming years.

In this context, the trustees consider that the ideal level of free reserves as of the 19th March 2022 would be £1,200,000.

As at the 19th March 2022 Cartref Ni held free reserves of £1,349,313 on unrestricted funds after allowing for those resources designated for the Fixed Asset Fund and the Lesley Gurney Key Outcomes Fund, the details of which are given in note 16 to the accounts.

Although the level at the year end was in excess of the ideal level, the charity's medium-term plan includes projections for reserves to reduce back to the ideal level. The position will continue to be reviewed on an ongoing basis to ensure that levels held remain appropriate.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)** **FOR THE YEAR ENDED 19 MARCH 2022**

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### Investment Powers and Policy

The trustees, having regards to the liquidity requirements of operating the charity, have kept available funds in interest-bearing deposit accounts and seek to achieve a rate on deposit which matches or exceeds inflation as measured by the retail price index. Due to wider economic circumstances deposit rates have been depressed and so this aim has not been achieved this year.

### **Risk Management**

Cartref Ni has a system of operational risk management for people we support and staffing issues.

At a strategic level the position is the same as in previous years. The Trustees have considered the risks to which the charity might be exposed. In general terms it is acknowledged that there will be an ongoing requirement for Quality Domiciliary Care Providers in North Wales. However, in the current economic climate Local Authority finances are under severe scrutiny and their ability to pay for a quality service is under constant review. Cartref Ni will continue to work in partnership with Local Authorities to see if efficiencies can be identified without compromising on quality.

From a contractual perspective Conwy and Denbighshire Local Authorities were both starting retendering processes, but these have been deferred due to Covid-19. However, we continue to plan and respond to these if and when they are restarted. Taking all these factors into account the Trustees have developed an appropriate reserves policy.

Cartref Ni is adamant that despite the risk of losing work, high standards must be maintained, staff must be offered the best possible terms and conditions of employment including comprehensive training and development opportunities. It is hoped that Cartref Ni's excellent reputation for providing high quality social care will see it through these economically challenging times. Its strategy of focusing on achieving and evidencing outcomes for individuals should help ensure its continued success.

### **Plans for future periods**

The main focus for the Charity is to maintain and improve the highest quality of services for the people we currently support and to continue to provide the best terms and conditions for staff. Recruitment is difficult for all social care services, and we will continue to try existing and new methods to recruit. There are no specific plans to expand the Charity, but we will continue to look at ways to enhance the lives of the people we support.

### **Structure, governance and management**

The charity is a company limited by guarantee and is governed by a memorandum and articles of association..

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs P Bochenski

Mrs A Brebner

Mr M Roberts

Mrs J Norris

Mrs J Brown

Mr G Coates

Mrs V Hawker

(Resigned 28 June 2022)

Trustees are appointed by nomination of other trustees. The procedures for appointing new trustees, including any restrictions on trusteeship, such as maximum number or restrictions are set out in the articles of association.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

# **CARTREF NI LTD**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 19 MARCH 2022**

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### **The organisational structure**

The Board of Trustees that meets four times a year, governs the organisation. Any additional meetings are put in place as required. Strategic decisions are made at these meetings and operational issues are reported on. Details on the number of Trustees required to be quorate are in the articles of association.

### **Trustee Induction and Training**

Trustees are encouraged to visit the individuals the Charity supports and its employees; to gain a better understanding of the work we do. The CEO provides a quarterly report on key issues and developments and the Trustees provide strategic guidance; always ensuring that the work undertaken or proposed is in line with the objectives of the Charity. All new Trustees are mentored by a more experienced member of the Board and have opportunities to meet staff and supported individuals either in supported living settings or at a variety of Cartref Ni social functions held throughout the year.

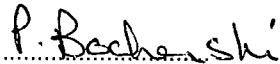
### **Pay Policy for Senior Staff**

The trustees consider the key management personnel of the company in charge of directing, controlling, running and operating the Charity on a day to day basis comprise the board of trustees, who are also directors for the purposes of company law, and the senior management team. All trustees give their time freely and no Trustee received remuneration in the year.

### **Auditor**

Harold Smith were appointed as auditor to the company.

The trustees' report was approved by the Board of Trustees.



Mrs P Bochenski

Trustee

Date: 9th November 2022

# **CARTREF NI LTD**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 19 MARCH 2022***

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The trustees, who are also the directors of Cartref Ni Ltd for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

# CARTREF NI LTD

## INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF CARTREF NI LTD

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### Opinion

We have audited the financial statements of Cartref Ni Ltd (the 'charity') for the year ended 19 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 19 March 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Conclusions relating to going concern

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

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

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

### Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

# CARTREF NI LTD

## INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF CARTREF NI LTD

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### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

### Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity'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 trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our 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 our 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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

### Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

*S. Murray-Williams*

Simon Murray-Williams BA FCA (Senior Statutory Auditor)  
for and on behalf of Harold Smith

16 / 11 / 22

Chartered Accountants  
Statutory Auditor

Unit 32, Llys Edmund Prys  
St Asaph Business Park  
St Asaph  
LL17 0JA

## **CARTREF NI LTD**

### **INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

#### **TO THE TRUSTEES OF CARTREF NI LTD**

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Harold Smith is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

# CARTREF NI LTD

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 19 MARCH 2022

|                                                           | Notes | Unrestricted funds<br>2022<br>£ | Restricted funds<br>2022<br>£ | Total funds<br>2022<br>£ | Unrestricted funds<br>2021<br>£ | Restricted funds<br>2021<br>£ | Total<br>2021<br>£ |
|-----------------------------------------------------------|-------|---------------------------------|-------------------------------|--------------------------|---------------------------------|-------------------------------|--------------------|
| <b><u>Income from:</u></b>                                |       |                                 |                               |                          |                                 |                               |                    |
| Grants Receivable                                         | 3     | 81,235                          | 157,878                       | 239,113                  | 184,323                         | 77,180                        | 261,503            |
| Charitable activities                                     | 4     | 3,902,903                       | -                             | 3,902,903                | 3,759,407                       | -                             | 3,759,407          |
| Investment income                                         | 5     | 904                             | -                             | 904                      | 623                             | -                             | 623                |
| <b>Total income</b>                                       |       | <b>3,985,042</b>                | <b>157,878</b>                | <b>4,142,920</b>         | <b>3,944,353</b>                | <b>77,180</b>                 | <b>4,021,533</b>   |
| <b><u>Expenditure on:</u></b>                             |       |                                 |                               |                          |                                 |                               |                    |
| Analysis of support costs                                 | 6     | 3,820,666                       | 157,878                       | 3,978,544                | 3,695,459                       | 77,180                        | 3,772,639          |
| <b>Total charitable expenditure</b>                       |       | <b>3,820,666</b>                | <b>157,878</b>                | <b>3,978,544</b>         | <b>3,695,459</b>                | <b>77,180</b>                 | <b>3,772,639</b>   |
| <b>Net income for the year/<br/>Net movement in funds</b> |       | <b>164,376</b>                  | <b>-</b>                      | <b>164,376</b>           | <b>248,894</b>                  | <b>-</b>                      | <b>248,894</b>     |
| <b>Total funds brought forward</b>                        |       | <b>1,724,541</b>                | <b>-</b>                      | <b>1,724,541</b>         | <b>1,475,647</b>                | <b>-</b>                      | <b>1,475,647</b>   |
| <b>Total funds carried forward</b>                        |       | <b>1,888,917</b>                | <b>-</b>                      | <b>1,888,917</b>         | <b>1,724,541</b>                | <b>-</b>                      | <b>1,724,541</b>   |

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# CARTREF NI LTD

## BALANCE SHEET

AS AT 19 MARCH 2022

|                                                       | Notes | 2022<br>£        | £                | 2021<br>£        | £                |
|-------------------------------------------------------|-------|------------------|------------------|------------------|------------------|
| <b>Fixed assets</b>                                   |       |                  |                  |                  |                  |
| Tangible assets                                       | 11    |                  | 460,722          |                  | 472,234          |
| <b>Current assets</b>                                 |       |                  |                  |                  |                  |
| Debtors                                               | 12    | 510,376          |                  | 434,648          |                  |
| Cash at bank and in hand                              |       | 1,391,486        |                  | 1,245,199        |                  |
|                                                       |       | <u>1,901,862</u> |                  | <u>1,679,847</u> |                  |
| <b>Creditors: amounts falling due within one year</b> | 13    | <u>(472,451)</u> |                  | <u>(426,220)</u> |                  |
| Net current assets                                    |       |                  | 1,429,411        |                  | 1,253,627        |
| <b>Total assets less current liabilities</b>          |       |                  | 1,890,133        |                  | 1,725,861        |
| <b>Provisions for liabilities</b>                     | 14    |                  | (1,216)          |                  | (1,320)          |
| <b>Net assets</b>                                     |       |                  | <u>1,888,917</u> |                  | <u>1,724,541</u> |
| <b>Income funds</b>                                   |       |                  |                  |                  |                  |
| <u>Unrestricted funds</u>                             |       |                  |                  |                  |                  |
| Designated funds                                      | 16    | 539,604          |                  | 551,320          |                  |
| General unrestricted funds                            |       | <u>1,349,313</u> |                  | <u>1,173,221</u> |                  |
|                                                       |       |                  | 1,888,917        |                  | 1,724,541        |
|                                                       |       |                  | <u>1,888,917</u> |                  | <u>1,724,541</u> |

# **CARTREF NI LTD**

## **BALANCE SHEET (CONTINUED)**

**AS AT 19 MARCH 2022**

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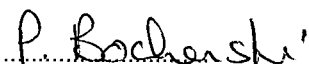
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 19 March 2022, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on ..... 9th November 2022



Mrs P Bochenski

Trustee

Company registration number 02591631

# CARTREF NI LTD

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 19 MARCH 2022

|                                                  | Notes | 2022<br>£ | £         | 2021<br>£ | £         |
|--------------------------------------------------|-------|-----------|-----------|-----------|-----------|
| <b>Cash flows from operating activities</b>      |       |           |           |           |           |
| Cash generated from operations                   | 18    |           | 154,146   |           | 470,484   |
| <b>Investing activities</b>                      |       |           |           |           |           |
| Purchase of tangible fixed assets                |       | (9,303)   |           | (9,374)   |           |
| Proceeds on disposal of tangible fixed assets    |       | 540       |           | -         |           |
| Investment income received                       |       | 904       |           | 623       |           |
| <b>Net cash used in investing activities</b>     |       |           | (7,859)   |           | (8,751)   |
| <b>Net cash used in financing activities</b>     |       |           | -         |           | -         |
| <b>Net increase in cash and cash equivalents</b> |       |           | 146,287   |           | 461,733   |
| Cash and cash equivalents at beginning of year   |       |           | 1,245,199 |           | 783,466   |
| <b>Cash and cash equivalents at end of year</b>  |       |           | 1,391,486 |           | 1,245,199 |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 19 MARCH 2022

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### 1 Accounting policies

#### Charity information

Cartref Ni Ltd is a public benefit entity and a private company limited by guarantee incorporated in England and Wales. The registered office is Goleufan, 27 Chester Street, St Asaph, Denbighshire, LL17 0RE.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds earmarked by the trustees for a particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 19 MARCH 2022

### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

|                       |                          |
|-----------------------|--------------------------|
| Freehold property     | 2% straight line         |
| Fixtures and fittings | 25% straight line        |
| Equipment             | 20% to 25% straight line |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 19 MARCH 2022

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### 1 Accounting policies

(Continued)

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

### 1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

### 1.11 Retirement benefits

The cost of providing benefits under defined benefit plans is determined separately for each plan using the projected unit credit method, and is based on actuarial advice.

The change in the net defined benefit liability arising from employee service during the year is recognised as an employee cost. The cost of plan introductions, benefit changes, settlements and curtailments are recognised as incurred.

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 19 MARCH 2022

### 1 Accounting policies

(Continued)

The net interest element is determined by multiplying the net defined benefit liability by the discount rate, taking into account any changes in the net defined benefit liability during the period as a result of contribution and benefit payments. The net interest is recognised in income/(expenditure) for the year.

Remeasurement changes comprise actuarial gains and losses, the effect of the asset ceiling and the return on the net defined benefit liability excluding amounts included in net interest. These are recognised immediately in other recognised gains and losses in the period in which they occur and are not reclassified to income/(expenditure) in subsequent periods.

The net defined benefit pension asset or liability in the balance sheet comprises the total for each plan of the present value of the defined benefit obligation (using a discount rate based on high quality corporate bonds), less the fair value of plan assets out of which the obligations are to be settled directly. Fair value is based on market price information, and in the case of quoted securities is the published bid price. The value of a net pension benefit asset is limited to the amount that may be recovered either through reduced contributions or agreed refunds from the scheme.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Grants Receivable

|                     | Unrestricted<br>funds | Restricted<br>funds | Total          | Unrestricted<br>funds | Restricted<br>funds | Total          |
|---------------------|-----------------------|---------------------|----------------|-----------------------|---------------------|----------------|
|                     | 2022<br>£             | 2022<br>£           | 2022<br>£      | 2021<br>£             | 2021<br>£           | 2021<br>£      |
| Donations and gifts | 64                    | -                   | 64             | -                     | -                   | -              |
| Grants receivable   | 81,171                | 157,878             | 239,049        | 184,323               | 77,180              | 261,503        |
|                     | <u>81,235</u>         | <u>157,878</u>      | <u>239,113</u> | <u>184,323</u>        | <u>77,180</u>       | <u>261,503</u> |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 19 MARCH 2022

### 3 Grants Receivable (Continued)

#### Grants receivable for core activities

|                                    |               |                |                |                |               |                |
|------------------------------------|---------------|----------------|----------------|----------------|---------------|----------------|
| Welsh Government Covid Staff Award | -             | 102,165        | 102,165        | -              | 77,180        | 77,180         |
| Government Covid Wage Cost Grants  | -             | 55,713         | 55,713         | 40,719         | -             | 40,719         |
| Covid Hardship Fund Grant          | 73,822        | -              | 73,822         | 143,604        | -             | 143,604        |
| Other                              | 7,349         | -              | 7,349          | -              | -             | -              |
|                                    | <u>81,171</u> | <u>157,878</u> | <u>239,049</u> | <u>184,323</u> | <u>77,180</u> | <u>261,503</u> |

During this year the company received the following exceptional Covid-19 Government Grant assistance as follows:

#### Welsh Government Covid Staff Award Grant

This relates to a grant received from the Welsh Government to fund a bonus to front line staff in recognition of their exceptional contribution and performance during the coronavirus pandemic.

#### Government Covid Wage Cost Grants

This relates to Government funding received in respect of wage costs of staff who were unable to work while being on furlough, shielding or self-isolation as a result of the coronavirus pandemic.

#### Covid-19 Hardship Fund Grant

This relates to Local Authority additional funding which was made available as a result of Welsh Government awards to support provider cost pressures arising as a result of the Covid-19 pandemic.

#### Other Grants

This relates to funding received in respect of covid testing

### 4 Charitable activities

|                                               | Unrestricted Funds<br>2022<br>£ | Unrestricted Funds<br>2021<br>£ |
|-----------------------------------------------|---------------------------------|---------------------------------|
| Income from the provision of domiciliary care | <u>3,902,903</u>                | <u>3,759,407</u>                |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 19 MARCH 2022

### 5 Investment income

|                          | Unrestricted<br>funds | Unrestricted<br>funds |
|--------------------------|-----------------------|-----------------------|
|                          | 2022<br>£             | 2021<br>£             |
| Bank interest receivable | 904                   | 623                   |

### 6

|                                        | Analysis of<br>support<br>costs<br>2022<br>£ | Analysis of<br>support<br>costs<br>2021<br>£ |
|----------------------------------------|----------------------------------------------|----------------------------------------------|
| Staff costs                            | 267,967                                      | 227,105                                      |
| Depreciation and impairment            | 20,274                                       | 20,096                                       |
| Provision of domiciliary care          | 3,564,905                                    | 3,443,444                                    |
| Insurance                              | 10,029                                       | 8,963                                        |
| Travel Expenses                        | 10,407                                       | 967                                          |
| Consultancy                            | 1,140                                        | 17,475                                       |
| Premises                               | 5,372                                        | 4,615                                        |
| General office                         | 89,765                                       | 42,670                                       |
| Finance costs                          | 1,565                                        | 1,397                                        |
| Impairment                             | -                                            | 93                                           |
|                                        | <u>3,971,424</u>                             | <u>3,766,825</u>                             |
| Share of governance costs (see note 7) | 7,120                                        | 5,814                                        |
|                                        | <u>3,978,544</u>                             | <u>3,772,639</u>                             |
| <b>Analysis by fund</b>                |                                              |                                              |
| Unrestricted funds                     | 3,820,666                                    | 3,695,459                                    |
| Restricted funds                       | 157,878                                      | 77,180                                       |
|                                        | <u>3,978,544</u>                             | <u>3,772,639</u>                             |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 19 MARCH 2022

| 7 | Support costs         | Support Governance costs<br>£ | Governance costs<br>£ | 2022<br>£ | Support Governance costs<br>£ | Governance costs<br>£ | 2021<br>£ | Basis of allocation |
|---|-----------------------|-------------------------------|-----------------------|-----------|-------------------------------|-----------------------|-----------|---------------------|
|   | Audit fees            | -                             | 4,000                 | 4,000     | -                             | 3,600                 | 3,600     | Governance          |
|   | Accountancy           | -                             | 3,120                 | 3,120     | -                             | 2,214                 | 2,214     | Governance          |
|   |                       |                               |                       |           |                               |                       |           |                     |
|   |                       | -                             | 7,120                 | 7,120     | -                             | 5,814                 | 5,814     |                     |
|   |                       |                               |                       |           |                               |                       |           |                     |
|   | Analysed between      |                               |                       |           |                               |                       |           |                     |
|   | Charitable activities | -                             | 7,120                 | 7,120     | -                             | 5,814                 | 5,814     |                     |
|   |                       |                               |                       |           |                               |                       |           |                     |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 19 MARCH 2022

### 8 Trustees

No trustee received any remuneration or expenses during the year.

### 9 Employees

The average head count of employees during the period was 143 (2021: 142) The average number of full-time equivalent employees during the period is analysed as follows:

|                  | 2022<br>Number | 2021<br>Number |
|------------------|----------------|----------------|
| Charity Services | 136            | 137            |
| Administration   | 4              | 2              |
| Management       | 3              | 3              |
| Total            | <u>143</u>     | <u>142</u>     |

The number of employees whose annual remuneration was more than £60,000 is as follows:

|                    | 2022<br>Number | 2021<br>Number |
|--------------------|----------------|----------------|
| £70,000 to £79,999 | -              | 1              |
| £80,000 to £89,999 | 1              | -              |
|                    | <u>1</u>       | <u>1</u>       |

### 10 Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing, and controlling the activities of the charitable company. The total compensation paid to key management personnel for services provided to the charitable company was £182,294 (2021: £165,704).

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 19 MARCH 2022

### 11 Tangible fixed assets

|                                    | Freehold<br>property<br>£ | Fixtures and<br>fittings<br>£ | Equipment<br>£ | Total<br>£ |
|------------------------------------|---------------------------|-------------------------------|----------------|------------|
| <b>Cost</b>                        |                           |                               |                |            |
| At 20 March 2021                   | 472,893                   | -                             | 143,651        | 616,544    |
| Additions                          | -                         | 1,790                         | 7,513          | 9,303      |
| Disposals                          | -                         | -                             | (74,070)       | (74,070)   |
| At 19 March 2022                   | 472,893                   | 1,790                         | 77,094         | 551,777    |
| <b>Depreciation and impairment</b> |                           |                               |                |            |
| At 20 March 2021                   | 22,974                    | -                             | 121,337        | 144,311    |
| Depreciation charged in the year   | 7,658                     | 246                           | 12,370         | 20,274     |
| Eliminated in respect of disposals | -                         | -                             | (73,530)       | (73,530)   |
| At 19 March 2022                   | 30,632                    | 246                           | 60,177         | 91,055     |
| <b>Carrying amount</b>             |                           |                               |                |            |
| At 19 March 2022                   | 442,261                   | 1,544                         | 16,917         | 460,722    |
| At 19 March 2021                   | 449,919                   | -                             | 22,315         | 472,234    |

### 12 Debtors

|                                             | 2022<br>£ | 2021<br>£ |
|---------------------------------------------|-----------|-----------|
| <b>Amounts falling due within one year:</b> |           |           |
| Trade debtors                               | 484,037   | 431,644   |
| Other debtors                               | 16,933    | 1,884     |
| Prepayments and accrued income              | 9,406     | 1,120     |
|                                             | 510,376   | 434,648   |

### 13 Creditors: amounts falling due within one year

|                                 | 2022<br>£ | 2021<br>£ |
|---------------------------------|-----------|-----------|
| Social security and other taxes | 67,769    | 63,177    |
| Other creditors                 | 235,731   | 236,190   |
| Accruals and deferred income    | 168,951   | 126,853   |
|                                 | 472,451   | 426,220   |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 19 MARCH 2022

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| 14 | Provisions for liabilities     | Notes | 2022<br>£    | 2021<br>£    |
|----|--------------------------------|-------|--------------|--------------|
|    | Retirement benefit obligations | 15    | 1,216        | 1,320        |
|    |                                |       | <u>1,216</u> | <u>1,320</u> |

### 15 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £67,382 (2021: £65,083).

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 19 MARCH 2022

#### 15 Retirement benefit schemes

(Continued)

##### Defined benefit schemes

Cartref Ni Limited became an admitted body to the Clwyd Pension Fund local government pension scheme, as a result of the transfer of employment contracts to Cartref Ni under TUPE regulations following a successful tender of several project. The LGPS is a funded benefit scheme, with assets held in separate trustee-administered funds. The total contributions made for the year ended 19 March 2022 in relation to these members of staff was £17,254 (2021 - £17,000), of which employers contributions totalled £13,319 (2021 - £13,000) and employees contributions totalled £3,935 (2021 - £4,000). The contribution rates are reviewed annually.

During the year, the total amount recognised in income or expenditure as an expense in relation to defined benefit plans was £13,300 (2021 - £13,400). This includes a reversal of the prior year additional contribution of £(400) (2021 - £400).

Cartref Ni Limited expects to contribute £13,319 to the defined benefit pension scheme in 2023.

It was agreed in the transfer agreement with the previous employer that all liabilities to the Clwyd Pension Scheme fund arising in respect of members of staff whose employment had been transferred would remain with the previous employer with the exception of:

- Contributions to the cost of future benefit accrual not exceeding 20.6% of pensionable pay, less the reduction in contributions allowed by any funding surplus, where the actuarial basis of calculation is consistent with the Solvency Funding Target as defined in the Funding Strategy Statement of Clwyd Pension Fund dated march 2017.

- The capital cost (if any) of the unfunded benefit enhancement upon retirement for reasons of redundancy or business efficiency.

Although Cartref Ni Limited remains technically liable to Clwyd Pension Scheme for any liability arising in excess of the amounts detailed above, the transfer agreement states that Cartref Ni Limited will be indemnified by the previous employer for any liabilities in excess of the agreed amounts. While this could result in a liability arising if the previous employer were to default on the obligation, due to the financial standing of the previous employer, the likelihood of such a liability arising is considered to be remote.

Thus, as Cartref Ni Limited has made contributions during the year of 20.6% of pensionable pay and there have not been any retirements for reasons of redundancy or business efficiency, under the terms of the transfer agreement, Cartref Ni Limited has no further obligation to contribute to any liability to the Clwyd Pension Scheme in relation to future benefits relating to the staff members in questions and therefore, provision for such liabilities has not been made in these financial statements.

Although provision has not been made in these financial statements the provision that would be needed if the previous employer were to default on its obligations would amount to £85,000 (2021 - £103,000) determined as follows:

|                                             | 2022            | 2021             |
|---------------------------------------------|-----------------|------------------|
|                                             | £               | £                |
| Present value of funded benefit obligations | (366,000)       | (336,000)        |
| Fair value of plan assets                   | 281,000         | 233,000          |
|                                             | <u>(85,000)</u> | <u>(103,000)</u> |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 19 MARCH 2022

### 15 Retirement benefit schemes

(Continued)

#### Key assumptions

|                                                  | 2022<br>% | 2021<br>% |
|--------------------------------------------------|-----------|-----------|
| Discount rate                                    | 2.8       | 2.1       |
| Expected rate of increase of pensions in payment | 3.4       | 2.8       |
| Expected rate of salary increases                | 4.55      | 3.95      |
| Inflation assumption                             | 3.3       | 2.7       |

#### Mortality assumptions

The assumed life expectations on retirement at age 65 are:

|                      | 2022<br>Years | 2021<br>Years |
|----------------------|---------------|---------------|
| Retiring today       |               |               |
| - Males              | 22.5          | 22.6          |
| - Females            | 24.9          | 25            |
| Retiring in 20 years |               |               |
| - Males              | 24            | 24.2          |
| - Females            | 26.9          | 27            |

The amounts included in the balance sheet arising from the charity's obligations in respect of defined benefit plans are as follows:

|                                              | 2022<br>£ | 2021<br>£ |
|----------------------------------------------|-----------|-----------|
| Present value of defined benefit obligations | 1,216     | 1,320     |
| Deficit in scheme                            | 1,216     | 1,320     |

Movements in the present value of defined benefit obligations:

|                              | 2022<br>£ |
|------------------------------|-----------|
| Liabilities at 20 March 2021 | 1,320     |
| Other                        | (104)     |

The defined benefit obligations arise from plans which are wholly or partly funded.

|                           |         |         |
|---------------------------|---------|---------|
| Equity instruments        | 56,000  | 48,000  |
| Debt instruments          | 100,000 | 84,000  |
| Property                  | 17,000  | 14,000  |
| Cash and cash equivalents | 9,000   | 4,000   |
| Alternatives              | 99,000  | 83,000  |
|                           | 281,000 | 233,000 |

# CARTREF NI LTD

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 19 MARCH 2022

### 16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

|                                    | Balance at<br>20 March 2020<br>£ | Transfers<br>£  | Balance at<br>20 March 2021<br>£ | Resources<br>expended<br>£ | Transfers<br>£  | Balance at<br>19 March 2022<br>£ |
|------------------------------------|----------------------------------|-----------------|----------------------------------|----------------------------|-----------------|----------------------------------|
| The Lesley Gurney Key Outcome Fund | 79,419                           | (333)           | 79,086                           | (204)                      | -               | 78,882                           |
| Fixed Asset Fund                   | 482,956                          | (10,722)        | 472,234                          | -                          | (11,512)        | 460,722                          |
|                                    | <u>562,375</u>                   | <u>(11,055)</u> | <u>551,320</u>                   | <u>(204)</u>               | <u>(11,512)</u> | <u>539,604</u>                   |

#### Designated Funds:

a) The Lesley Guerny Key Outcome Fund derives from a bequest from a past service user which the trustees have designated to support Cartref Ni service users to realise a key outcome that has been identified by the service user (or their representative) or a support worker/manager; discussed and recorded during a supervision or team meeting; and incorporated in the person's service delivery plan. Consideration to awarding grants from this fund to other vulnerable people in North Wales will also be given on application.

b) The designated fund for fixed assets represents resources invested in the charity's tangible fixed assets. The fund is therefore not readily available for other purposes.

### 17 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

### 18 Cash generated from operations

|                                                                   | 2022<br>£      | 2021<br>£      |
|-------------------------------------------------------------------|----------------|----------------|
| Surplus for the year                                              | 164,376        | 248,894        |
| Adjustments for:                                                  |                |                |
| Investment income recognised in statement of financial activities | (904)          | (623)          |
| Depreciation and impairment of tangible fixed assets              | 20,274         | 20,096         |
| Difference between pension charge and cash contributions          | (104)          | 1,320          |
| Movements in working capital:                                     |                |                |
| (Increase)/decrease in debtors                                    | (75,727)       | 167,015        |
| Increase in creditors                                             | 46,231         | 33,782         |
| <b>Cash generated from operations</b>                             | <u>154,146</u> | <u>470,484</u> |

### 19 Analysis of changes in net funds

The charity had no debt during the year.

**CARTREF NI LIMITED**

England & Wales - Charity number 1071424

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# Accounts

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COMPANY REGISTRATION NUMBER: 02591631  
CHARITY REGISTRATION NUMBER: 1071424

**Cartref Ni Limited**  
**Company Limited by Guarantee**  
**Financial Statements**  
**20 March 2021**

**HASWELL BROTHERS LLP**

Chartered accountants & statutory auditor

First Floor  
Pembroke House  
Ellice Way  
Wrexham Technology Park  
Wrexham  
LL13 7YT

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Financial Statements**

**Period from 22 March 2020 to 20 March 2021**

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|                                                                                  | <b>Page</b> |
|----------------------------------------------------------------------------------|-------------|
| Trustees' annual report (incorporating the strategic report & directors' report) | <b>1</b>    |
| Trustees' responsibilities statement                                             | <b>14</b>   |
| Independent auditor's report to the members                                      | <b>15</b>   |
| Statement of financial activities (including income and expenditure account)     | <b>19</b>   |
| Statement of financial position                                                  | <b>20</b>   |
| Statement of cash flows                                                          | <b>21</b>   |
| Notes to the financial statements                                                | <b>22</b>   |

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report)**

#### **Period from 22 March 2020 to 20 March 2021**

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The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charitable company for the period ended 20 March 2021.

#### **Strategic report**

The following sections for achievements and performance and financial review form the strategic report of the charitable company.

#### **Achievements and performance**

In terms of the people we support, 2020/21 was about ensuring that all the services were providing a consistently high level of service and support.

Cartref Ni continues to ensure it provides a high-quality person-centred service and this has been underpinned by its commitment to training and developing its staff. This was more difficult in 2020/21 but significant effort was made ensuring that staff had appropriate training for Personal Protective Equipment and Control of Infection both online and face to face by manager assessment. The Learning and Development Manager also enabled as much training as possible to transfer to a zoom classroom environment which staff coped with well.

All new support staff were supported to be registered with Social Care Wales.

2020/21 also saw our reassessment for Investors in People Award and the Board is thrilled to report that Cartref Ni improved its performance and received a Gold Award.

In terms of achievement and performance for 2021 the main issue to report is the amazing achievement of our staff, support workers, managers and office staff to keep the services being provided to the people we support and minimising the number of people who were infected. The Board would like to pass on our thanks for all involved.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report) *(continued)***

**Period from 22 March 2020 to 20 March 2021**

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#### **Achievements and performance *(continued)***

##### **Quality Assurance**

Cartref Ni strives to provide high quality services to the people it supports, we use a variety of routes to measure our success or not. These include regular individual and house meetings with the people we support to provide opportunities for them to communicate their feelings and wishes on the support they receive.

The Quality Assurance Manager appointed the previous year has continued with Quality Reviews and although Audit visits were extremely limited the development of action plans where required were still undertaken.

Topics are chosen to discuss in team meetings on a monthly basis to enhance knowledge on subject areas and further embed good practice and recognise areas for development.

The family quality survey has provided excellent feedback, enabling us to continue to develop best practice, and will be continued. The staff satisfaction survey and staff conferences (once COVID requirements make these possible) will be an ongoing feature of our quality assurance framework, offering staff members a voice in service improvement and the reviewing and development of policy.

Throughout this year we have been pleased at the levels of positive feedback in relation to the way we have continued to provide services from a range of stakeholders including CIW, the families of the people we support, as well as the commissioners from each of the respective local authorities, but most importantly we have received positive feedback on many occasions from several individuals that we support.

A Quality Assurance report with 6 month interim report were produced pulling together information from a range of sources providing evidence on the quality of services provided. The new Annual Report required for registration with Care Inspectorate Wales having been deferred for 12 months.

Cartref Ni continued to implement an operational management system called Care Control to enable enhanced recording of care and support information.

We were also accredited with the Contractors Health and Safety Assessment Scheme (CHAS) kitemark, which illustrates appropriate systems and processes for Health and Safety are in place.

Within 2020/2021 the houses we offer support in in Flintshire also began to take part in the 'Progress for Providers' programme. The 'Progress for Providers' programme focuses on the delivery of person-centred support. The programme gives guidance and practical tools as to how person-centred support can be achieved. All providers taking part in the programme are accredited. Cartref Ni are currently working to achieve a bronze award for all of the Flintshire houses when accredited later in 2021. It is hoped in time this programme can be rolled out to all of the houses we offer support in. There are also silver and gold accreditation levels within the programme. It is hoped in time we can achieve gold status.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report) *(continued)***

**Period from 22 March 2020 to 20 March 2021**

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#### **Achievements and performance *(continued)***

##### **Impact of Covid-19**

As previously referenced, there is no doubt that COVID19 has impacted the whole of the country and every organisation has been impacted in some way. We have at all times followed and acted upon national and local guidance and worked closely with the three local authorities that commission services from us including regular conference video calls. Whilst staff and people we support did get infected by the virus and there were times when it caused significant disruption, Cartref Ni is fortunate that due to the commitment of staff we were able to continue services at all times.

##### Impact on the people we support

The people we support have remained safe and we are pleased to report that the number who tested positive for the coronavirus were low in 2020/21 and no one had significant symptoms. Staff have worked hard with control of infection equipment and procedures to help reduce the risk of any transmission. The people we support have been limited, in the same way as the general population, in terms of the range of activities available to them. Whether this is a reduction of work or day services, or leisure and sport activities being less available. Again, the staff have worked hard to find ways to overcome these restrictions or limitations. Where the people we support have been affected in their behaviours by the altered arrangements, they have accessed professional support via the local authorities and health board.

##### Impact on Support Staff

Staff have had to adjust to some changes in their rotas and have been very positive showing good flexibility and offering to assist if people we support were to test positive. They have adapted to the use of more PPE than they would previously have had to use and increased control of infection processes. Training and supervisions have moved to online versions.

##### Impact on Office Staff

The majority of staff have worked from home for some or all of the time. With access to appropriate IT equipment including remote access to files on the Cartref Ni server they have been able to operate well, albeit with some reduced efficiency. A small number of staff worked and continue to work in the office where clear control of infection and social distancing processes are in place.

We view it as a positive that when the COVID-19 Vaccination programme was rolled out to Health and Social Care staff in December 2020/January 2021 the majority of staff were keen to receive the vaccines. By end of March 2021, 103 staff members had received both doses of the vaccine, with others waiting on the date for their second dose.

##### Equipment

We have invested where required in technology to assist the response to COVID19 and PPE has been provided from a combination of our own purchases and also supplies from the Welsh Government through the local authorities.

##### Financial Security

Unlike some charities the income for Cartref Ni comes from business activities and not donations. Our contract income is from local authorities, this is secure and as has already been stated, this work has been required throughout the pandemic and will always be required in the future. As a result, the Trustees do not consider there is any significant risk to Cartref Ni in terms of its ongoing financial viability from Coronavirus.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report) *(continued)***

**Period from 22 March 2020 to 20 March 2021**

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#### **Achievements and performance *(continued)***

##### Summary

Although the coronavirus has and will continue to impact on all individuals and organisations, Cartref Ni has been able to mitigate the impact in many ways and the Trustees are pleased that from both an operational and financial perspective, we have been able to deal with ongoing difficulties that the pandemic continues to bring.

#### **Risk Management**

Cartref Ni has a system of operational risk management for people we support and staffing issues.

At a Strategic level as in previous years the Trustees have considered the risks to which the charity might be exposed. In general terms it is acknowledged that there will be an ongoing requirement for quality Domiciliary Care Providers in North Wales, however, in the current economic climate Local Authority finances are under severe scrutiny and their ability to pay for a quality service is under constant review. Cartref Ni will continue to work in partnership with Local Authorities to see if efficiencies can be identified without compromising on quality.

From a contractual perspective Conwy and Denbighshire Local Authorities were both starting retendering processes, but these have been deferred due to COVID. However, we continue to plan to respond to these if and when they are restarted. Taking all these factors into account the Trustees have developed an appropriate reserves policy.

Cartref Ni is adamant that despite the risk of losing work, high standards must be maintained, staff must be offered the best possible terms and conditions of employment including comprehensive training and development opportunities. It is hoped that Cartref Ni's excellent reputation for providing high quality social care will see it through these economically challenging times. Its strategy of focusing on achieving and evidencing outcomes for individuals should help to ensure its continued success.

#### **Fundraising Activities**

No fundraising activities have taken place in the year as Cartref Ni provides domiciliary care to generate income to meet its objectives.

#### **Financial review**

Cartref Ni continues to offer competitive terms and conditions of employment for its staff together with extensive training and development opportunities. The financial pressures that are being applied to local authorities are continuing at an ever-increasing rate. The local authorities that fund most of the support we provide are constantly seeking efficiencies from us as providers not only in the charges we make to them, but also in the amount of support hours being provided to individuals. They are seeking out ways of meeting the needs of individuals in what they see as more efficient and less cost ways, this drive for cost reduction is likely to continue from central government for at least the next few years.

Despite this Cartref Ni's financial position in respect of resources/cash in bank is very strong.

Further increases in the National Living Wage will continue to have significant impacts in each of the next few years. Our financial outturn for the year was positive as detailed in the Annual Accounts.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report) *(continued)***

**Period from 22 March 2020 to 20 March 2021**

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#### **Financial review *(continued)***

##### **Reserves Policy**

Reserves are needed to enable Cartref Ni to continue to operate in the event of fluctuations in levels of income or expenditure arising from the loss of projects or other events. These could include for example short-term delays in funding or unexpected business interruptions or additional costs caused by the Covid-19 pandemic.

In addition, the trustees note that the significant staffing issues in the social care sector, which has been exacerbated by the Covid-19 pandemic, may require us to make a strategic investment in the terms and conditions of our staff in the near future.

In that context, the trustees consider that the ideal level of free reserves as at 20th March 2021 would be £1,200,000.

At the year-end Cartref Ni held free reserves of £1,173,222 on unrestricted funds after allowing for those resources designated for the Fixed Asset Fund and the Leslie Gurney Key Outcomes Fund, the details of which are given in note 19 to the accounts.

While the level of reserves held were in line with the policy at the year end, the position will be reviewed on an ongoing basis to ensure that levels held remain appropriate to the circumstances of the company at the time.

##### **Going Concern**

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

##### **Investment Powers and Policy**

The trustees, having regards to the liquidity requirements of operating the charity, have kept available funds in interest-bearing deposit accounts and seek to achieve a rate on deposit which matches or exceeds inflation as measured by the retail prices index. Due to wider economic circumstances deposit rates have been depressed and so this aim has not been achieved this year.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report) *(continued)***

**Period from 22 March 2020 to 20 March 2021**

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#### **Objectives and activities**

Cartref Ni continues to pursue its main objective to provide superior, trusted, person centred support to vulnerable adults living in their own homes. In 2020/21 the following were identified as its vision and purpose

#### **Vision**

Cartref Ni's vision is for adults with disabilities to live the life they choose, achieve the outcomes that matter to them and be as independent as possible.

#### **Purpose**

Cartref Ni's purpose is to provide the highest quality, person centred support to adults with disabilities to live the life they choose, achieve the outcomes that matter to them and be as independent as possible, ensuring they are supported with dignity and respect at all times.

Cartref Ni's Strategic priorities are to ensure:

- Continual improvement in the quality of the service it delivers.
- That we provide support to people by people that know them.
- Investment in the training and development of its staff.
- Employment of staff who are committed to its core values.
- Continued financial viability.
- People we support feel safe, happy and fulfilled.
- Staff feel included, valued and supported.
- Families trust us to provide a first-class service.
- All stakeholders hold us in high esteem.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report) *(continued)***

**Period from 22 March 2020 to 20 March 2021**

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#### **Objectives and activities *(continued)***

##### **Public Benefit**

The trustees confirm that they have had regard to the Charity Commission's guidance on the public benefit requirement under the Charities Act 2011.

Our physical activities in the financial year 2020/21 were curtailed due to the COVID pandemic. We did spend a lot of time on trying to support the health and wellbeing of the people we support and our staff. We undertook on-line events for the people we support and also provided gifts to staff and people we support to try to assist them through this time.

We employ over 140 staff that benefit from good working terms and conditions and training and development opportunities. Over 65% of our staff have attained a level 3 NVQ or higher, which affords them not only personal development, but enhances their opportunities should they wish to take on other roles in Cartref Ni or other organisations.

Additional beneficiaries of the services we provide include families, friends and carers who have shown tremendous confidence in the service we deliver as evidenced in CIW inspection reports. Families are included as fully as possible in decisions relating to the people we support. We strive to enable the people we support, and/or family members to be active participants in the recruitment process for new staff and managers and we also invite family members to social events which not only provides a pleasant social event but can be a form of family-to-family support. Again, we were unable to operate any of these events in 2020/21.

We continue to be registered as a "Safe Place", a scheme supporting vulnerable people to know where they can go if they have difficulties.

##### **Activities**

Cartref Ni currently operates in three Local authority areas, Denbighshire, Flintshire and Conwy.

At the end of March 2021, we supported 53 individuals; most of these people have a learning disability. Virtually all the people we support live in supported living arrangements and hold individual tenancies. The people we support live in a wide range of differing situations, some in single tenancy houses/bungalows, some other people are in shared living arrangements. We presently support people in twenty-one different houses and one individual in their own family home. One of the buildings described as a house is seven self-contained flats. Supported living enables individuals to live a full and active life as true citizens of their local community.

Examples of outcomes that have been achieved are:

- GW continued to attend his day services when open (due to covid). GW had a new tv for his lounge August 20. A lot of his activities have been closed. GW has been out for walks with staff. In March 21 a new car was ordered for GW.
- AO Coped well with lockdown and went on many long walks in his local area to keep him fit. AO with support from staff video called his friends and family.
- MH planted vegetables and plants in a raised bed in his back garden. He continued to water these throughout the summer. He was able to eat some of the vegetables he grew for tea.
- SG has developed more independent skills within her home during lockdown. She now has a tray that fits her wheelchair meaning she is able to carry items she needs giving her more independence to make her breakfast and lunch.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report) *(continued)***

**Period from 22 March 2020 to 20 March 2021**

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#### **Objectives and activities *(continued)***

- AW now has her own car meaning she has been able to have more days out to different places and travelled to Alyn Waters to do bike riding with support.
- FAR has always wanted to ride a bike and this summer, she has started hiring a trike from the local bike hub and has rides along Rhyl prom - this has become a regular activity which she really enjoys.
- SD now has a more suitable car with wheelchair access, making car journeys less stressful for her. She has enjoyed visiting Knowsley safari park. SD continues to attend work placements throughout the week and have regular contact and overnight stays with mum.
- GD has had a difficult year with changes in health and mobility, but with some adaptations and new equipment, he can still get around his home and he continues to be able to go out regularly in his car which he enjoys.
- DC purchased an annual pass for Chester Zoo and has enjoyed trips there over the last twelve months. DC struggled with the Extravaganza being cancelled in Llandudno so visited Towyn each week to watch the new big wheel being built.
- RK's parents moved house and he has enjoyed visiting to see how the renovations were going to make adaptations so he can enjoy full access when he visits or stays.
- AP loves dogs and a member of the team has introduced AP to her three dogs and AP now regularly takes them for a walk locally and thoroughly enjoys the activity.
- Lockdown meant MD could not attend her many activities, her favourite being going to Costa for a coffee and cake. Staff had to get creative and managed to get her a Costa mug and would drive and park up so she could still enjoy coffee and a cake and when the drive through opened up, MD enjoyed going there.
- JS has become interested in gardening and this started last year during lockdown, when he started to grow flowers and tomatoes from seed. He planted all the seeds in trays and then transferred to bigger pots as they grew.
- VD managed to get a holiday in Talacre in September and enjoyed staying in a lovely lodge there and taking local walks around the area. Really enjoyed after some lockdown restrictions were eased.
- IR began a gardening project at Goleufan and cleared all the weeds in the back area and painted the shed and fences. He then completed a garden makeover in one of the houses in Abergele.
- During lockdown RG maintained his fitness by walking around the garden using a fitbit to log the distance.
- During lockdown PJ maintained his fitness levels by walking around the garden using a fitbit to log distance. PJ can now put his watch on and fasten it without physical support.
- DH has enjoyed experiencing new house based activities during lockdown such as baking, painting stones (collected whilst out walking) and other crafts.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report) *(continued)***

**Period from 22 March 2020 to 20 March 2021**

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#### **Objectives and activities *(continued)***

- SM has developed his social skills, becoming a known regular in the café he visits, happy to discuss his book of art which is present in the café. He has also developed his independent skills requiring less prompts to tend his personal hygiene and he will now make his own lunches.
- Throughout lockdown DR experienced tastes from different countries during planned theme nights - e.g Sweden, Wales, also footy nights and pub nights in the house. DR also participated in a Christmas Evening where he assisted in decorating Christmas cakes for the family.
- JL experienced a variety of theme nights - pub, footy, Swedish, Welsh, tasting associated foods, crafting countries flags and having simple words of that language. JL enjoyed Christmas night where he was very precise when decorating Christmas cakes for the family. JL coped well with lockdown following the guidance and procedures when he returned to work at Wetherspoons and Bike Hwb. JL assisted in the clearing of the garden ready to plan and plant for the garden competition.
- LO, PL, RB had a big summer house built in their garden during lockdown as a nice outdoor space they will be able to utilise to relax listening to the birds or as a craft/activity room.
- MH was supported to manage his expectations really well through lockdown in order to ease anxieties. He made use of his new car to enjoy drives/ walks in his local area.
- CG was supported to purchase a purposely adapted chair in order for him to be able to have a much better night's sleep.
- MR was supported to adapt to his new routine through lockdown really well. He enjoyed lots of walking and visiting new parks/ areas of interest.
- CS was supported to purchase a new iphone to stay connected with family and friends more easily.
- AT enjoyed various virtual activity sessions during lock down from cooking classes to disco's which she really enjoyed being a part of.
- CL made great strides with her physiotherapy exercises and was building up her leg strength.
- SE Passed Away in February of this year. She is fondly remembered, and her cousin was extremely complimentary of the support SE had received over the years and at the latter stages of her life.
- NJ - We are working closely with the Physiotherapist to maintain her Physical Health as she has a degenerative condition.
- MW During Lockdown he participated in Zoom Music Sessions and enjoyed "We all live in Yellow Submarine".
- DB accessed Classes on Zoom and enjoyed the variety of Bingo, Disco Cake making etc.
- LE has a trip booked to America which has been postponed due to Pandemic. She has coped really well with this and she has now put this off until September 2022 to allow time for Travel to be assessed safely etc.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report) *(continued)***

#### **Period from 22 March 2020 to 20 March 2021**

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##### **Objectives and activities *(continued)***

- ET returned to live at BG having been living in Mold for 3 years. She has settled in so well and is actively involved in the running of the House. She is looking to get her first car. Accesses Classes on Zoom and enjoys the variety of Bingo, Disco Cake making etc.
- MF coped well with Lockdown and kept contact with Family. A new kitchen and bathroom is planned for later in the year.
- AJ continues to be the proud Man of the House. His Father passed away during the year and his Brother has explained this and kept in contact and visits. When his new car was ordered he had an Adapted Vehicle for the first time and this has been a great success both for him to access and see more as he travels.
- HR having endured a challenging time with her Health has recovered well. The Team worked closely with all relevant Health Professionals as she underwent various Tests. She is participating in Music Sessions on Zoom and enjoys. When safe to do so she will return to these sessions Live!
- DL has been participating in Zoom Music Sessions and enjoys the interaction. During Lockdown she has spent time in the Garden Potting and Planting and putting food on her Bird Table outside her Room. She has kept in touch with her Aunt Alma and loves this.
- LD is back in touch with her Job Coach as she explores work in the Community. During Lockdown she commenced a Health Eating and Fitness Programme and this has continued. She visits Dad and Brother regularly and enjoys going to the Miniature Railway in Gresford near Wrexham.
- LM has continued with her Fitness and Healthy Eating Programme and is proud of her achievement. Accesses Classes on Zoom and enjoys the variety of Bingo, Disco, Keep Fit, Cake making etc.
- TW has a baby Niece and loves seeing her. He has continued with his Taekwondo through the Pandemic. He is working towards his black belt in 2021/22. Accesses Classes on Zoom and enjoys the variety of Bingo, Disco, Martial Arts, cake making etc.
- OD has kept fit during the Pandemic and has a weekly Training Programme. Accesses Classes on Zoom and enjoys the variety of Bingo, Keep Fit, Disco Cake making etc.
- JD due to COVID-19 - his work placement stopped, and it hasn't reopened at present. Difficult for JD to have no structure in his week but did well trying new activities in and around his home.
- JH has returned to his work placement following COVID-19, he's been away for a couple of weekend trips with his sister to their caravan in the Lake District.
- LJ learnt some new skills during lockdown, one being sewing and the other building structures with blocks that connect. LJ is great on his computer and continued to see and speak to his mum via video chat through COVID-19.
- HW enjoyed cheering on Wales in the six nations.
- TC has her own mobility car and loves to get out for a drive and people watch with staff.
- CE & GE - enjoyed seeing their friends via zoom during lockdown.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report) *(continued)***

**Period from 22 March 2020 to 20 March 2021**

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#### **Structure, governance and management**

##### **Trustee Induction and Training**

Trustees are encouraged to visit the individuals the Charity supports and its employees, to gain a better understanding of the work we do. The CEO provides a quarterly report on key issues and developments and the Trustees provide strategic guidance; always ensuring that the work undertaken or proposed is in line with the objectives of the Charity. All new Trustees are mentored by a more experienced member of the Board and have opportunities to meet staff and supported individuals either in supported living settings or at a variety of Cartref Ni social functions held throughout the year.

##### **Pay Policy for Senior Staff**

The trustees consider the key management personnel of the company in charge of directing and controlling, running and operating the Charity on a day to day basis comprise the board of trustees, who are also the directors for the purposes of company law, and the senior management team. All trustees give of their time freely and no trustee received remuneration in the year.

The pay of the senior staff is reviewed each year as part of the company annual staff remuneration review. Awards are made to senior staff on the same basis as is applicable to other staff members.

# Cartref Ni Limited

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report) *(continued)*

Period from 22 March 2020 to 20 March 2021

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#### Reference and administrative details

**Registered charity name** Cartref Ni Limited

**Charity registration number** 1071424

**Company registration number** 02591631

**Principal office and registered office** Goleufan  
27 Chester Street  
St Asaph  
Denbighshire  
LL17 0RE

#### The trustees

Mrs. P. Bochenski  
Mrs A. Brebner  
Mr M I Roberts  
Mrs J E Norris  
Mrs H J Brown  
Mr G R Coartes (Appointed 21 July 2020)  
Mrs V Hawker (Appointed 21 July 2020)

**Company secretary** Mrs A Brebner

**Auditor** Haswell Brothers LLP  
Chartered accountants & statutory auditor  
First Floor  
Pembroke House  
Ellice Way  
Wrexham Technology Park  
Wrexham  
LL13 7YT

**Bankers** National Westminster Bank Plc  
35 Vale Street  
Denbigh  
Denbighshire  
LL16 3AN

Santander  
2 Triton Square  
Regents Place  
London  
NW1 3AN

Scottish Widows Bank PLC  
PO Box 12757  
67 Morrison Street  
Edinburgh  
EH3 8YJ

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Strategic Report & Directors' Report) *(continued)***

**Period from 22 March 2020 to 20 March 2021**

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Nationwide  
P O Box 3  
5-11 St Georges Street  
Douglas  
Isle of Man  
IM99 1AS

#### **Auditor**

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charitable company's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.

The trustees' annual report incorporating the strategic report & directors' report was approved on 1<sup>st</sup> November 2021 and signed on behalf of the board of trustees by:

Mrs. P. Bochenski  
Trustee

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Trustees' Responsibilities Statement**

#### **Period from 22 March 2020 to 20 March 2021**

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The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

In preparing these financial statements, the trustees are required to:

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

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

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Independent Auditor's Report to the Members of Cartref Ni Limited** *(continued)*

#### **Period from 22 March 2020 to 20 March 2021**

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#### **Opinion**

We have audited the financial statements of Cartref Ni Limited (the 'charitable company') for the period ended 20 March 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 20 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the period then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Conclusions relating to going concern**

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

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

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### **Other information**

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Independent Auditor's Report to the Members of Cartref Ni Limited** *(continued)*

#### **Period from 22 March 2020 to 20 March 2021**

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In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### **Opinions on other matters prescribed by the Companies Act 2006**

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

- the information given in the trustees' report, which includes the strategic report and the directors' report prepared for the purposes of company law, for the financial period for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

#### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

#### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company'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 trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Independent Auditor's Report to the Members of Cartref Ni Limited** *(continued)*

#### **Period from 22 March 2020 to 20 March 2021**

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#### **Auditor's responsibilities for the audit of the financial statements**

Our 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 our 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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

#### **Extent to which the audit was considered capable of detecting irregularities, including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. In line with our responsibilities, outlined above, we then designed and performed audit procedures responsive to those risks to detect material misstatements in respect of irregularities, including fraud. Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

We obtained an understanding of the legal and regulatory frameworks within which the charitable company operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Companies Act 2006 together with the Charities SORP (FRS102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered the provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charitable company's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charitable company for fraud. The laws and regulations we considered in this context were the Regulation and Inspection of Social Care (Wales) Act 2016 and Employment Law.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management and the Trustees as to where they considered there was susceptibility to fraud and their knowledge of actual, suspected or alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- understanding the company's remuneration policies.

To address the risk of fraud through management bias and override of controls we: performed analytical procedures to identify any unusual or unexpected relationships; tested journal entries to

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Independent Auditor's Report to the Members of Cartref Ni Limited** *(continued)*

#### **Period from 22 March 2020 to 20 March 2021**

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identify unusual transactions; reviewed accounting estimates for bias and investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to: agreeing financial statement disclosures to underlying supporting documentation; reading the minutes of meetings of those charged with governance; reviewing regulatory reports issued by Care Inspectorate Wales and reviewing correspondence with the company's legal advisers.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remains a higher risk of non-detection of irregularities due to fraud, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

#### **Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Paul Harris BSc FCA (Senior Statutory Auditor)

For and on behalf of  
Haswell Brothers LLP  
Chartered accountants & statutory auditor  
First Floor  
Pembroke House  
Ellice Way  
Wrexham Technology Park  
Wrexham  
LL13 7YT

# Cartref Ni Limited

## Company Limited by Guarantee

### Statement of Financial Activities (including income and expenditure account)

Period from 22 March 2020 to 20 March 2021

|                                             |      | Period from 22 Mar 20 to 20 Mar 21 |                          |                  | Period from<br>24 Mar 19 to<br>21 Mar 20 |
|---------------------------------------------|------|------------------------------------|--------------------------|------------------|------------------------------------------|
|                                             | Note | Unrestricted<br>funds<br>£         | Restricted<br>funds<br>£ | Total funds<br>£ | Total funds<br>£                         |
| <b>Income and endowments</b>                |      |                                    |                          |                  |                                          |
| Grants Receivable                           | 5    | 184,323                            | 77,180                   | 261,503          | –                                        |
| Charitable activities                       | 6    | 3,759,407                          | –                        | 3,759,407        | 3,668,724                                |
| Investment income                           | 7    | 623                                | –                        | 623              | 968                                      |
| <b>Total income</b>                         |      | <u>3,944,353</u>                   | <u>77,180</u>            | <u>4,021,533</u> | <u>3,669,692</u>                         |
| <b>Expenditure</b>                          |      |                                    |                          |                  |                                          |
| Expenditure on charitable activities        | 8,9  | 3,695,459                          | 77,180                   | 3,772,639        | 3,573,207                                |
| <b>Total expenditure</b>                    |      | <u>3,695,459</u>                   | <u>77,180</u>            | <u>3,772,639</u> | <u>3,573,207</u>                         |
| <b>Net income and net movement in funds</b> |      | <u>248,894</u>                     | <u>–</u>                 | <u>248,894</u>   | <u>96,485</u>                            |
| <b>Reconciliation of funds</b>              |      |                                    |                          |                  |                                          |
| Total funds brought forward                 |      | 1,475,647                          | –                        | 1,475,647        | 1,379,162                                |
| <b>Total funds carried forward</b>          |      | <u>1,724,541</u>                   | <u>–</u>                 | <u>1,724,541</u> | <u>1,475,647</u>                         |

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

The notes on pages 22 to 33 form part of these financial statements.

# Cartref Ni Limited

## Company Limited by Guarantee

### Statement of Financial Position

20 March 2021

|                                                       | Note | 20 Mar 21        |                  | 21 Mar 20        |                  |
|-------------------------------------------------------|------|------------------|------------------|------------------|------------------|
|                                                       |      | £                | £                | £                | £                |
| <b>Fixed assets</b>                                   |      |                  |                  |                  |                  |
| Tangible fixed assets                                 | 15   |                  | 472,234          |                  | 482,956          |
| <b>Current assets</b>                                 |      |                  |                  |                  |                  |
| Debtors                                               | 16   | 434,648          |                  | 601,663          |                  |
| Cash at bank and in hand                              |      | 1,245,199        |                  | 783,466          |                  |
|                                                       |      | <u>1,679,847</u> |                  | <u>1,385,129</u> |                  |
| <b>Creditors: amounts falling due within one year</b> | 17   | <u>427,540</u>   |                  | <u>392,438</u>   |                  |
| <b>Net current assets</b>                             |      |                  | 1,252,307        |                  | 992,691          |
| <b>Total assets less current liabilities</b>          |      |                  | <u>1,724,541</u> |                  | <u>1,475,647</u> |
| <b>Net assets</b>                                     |      |                  | <u>1,724,541</u> |                  | <u>1,475,647</u> |
| <b>Funds of the charity</b>                           |      |                  |                  |                  |                  |
| Unrestricted funds                                    |      |                  | 1,724,541        |                  | 1,475,647        |
| <b>Total charity funds</b>                            | 19   |                  | <u>1,724,541</u> |                  | <u>1,475,647</u> |

These financial statements were approved by the board of trustees and authorised for issue on 1<sup>st</sup> November 2021, and are signed on behalf of the board by:

Mrs. P. Bochenski  
Trustee

The notes on pages 22 to 33 form part of these financial statements.

# Cartref Ni Limited

## Company Limited by Guarantee

### Statement of Cash Flows

Period from 22 March 2020 to 20 March 2021

|                                                             | 20 Mar 21<br>£   | 21 Mar 20<br>£  |
|-------------------------------------------------------------|------------------|-----------------|
| <b>Cash flows from operating activities</b>                 |                  |                 |
| Net income                                                  | 248,894          | 96,485          |
| <i>Adjustments for:</i>                                     |                  |                 |
| Depreciation of tangible fixed assets                       | 20,096           | 20,029          |
| Other interest receivable and similar income                | (623)            | (968)           |
| Interest payable and similar charges                        | 1,397            | 1,591           |
| Accrued expenses                                            | 5,797            | 55,599          |
| <i>Changes in:</i>                                          |                  |                 |
| Trade and other debtors                                     | 167,015          | (183,108)       |
| Trade and other creditors                                   | 29,305           | (50,914)        |
| Cash generated from operations                              | 471,881          | (61,286)        |
| Interest paid                                               | (1,397)          | (1,591)         |
| Interest received                                           | 623              | 968             |
| Net cash from/(used in) operating activities                | <u>471,107</u>   | <u>(61,909)</u> |
| <b>Cash flows from investing activities</b>                 |                  |                 |
| Purchase of tangible assets                                 | (9,374)          | (7,145)         |
| Net cash used in investing activities                       | <u>(9,374)</u>   | <u>(7,145)</u>  |
| <b>Net increase/(decrease) in cash and cash equivalents</b> | 461,733          | (69,054)        |
| <b>Cash and cash equivalents at beginning of period</b>     | 783,466          | 852,520         |
| <b>Cash and cash equivalents at end of period</b>           | <u>1,245,199</u> | <u>783,466</u>  |

The notes on pages 22 to 33 form part of these financial statements.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Notes to the Financial Statements**

**Period from 22 March 2020 to 20 March 2021**

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#### **1. General information**

The charitable company is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Goleufan, 27 Chester Street, St Asaph, Denbighshire, LL17 0RE.

#### **2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### **3. Accounting policies**

##### **Basis of preparation**

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### **Going concern**

The charity has cash resources and has no requirement for external funding. The trustees have reasonable expectations that the charity has adequate resources to continue in operational existence for the foreseeable future. They believe that the going concern basis of accounting is appropriate in preparing the annual financial statements and believe there are no material uncertainties which effect the charity's ability to continue as a going concern.

##### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires the Trustees and Management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience, and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In this context the only estimated figures included in the financial statements are depreciation charges on fixed assets which are based on the assets' estimated useful lives.

##### **Taxation**

No provision is made in these accounts for Corporation Tax because the charity is exempt from such taxes as a result of it's charitable status.

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Notes to the Financial Statements** *(continued)*

#### **Period from 22 March 2020 to 20 March 2021**

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#### **3. Accounting policies** *(continued)*

##### **Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### **Resources expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

# **Cartref Ni Limited**

## **Company Limited by Guarantee**

### **Notes to the Financial Statements** *(continued)*

#### **Period from 22 March 2020 to 20 March 2021**

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#### **3. Accounting policies** *(continued)*

##### **Operating leases**

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

##### **Tangible assets**

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

##### **Depreciation**

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

|                    |                            |
|--------------------|----------------------------|
| Freehold Buildings | - 2% straight line         |
| Equipment          | - 20% to 25% straight line |

##### **Impairment of fixed assets**

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

##### **Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transactional value and subsequently measured at their settlement value. Prepayments and deferred income do not constitute basic financial instruments.

##### **Defined benefit plans**

The charity contributes to the local authority pension scheme (LGPS), which is a defined benefit pension scheme. The LGPS is a funded scheme and the assets are held separately from those of the charity in separate trustee administered funds. However, as Cartref Ni's liability to contribute to the scheme is limited to a fixed percentage of pensionable pay, contributions are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

# Cartref Ni Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Period from 22 March 2020 to 20 March 2021

#### 3. Accounting policies *(continued)*

##### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

#### 4. Limited by guarantee

The charity is a company limited by guarantee and carries out its objectives in accordance with the memorandum and articles of association.

#### 5. Grants receivable

|                                    | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2021<br>£ |
|------------------------------------|----------------------------|--------------------------|--------------------------|
| <b>Grants</b>                      |                            |                          |                          |
| Welsh Government Covid Staff Award | —                          | 77,180                   | 77,180                   |
| Government Covid Wage Cost Grants  | 40,719                     | —                        | 40,719                   |
| Covid Hardship Fund Grant          | 143,604                    | —                        | 143,604                  |
|                                    | <u>184,323</u>             | <u>77,180</u>            | <u>261,503</u>           |

|                                    | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2020<br>£ |
|------------------------------------|----------------------------|--------------------------|--------------------------|
| <b>Grants</b>                      |                            |                          |                          |
| Welsh Government Covid Staff Award | —                          | —                        | —                        |
| Government Covid Wage Cost Grants  | —                          | —                        | —                        |
| Covid Hardship Fund Grant          | —                          | —                        | —                        |
|                                    | <u>—</u>                   | <u>—</u>                 | <u>—</u>                 |

During the year the company received the following exceptional Covid-19 Government Grant assistance as follows:

##### Welsh Government Covid Staff Award Grant

This relates to a grant received from the Welsh Government to fund a bonus to front line staff in recognition of their exceptional contribution and performance during the coronavirus pandemic.

##### Government Covid Wage Cost Grants

This relates to Government funding received in respect of wage costs of staff who were unable to work while being on furlough, shielding or self-isolation as a result of the coronavirus pandemic.

##### Covid-19 Hardship Fund Grant

This relates to Local Authority additional funding which was made available as a result of Welsh Government awards to support provider cost pressures arising as a result of the Covid-19 pandemic.

# Cartref Ni Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Period from 22 March 2020 to 20 March 2021

#### 6. Charitable activities

|                                               | Unrestricted<br>Funds<br>£ | <b>Total Funds<br/>2021<br/>£</b> | Unrestricted<br>Funds<br>£ | Total Funds<br>2020<br>£ |
|-----------------------------------------------|----------------------------|-----------------------------------|----------------------------|--------------------------|
| Income from the provision of domiciliary care | 3,759,407                  | 3,759,407                         | 3,668,724                  | 3,668,724                |

#### 7. Investment income

|                          | Unrestricted<br>Funds<br>£ | <b>Total Funds<br/>2021<br/>£</b> | Unrestricted<br>Funds<br>£ | Total Funds<br>2020<br>£ |
|--------------------------|----------------------------|-----------------------------------|----------------------------|--------------------------|
| Bank interest receivable | 623                        | 623                               | 968                        | 968                      |

#### 8. Expenditure on charitable activities by fund type

|                                        | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | <b>Total Funds<br/>2021<br/>£</b> |
|----------------------------------------|----------------------------|--------------------------|-----------------------------------|
| Provision of domiciliary care services | 3,366,396                  | 77,048                   | 3,443,444                         |
| Support costs                          | 329,063                    | 132                      | 329,195                           |
|                                        | <u>3,695,459</u>           | <u>77,180</u>            | <u>3,772,639</u>                  |

|                                        | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2020<br>£ |
|----------------------------------------|----------------------------|--------------------------|--------------------------|
| Provision of domiciliary care services | 3,261,062                  | –                        | 3,261,062                |
| Support costs                          | 312,145                    | –                        | 312,145                  |
|                                        | <u>3,573,207</u>           | <u>–</u>                 | <u>3,573,207</u>         |

#### 9. Expenditure on charitable activities by activity type

|                                        | Activities<br>undertaken<br>directly<br>£ | Support<br>costs<br>£ | <b>Total funds<br/>2021<br/>£</b> | Total fund<br>2020<br>£ |
|----------------------------------------|-------------------------------------------|-----------------------|-----------------------------------|-------------------------|
| Provision of domiciliary care services | 3,443,444                                 | 323,381               | 3,766,825                         | 3,565,976               |
| Governance costs                       | –                                         | 5,814                 | 5,814                             | 7,231                   |
|                                        | <u>3,443,444</u>                          | <u>329,195</u>        | <u>3,772,639</u>                  | <u>3,573,207</u>        |

# Cartref Ni Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Period from 22 March 2020 to 20 March 2021

#### 10. Analysis of support costs

|                  | Analysis of<br>support costs<br>£ | <b>Total 2021</b><br>£ | Total 2020<br>£ |
|------------------|-----------------------------------|------------------------|-----------------|
| Staff costs      | 227,105                           | 227,105                | 212,335         |
| Premises         | 4,615                             | 4,615                  | 10,103          |
| General office   | 42,670                            | 42,670                 | 37,866          |
| Finance costs    | 1,397                             | 1,397                  | 1,591           |
| Governance costs | 5,814                             | 5,814                  | 5,640           |
| Consultancy      | 17,475                            | 17,475                 | 15,286          |
| Insurance        | 8,963                             | 8,963                  | 8,539           |
| Travel Expenses  | 967                               | 967                    | 481             |
| Depreciation     | 20,096                            | 20,096                 | 20,028          |
| Impairment       | 93                                | 93                     | 276             |
|                  | <u>329,195</u>                    | <u>329,195</u>         | <u>312,145</u>  |

#### 11. Net income

Net income is stated after charging/(crediting):

|                                       | <b>20 Mar 21</b><br>£ | 21 Mar 20<br>£ |
|---------------------------------------|-----------------------|----------------|
| Depreciation of tangible fixed assets | <u>20,096</u>         | <u>20,029</u>  |

#### 12. Auditors remuneration

|                                                                                         | <b>Period from<br/>22 Mar 20 to<br/>20 Mar 21</b><br>£ | Period from<br>24 Mar 19 to<br>21 Mar 20<br>£ |
|-----------------------------------------------------------------------------------------|--------------------------------------------------------|-----------------------------------------------|
| Fees payable for the audit of the financial statements                                  | <u>3,600</u>                                           | <u>3,500</u>                                  |
| Fees payable to the charitable company's auditor and its associates for other services: |                                                        |                                               |
| Other non-audit services                                                                | <u>2,210</u>                                           | <u>2,350</u>                                  |

#### 13. Staff costs

The average head count of employees during the period was 142 (2020: 135). The average number of full-time equivalent employees during the period is analysed as follows:

|                  | <b>20 Mar 21</b><br>No. | 21 Mar 20<br>No. |
|------------------|-------------------------|------------------|
| Charity Services | 137                     | 130              |
| Administration   | 2                       | 2                |
| Management       | 3                       | 3                |
|                  | <u>142</u>              | <u>135</u>       |

# Cartref Ni Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Period from 22 March 2020 to 20 March 2021

#### 13. Staff costs *(continued)*

The number of employees whose remuneration for the year fell within the following bands, were:

|                    | <b>20 Mar 21</b> | 21 Mar 20 |
|--------------------|------------------|-----------|
|                    | <b>No.</b>       | No.       |
| £70,000 to £79,999 | <u>1</u>         | <u>1</u>  |

#### Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing, and controlling the activities of the charitable company. The total compensation paid to key management personnel for services provided to the charitable company was £165,704 (2020 : £159,631).

#### 14. Trustee remuneration and expenses

No trustee received any remuneration or expenses during the year.

#### 15. Tangible fixed assets

|                        | Freehold<br>property<br>£ | Equipment<br>£ | <b>Total<br/>£</b> |
|------------------------|---------------------------|----------------|--------------------|
| <b>Cost</b>            |                           |                |                    |
| At 22 Mar 2020         | 472,893                   | 134,278        | 607,171            |
| Additions              | —                         | 9,374          | 9,374              |
| <b>At 20 Mar 2021</b>  | <u>472,893</u>            | <u>143,652</u> | <u>616,545</u>     |
| <b>Depreciation</b>    |                           |                |                    |
| At 22 Mar 2020         | 15,316                    | 108,899        | 124,215            |
| Charge for the period  | 7,658                     | 12,438         | 20,096             |
| <b>At 20 Mar 2021</b>  | <u>22,974</u>             | <u>121,337</u> | <u>144,311</u>     |
| <b>Carrying amount</b> |                           |                |                    |
| <b>At 20 Mar 2021</b>  | <u>449,919</u>            | <u>22,315</u>  | <u>472,234</u>     |
| At 21 Mar 2020         | <u>457,577</u>            | <u>25,379</u>  | <u>482,956</u>     |

#### 16. Debtors

|                                | <b>20 Mar 21</b> | 21 Mar 20      |
|--------------------------------|------------------|----------------|
|                                | <b>£</b>         | £              |
| Trade debtors                  | 431,644          | 599,464        |
| Prepayments and accrued income | 1,120            | 1,966          |
| Other debtors                  | 1,884            | 233            |
|                                | <u>434,648</u>   | <u>601,663</u> |

# Cartref Ni Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Period from 22 March 2020 to 20 March 2021

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#### 17. Creditors: amounts falling due within one year

|                                 | 20 Mar 21<br>£ | 21 Mar 20<br>£ |
|---------------------------------|----------------|----------------|
| Accruals and deferred income    | 126,853        | 121,056        |
| Social security and other taxes | 63,177         | 55,905         |
| Other creditors                 | 237,510        | 215,477        |
|                                 | <u>427,540</u> | <u>392,438</u> |

#### 18. Pensions and other post-retirement benefits

##### Defined Contribution Plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £65,083 (2020: £63,681).

##### Defined Benefit Plans

Cartref Ni Limited became an admitted body to the Clwyd Pension Fund, local government pension scheme, as a result of the transfer of employment contracts to Cartref Ni under TUPE regulations following a successful tender of several projects. The LGPS is a funded benefit scheme, with assets held in separate trustee-administered funds. The total contribution made for the year ended 20 March 2021 in relation to these members of staff was £17,000 (2020 - £18,000), of which employers contributions totalled £13,000 (2020 - £14,000) and employees contributions totalled £4,000 (2020 - £4,000). The agreed contribution rate for 2022 is 19.9% for employers and between 5.5% and 5.8% for employees. These contribution rates are reviewed annually.

During the year the total amount recognised in income or expenditure as an expense in relation to defined benefit plans was £13,400 (2020 - £14,000). This amount includes an additional contribution toward the deficit totalling £400 (2020 - £Nil).

Cartref Ni Limited expects to contribute £13,000 to the defined benefit pension scheme in 2022.

It was agreed in the transfer agreement with the previous employer that all liabilities to the Clwyd Pension Scheme fund arising in respect of members of staff whose employment had been transferred would remain with the previous employer with the exception of:

- Contributions to the cost of future benefit accrual not exceeding 19.9% of pensionable pay, less the reduction in contributions allowed by any funding surplus, where the actuarial basis of calculation is consistent with the Solvency Funding Target as defined in the Funding Strategy Statement of Clwyd Pension Fund dated March 2017.
- The capital cost (if any) of the unfunded benefit enhancement upon retirement for reasons of redundancy or business efficiency.

Although Cartref Ni remains technically liable to Clwyd Pension Scheme for any liability arising in excess of the amounts detailed above, the transfer agreement states that Cartref Ni will be indemnified by the previous employer for any liabilities in excess of the agreed amounts. While this could result in a liability arising if the previous employer were to default on the obligation, due to the financial standing of the previous employer the likelihood of such a liability arising is considered to be remote.

# Cartref Ni Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Period from 22 March 2020 to 20 March 2021

#### 18. Pensions and other post retirement benefits *(continued)*

Thus, as Cartref Ni has made contributions during the year of 19.9% of pensionable pay and there have not been any retirements for reasons of redundancy of business efficiency, under the terms of the transfer agreement, Cartref Ni has no further obligation to contribute to any liability to the Clwyd Pension Scheme in relation to future benefits relating to the staff members in question and therefore, provision for such liabilities has not been made in these financial statements.

Although provision has not been made in these financial statements the provision that would be needed if the previous employer were to default on its obligations would amount to £80,000 (2019 - £173,000) determined as follows:

|                                              | 20 Mar 21        | 21 Mar 20       |
|----------------------------------------------|------------------|-----------------|
|                                              | £                | £               |
| Present value of defined benefit obligations | (336,000)        | (255,000)       |
| Fair value of plan assets                    | 233,000          | 175,000         |
|                                              | <u>(103,000)</u> | <u>(80,000)</u> |

The fair value of the major categories of plan assets at the period end date were as follows:

|                           | 20 Mar 21      | 21 Mar 20      |
|---------------------------|----------------|----------------|
|                           | £              | £              |
| Equity instruments        | 48,000         | 23,000         |
| Property                  | 14,000         | 13,000         |
| Cash and cash equivalents | 4,000          | 2,000          |
| Bonds                     | 84,000         | 49,000         |
| Alternatives              | 83,000         | 88,000         |
|                           | <u>233,000</u> | <u>175,000</u> |

The principle actuarial assumptions as at the period end date were:

|                                       | 20 Mar 21 | 21 Mar 20 |
|---------------------------------------|-----------|-----------|
| Discount rate                         | 2.10      | 2.40      |
| Expected rate of salary increase      | 3.95      | 3.35      |
| Expected rate of increase in pensions | 2.80      | 2.20      |
| Inflation assumption                  | 2.70      | 2.10      |
| Mortality rates:                      |           |           |
| Current pensioners at 65 - males      | 22.6      | 22.5      |
| Current pensioners at 65 - females    | 25.0      | 24.9      |
| Future pensioners at 65 - male        | 24.2      | 24.1      |
| Future pensioners at 65 - female      | 27.0      | 26.9      |

# Cartref Ni Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Period from 22 March 2020 to 20 March 2021

#### 19. Analysis of charitable funds

##### Unrestricted funds

|                                    | At<br>22 Mar 2020<br>£ | Income<br>£      | Expenditure<br>£   | Transfers<br>£ | At<br>20 Mar 2021<br>£ |
|------------------------------------|------------------------|------------------|--------------------|----------------|------------------------|
| General funds                      | 913,272                | 3,944,353        | (3,695,126)        | 10,722         | 1,173,221              |
| The Lesley Gurney Key Outcome Fund | 79,419                 | –                | (333)              | –              | 79,086                 |
| Fixed Asset Fund                   | 482,956                | –                | –                  | (10,722)       | 472,234                |
|                                    | <u>1,475,647</u>       | <u>3,944,353</u> | <u>(3,695,459)</u> | <u>–</u>       | <u>1,724,541</u>       |

|                                    | At<br>24 Mar 2019<br>£ | Income<br>£      | Expenditure<br>£   | Transfers<br>£ | At<br>21 Mar 2020<br>£ |
|------------------------------------|------------------------|------------------|--------------------|----------------|------------------------|
| General funds                      | 803,570                | 3,669,692        | (3,572,874)        | 12,884         | 913,272                |
| The Lesley Gurney Key Outcome Fund | 79,752                 | –                | (333)              | –              | 79,419                 |
| Fixed Asset Fund                   | 495,840                | –                | –                  | (12,884)       | 482,956                |
|                                    | <u>1,379,162</u>       | <u>3,669,692</u> | <u>(3,573,207)</u> | <u>–</u>       | <u>1,475,647</u>       |

##### General fund

These represent the 'free reserves' after allowing for all designated funds.

##### Designated Funds:

a) The Leslie Guerney Key Outcome Fund derives from a bequest from a past service user which the trustees have designated to support Cartref Ni service users to realise a key outcome that has been identified by the service user (or their representative) or a support worker/manager; discussed and recorded during a supervision or team meeting; and incorporated in the person's service delivery plan. Consideration to awarding grants from this fund to other vulnerable people in North Wales will also be given on application.

b) The designated fund for fixed assets represents resources invested in the charity's tangible fixed assets. The fund is therefore not readily available for other purposes.

##### Restricted funds

|                   | At<br>22 Mar 2020<br>£ | Income<br>£ | Expenditure<br>£ | Transfers<br>£ | At<br>20 Mar 2021<br>£ |
|-------------------|------------------------|-------------|------------------|----------------|------------------------|
| Staff Award Grant | –                      | 77,180      | (77,180)         | –              | –                      |

|                   | At<br>24 Mar 2019<br>£ | Income<br>£ | Expenditure<br>£ | Transfers<br>£ | At<br>21 Mar 2020<br>£ |
|-------------------|------------------------|-------------|------------------|----------------|------------------------|
| Staff Award Grant | –                      | –           | –                | –              | –                      |

##### Staff Award Fund

This relates to a grant received from the Welsh Government to fund a bonus to front line staff in recognition of their exceptional contribution and performance during the coronavirus pandemic.

# Cartref Ni Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Period from 22 March 2020 to 20 March 2021

#### 20. Analysis of net assets between funds

|                            | Unrestricted<br>Funds<br>£ | Total Funds<br>2021<br>£ |
|----------------------------|----------------------------|--------------------------|
| Tangible fixed assets      | 472,234                    | 472,234                  |
| Current assets             | 1,679,847                  | 1,679,847                |
| Creditors less than 1 year | (427,540)                  | (427,540)                |
| <b>Net assets</b>          | <b>1,724,541</b>           | <b>1,724,541</b>         |

|                            | Unrestricted<br>Funds<br>£ | Total Funds<br>2020<br>£ |
|----------------------------|----------------------------|--------------------------|
| Tangible fixed assets      | 482,956                    | 482,956                  |
| Current assets             | 1,385,129                  | 1,385,129                |
| Creditors less than 1 year | (392,438)                  | (392,438)                |
| <b>Net assets</b>          | <b>1,475,647</b>           | <b>1,475,647</b>         |

#### 21. Financial instruments

The carrying amount for each category of financial instrument is as follows:

|                                                                              | 20 Mar 21<br>£ | 21 Mar 20<br>£ |
|------------------------------------------------------------------------------|----------------|----------------|
| <b>Financial assets that are debt instruments measured at amortised cost</b> |                |                |
| Financial assets that are debt instruments measured at amortised cost        | 1,678,727      | 1,382,985      |
| <b>Financial liabilities measured at amortised cost</b>                      |                |                |
| Financial liabilities measured at amortised cost                             | 364,363        | 336,533        |

Financial assets measured at amortised cost comprise trade debtors, other debtors and bank.

Financial liabilities measured at amortised cost comprise other creditors, accruals and net wages due.

#### 22. Analysis of changes in net debt

|                          | At<br>22 Mar 2020<br>£ | Cash flows<br>£ | At<br>20 Mar 2021<br>£ |
|--------------------------|------------------------|-----------------|------------------------|
| Cash at bank and in hand | 783,466                | 461,733         | 1,245,199              |

# Cartref Ni Limited

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Period from 22 March 2020 to 20 March 2021

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#### 23. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

|                                              | <b>20 Mar 21</b> | 21 Mar 20    |
|----------------------------------------------|------------------|--------------|
|                                              | £                | £            |
| Not later than 1 year                        | 887              | 887          |
| Later than 1 year and not later than 5 years | —                | 887          |
|                                              | <u>887</u>       | <u>1,774</u> |

#### 24. Contingencies

At the year end the company had a contingent liability in respect of exceptional Local Authority funding received amounting to £143,604 in support of additional Covid-19 related costs. In common with many forms of government funding the Welsh Government reserves the right to clawback any funding to the extent that it considers the application of the grant does not meet the grant conditions.

During the year the claim for compensation for £60,333 identified in the previous year's financial statements was settled by agreement with the claimant without liability to Cartref Ni Limited and as a result the claim was withdrawn.

#### 25. Related parties

There have been no related party transactions in the reporting period that require disclosure. While family members of some trustees received support from the charity, the services were received on the same terms as they are received by other beneficiaries of the charity.