

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 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

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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**

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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**

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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**

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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**

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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 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.

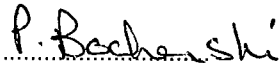
### **Pay Policy for Senior Staff**

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 2022 £	Restricted funds 2022 £	Total funds 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
<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/ 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 £	£	2021 £	£
<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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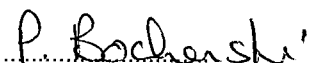
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 19 March 2022, although an audit has been carried out under section 144 of the Charities Act 2011.

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 £	£	2021 £	£
<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 funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
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 2022 £	Unrestricted Funds 2021 £
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 funds	Unrestricted funds
	2022 £	2021 £
Bank interest receivable	904	623

### 6

	Analysis of support costs 2022 £	Analysis of support costs 2021 £
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 £	Support Governance costs £	2022 £	Support Governance costs £	Support Governance costs £	2021 £	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 Number	2021 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 Number	2021 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 property £	Fixtures and fittings £	Equipment £	Total £
<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 £	2021 £
<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 £	2021 £
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 £	2021 £
	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 %	2021 %
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 Years	2021 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 £	2021 £
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 £
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 20 March 2020 £	Transfers £	Balance at 20 March 2021 £	Resources expended £	Transfers £	Balance at 19 March 2022 £
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 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 (2021 - none).

#### 18 Cash generated from operations

	2022 £	2021 £
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.