FLINTSHIRE CITIZENS ADVICE BUREAUX

England & Wales · Charity number 1090010

Details

Other names	CANOLFANNAU CYNGHORI SIR Y FFLINT
Status	Registered
Legal form	Charitable company
Company number	03985923
Registered	2002-01-09
Register	View on the Charity Commission register

Contact

Address	Flintshire Citizens Advice Bureau Terrig House Chester Street Mold Flintshire CH7 1EG
Phone	01352 706840
Email	salli.edwards@flintshirecab.org.uk
Website	www.flintshirecab.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLICBENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OFHEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUTLIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN FLINTSHIRE AND SURROUNDING AREAS

Activities: To provide comprehensive , quality assured advice and information and an ongoing casework facility to ensure clients are supported until their problems / issues are fully resolved. Provide early intervention to prevent deterioration in clients circumstances and empower clients to make informed decisions about issues affecting them and their families. To provide representation where necessary.

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** FLINTSHIRE AND SURROUNDING AREAS.
- Conwy
- Denbighshire
- Flintshire
- Gwynedd
- Isle Of Anglesey
- Wrexham

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,623,401	£1,487,819	£854,274	50
2024-03-31	£1,632	£1,564,330	£718,692	55
2023-03-31	£1,450,094	£1,422,710	£754,556	53
2022-03-31	£1,260,890	£1,129,455	£727,172	49
2021-03-31	£1,020,767	£950,041	£595,737	41

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Trustees

Name	Role	Appointed
Andrew Schofield		2025-09-03
Arfon Goodman-jones		2025-09-03
Cerys Thomas		2024-09-25
Chris Haydon		2024-09-25
Dr Paul Bevan		2020-11-02
Emma Garbutt		2025-09-03
Karen Armstrong		2022-09-22
Naomi Williams		2025-09-03
Paul Croston		2025-09-03
Sara Tyson		2018-09-13

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FLINTSHIRE CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1090010

Accounts







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Annual Report 2024/2025

We are Citizens Advice, the people's champion












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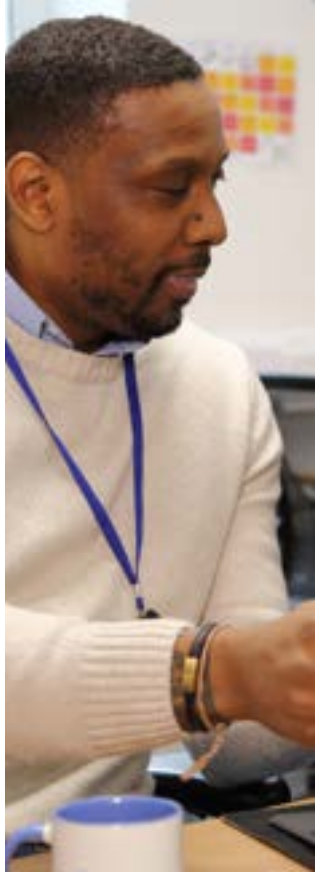
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Making a difference one client at a time

This year, we have continued to advise the people of Flintshire, championing their voices and supporting them through challenges big and small. In this annual report, we celebrate what we believe is the heart of our work, people.

Our people, volunteers, trustees, and staff ensure that every aspect of our work is focused on delivering the best possible service for our clients.

This includes how people access advice, the quality of advice, and allocating resources across the range of different channels to meet the needs of the local community.

Using the data our clients provide, we share the impact of our services and highlight the real stories that demonstrate our impact over the past year. Based on real feedback and case examples, this report tells the story of the last 12 months at Citizens Advice Flintshire, with all client identities anonymised to respect their privacy.



Objectives and activities

Objectives

The principal activities of the charity in the period under review were those of promoting any charitable purpose for the benefit of the whole community in Flintshire and beyond by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Objectives, Strategies and Activities for the Year

Citizens Advice Flintshire aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services, and to ensure that individuals do not suffer due to a lack of knowledge or an inability to express their needs effectively. The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

CAF Objectives and Priorities for 2022 – 2026

We have adopted a business plan based on Citizens Advice's 'Framework for Advice'. This enables us to work collectively as a network whilst recognising the local issues and needs of the community in Flintshire.

We have set out ambitious goals in five key areas:

Our advice goal: We will improve the experience people have when they come to us for help; therefore, everyone leaves with the knowledge and confidence they need to find a way forward.

Our advocacy goal: We will be a stronger voice on the issues that matter most to the people who come to us for help.

Our technology goal: We will use technology to enable a great experience for the people who come to us for help, while freeing up resources that will allow us to meet more demand.

Our sustainability goal: We will secure our future as a service through a more collaborative, proactive and competitive approach to funding.

Our culture goal: We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion and challenges discrimination.

Trustees

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

S Tyson - Chair

P Bevan - Director

K Armstrong - Director

M P Lewis - Director

S Woods - Resigned 09/01/24

C Haydon - Joined 25/09/24

C Thomas - Joined 25/09/24

K A Braun - Resigned 19/12/24

B Grew - Resigned 19/12/24

Laura Clays - Resigned 19/12/24



A message from our Chair

This has been a year marked by significant change, continued pressures on our communities, and important opportunities for growth. This year saw an important transition within our Board where our previous Chair, Laura Clays, stepped down. I am grateful for the Board's years of dedication, leadership, and commitment to the people of Flintshire, and I congratulate them on bringing their experience and passion directly to the frontline. Their legacy has strengthened our organisation, and I'm proud to support our mission as Chair from a new vantage point.

A major development this year has been the establishment of a North Wales group, which has strengthened collaboration between local Citizens Advice services across the region. This network will allow us to share resources, align our strategic priorities, and deliver more consistent and impactful support to clients. By working together, we can improve efficiency, increase learning, and ensure that no community in North Wales is left behind. We have also begun exploring new ventures in technology and artificial intelligence. These innovations will not replace the human touch at the heart of our service. Instead, they will help us extend our reach, improve accessibility, and deliver information more efficiently. As more people seek advice online and as digital expectations rise, embracing new tools is essential. We must meet clients where they are and respond to increasing needs.

The continuing cost-of-living crisis has had a profound impact on households across Flintshire. Many individuals who have never sought help before now find themselves reaching out in crisis, while those already struggling have been pushed into greater difficulty. Demand for our services has remained high, as the issues people face have grown more complex. Whether supporting clients with debt, benefits, housing, employment, or energy concerns, our staff and volunteers have worked tirelessly to ensure people get the support they urgently need. The challenges facing our communities are significant, but so is our resolve. With a strengthened Board, a more collaborative regional framework, and an increased focus on innovation, Citizens Advice Flintshire is well-positioned to continue delivering trusted, high-quality advice. I want to extend my sincere thanks to our staff, volunteers, trustees, partners, and supporters. Their commitment and compassion continue to make a real difference in the lives of people across Flintshire. Together, we will continue to adapt, innovate, and advocate, ensuring that everyone has access to the advice they need, when they need it most. **Sara Tyson - Chair of Citizens Advice Flintshire**

A message from our CEO

As I reflect on the work of CAF during this year, I once again find myself talking about the challenging environment in which we work. I realised that this has been the case for many years. It has been no different this year - our clients have faced a range of challenges, and we have responded with advice and by changing how we deliver our services to mitigate the negative effects of those challenges.

For some of our clients, they are facing not only poverty but, in many cases, longer-term embedded deprivation. We are seeing people who are experiencing fuel poverty, and one unwelcome change is that we even have a new category, 'severe fuel poverty', to describe how bad the situation is. Our crisis work involved issuing fuel and food vouchers and assessing people's entitlement, and, where appropriate, helping them to claim benefits. Our employment work enabled us to help clients, where possible, stay in their jobs, and our debt team ensured that people were given advice and support to manage this based on the individual's circumstances.

A significant change for CAF and indeed all advice providers in Wales was that the Welsh Government commissioned advice services based on a national telephone service and regional advice areas. North Wales Citizens Advice Offices collectively worked together to submit a regional bid with Flintshire as the lead. Once successful with the bid, our focus became working collaboratively across the region to improve access to advice, especially for those who need it the most. This change has also led to organisational challenges, in particular, in how we deliver telephone advice in Wales. The staff and volunteers have adapted very well to the changes and have been proactive at every point to make this work. For that, I am very grateful.

Again, as it always has, the thanks and praise must be given to our people. Our advisers and caseworkers, volunteers and paid staff, our support staff, and managers and trustees - each an essential cog in a large wheel. I must give a special mention this year to two long-standing volunteers, both Trustees: Bryan Grew and Klaus Armstrong-Braun. They have been trustees for 30 years, both originally nominated by Town Councils and working with smaller CABs before they merged into Citizens Advice Flintshire.

Bryan, who is well-known in the local community for his support of various local events, has been a passionate member of the board, and he and Klaus have now decided to retire. We thank them for their long-term commitment and passion for CAF, during which they have helped to steer us through the many challenging years they have seen. **Salli Edwards, Chief Executive Officer**





Core Service

Citizens Advice Flintshire (CAF) is funded to provide an advice service to the residents of Flintshire. We offer impartial, confidential, independent and non-judgmental advice on a wide range of issues, including welfare benefits, debt, employment, discrimination, and housing. The type of service provided to clients, from assisted information to specialist casework, depends on the individual's needs and the complexity of their issue.

Advice is delivered under a range of local, regional, and national contracts, with clients' cases managed through the national Citizens Advice Case Management System, 'Casebook'. This system also enables comprehensive reporting, helping us gain insight into our clients' advice needs. We work closely with external partners to provide a seamless and coordinated service. By collaborating with other organisations, we can offer timely support, make direct referrals where needed, and respond to clients' needs more effectively.

CAF operates offices in Mold and Connah's Quay, alongside outreach locations across the County to meet local demand for face-to-face advice and address gaps in service. Advice services are available through multiple contact channels, including face-to-face, telephone, text messages, WhatsApp, social media, and email. In recent years, there has been a greater emphasis on remote access to reflect the growing need for flexible and convenient ways to seek advice and our services are regularly assessed to ensure they continue to meet clients' needs.

Our service is quality assured through rigorous case checking, Independent File Reviews, and Citizens Advice auditing processes. We are regulated by the Financial Conduct Authority (FCA) and are recognised as Standard Owners at the Specialist Level under the Wales Information Advice Quality Framework (IAQF), demonstrating that our services meet high professional standards and consistently deliver high-quality advice. Finally, through the national Citizens Advice network, we have access to specialist support, resources, and training, enabling us to provide high-quality, comprehensive advice across a wide range of subjects for people locally.

The Power of £1

Every pound we receive makes a real difference. Some help keep our doors open and cover essential services like gas and electricity. Most funds support life-changing projects, helping people manage debt, stay warm, or challenge unfair treatment. A large portion is invested in our dedicated team, because supporting them means we can support even more people, and we are proud of that. Every pound truly counts toward making a positive impact.

In 2024/2025, we received a total of £1,599,280 in funding. Thanks to the Welsh Government's Single Advice Fund (SAF), we were able to provide essential advice across Wales. This funding helped people access advice on debt, welfare benefits, housing, employment, discrimination, and education, making a real difference for our Flintshire clients.

During the year, we were funded to deliver 'Claim What's Yours', a project that helped people across Wales claim the welfare benefits they were entitled to. We also took part in the 'Basic Income Pilot' in Wales, a trial exploring the impact of providing a regular monthly payment. For this pilot, care leavers were selected as the group to receive support, helping them gain financial stability and easing their transition into adulthood.



Being part of the Citizens Advice network gives us the structure and support to provide high-quality, reliable advice while staying responsive to our community's needs. Thanks to this partnership, we were able to deliver an Energy Advice Programme and the Warmer Wales 2 projects, helping people save energy, reduce bills, and stay warm throughout the year.

Every financial contribution makes a real difference, helping people across Flintshire when they need it most. This financial support prevents homelessness, secures vital benefits, helps manage debt, restores financial stability, and provides employment and discrimination advice. By offering advice in these areas, we help people understand and protect their rights, challenge unfair treatment, and access the support they need. Through our campaign work, we also collect evidence and insight to drive change and improve the system for the future, ensuring a lasting positive impact in our community.

From everyone at Citizens Advice Flintshire and from all the people whose lives you've touched, - Thank you! We are especially grateful to the Access to Justice Foundation, the Henry Smith Foundation, the National Lottery Community Fund, WCVA, local Town and County Councils, and Leeswood & Pontblyddan Community Council for their generosity this year. Your support truly makes our work possible.



How funding fuels advice

Where every pound goes
Every pound contributed is put to work to make a real difference, covering the essential costs that keep our services running smoothly and our team ready to support the community.

This year, by diversifying our funding streams, we were able to reach even more clients. Thanks to support from the Moondance Foundation and the Energy Advice Programme, we provided energy advice to 692 people, helping them tackle energy challenges with confidence and support.

Alongside helping people challenge incorrect bills and manage energy debts, this funding enabled us to provide 265 pre-payment meter fuel vouchers, worth £12,614, to households in urgent need, offering timely support in a crisis.

Thanks to a 'Multiply Grant' from Flintshire County Council via the 'Shared Prosperity Fund', we delivered budgeting, debt, and money advice courses. Alongside our existing debt advice services, this support helped over 300 clients build essential financial skills and confidence, promoting long-term stability.

In October, we launched Tai Da (Good Homes), our first dedicated housing advice project. Housing has consistently been one of the top five advice categories over the past five years, and this project helps us meet that need by providing practical, everyday housing advice to help people address common housing issues before they escalate.

Looking Ahead
In 2025/2026, we will continue working to secure sustainable funding, broaden access to our advice services, and ensure everyone in Flintshire can access the support they need.



Volunteering

Citizens Advice Flintshire (CAF) relies heavily on volunteers alongside our staff. This year, the ratio of staff to volunteers has shifted to around 55:45, compared with 70:30 in previous years. We recruited and trained 17 new volunteers this year, up from 10 last year, bringing our total to 41. Volunteers play an important role in the services we provide, and we estimate the value of volunteering in Flintshire at around £387,000 in terms of activities and outcomes for clients. Volunteering also brings many benefits beyond the hours contributed, supporting mental health, building skills, and helping people move into work more quickly.

Quote from Simona: " I found volunteering to have helped me develop essential skills that I can now utilise throughout my life along with helping me develop and create new interpersonal skills. Both Sophie and Emily were always there to help me, should I need help, and, with their guidance, my confidence grew. I can now say that I can confidently call people along with answering calls which is something I never did before my time at Citizens Advice."

Quote from Bronwen: "I love volunteering with Citizens Advice and connecting people with the information they need to move on with their problems."

Quote from Emma: "After graduating university, I knew I wanted to start a career in the charity sector where I could help people for a living. I began volunteering at Citizens Advice Flintshire as a Gateway Assessor one day a week while working in retail. Within 7 months, I was hired as a full-time paid employee and began my dream career! Every single member of staff I've met here has been lovely, they've taken the time to answer my questions, and supported my learning. The whole process of becoming a volunteer- from initially signing up, to training for the role, and qualifying as Gateway Assessor has been made so easy and accessible."

Community Outreach

"I'm so happy with the outcome, thank you for all your help. If I was sent a survey text, I'd give you 20 out of 20 and say very helpful."

Our outreach service was funded by the National Lottery Community Fund, and we're extremely grateful to the National Lottery for making this service possible.

The outreach project provides advice in places like Flint Foodbank, Buckley, and Mold, as well as Flint Library and other community hubs across Flintshire. These sessions ensure that people get timely advice to stop their problems from escalating. If you or someone you know needs help, you can find more information about accessing these services at https://flintshirecab.org.uk/outreaches/.

Without them, we wouldn't be able to help people like Peter. He was one of many people who benefited from our outreach services last year. These sessions are held in local community settings, making it easier for people to get the help they need. When his Employment Support Allowance and Housing Benefit were stopped because he reached State Pension age, he didn't know where to turn. Not realising he was eligible for the State Pension, he was facing severe financial difficulties. Peter thought that the qualifying age was 68, and because he never received any notification to let him know otherwise, he wasn't aware of the support available.

When Peter first came to the Flint Foodbank, he explained his situation, and the CAF adviser there helped him apply for the State Pension and contacted Housing Benefit to make sure his claims would continue without any gaps.

They gave him a foodbank voucher and helped him apply for a Discretionary Assistance Fund payment, which provided immediate financial relief. On his second visit, an adviser followed up with the State Pension team to confirm when his payments would start. Another foodbank voucher was given.

By his third visit, everything was in order, his State Pension payments started on the 18th of January 2024, providing him with £210 per week. His Housing Benefit of £92.05 per week continued, and Peter received an additional £56 from the Discretionary Assistance Fund. Now Peter is financially stable and can focus on enjoying his retirement without the constant worry about money. Peter told us that if he could rate us, he'd give us 20 out of 20 for being so helpful and supportive.



Supporting clients with debt

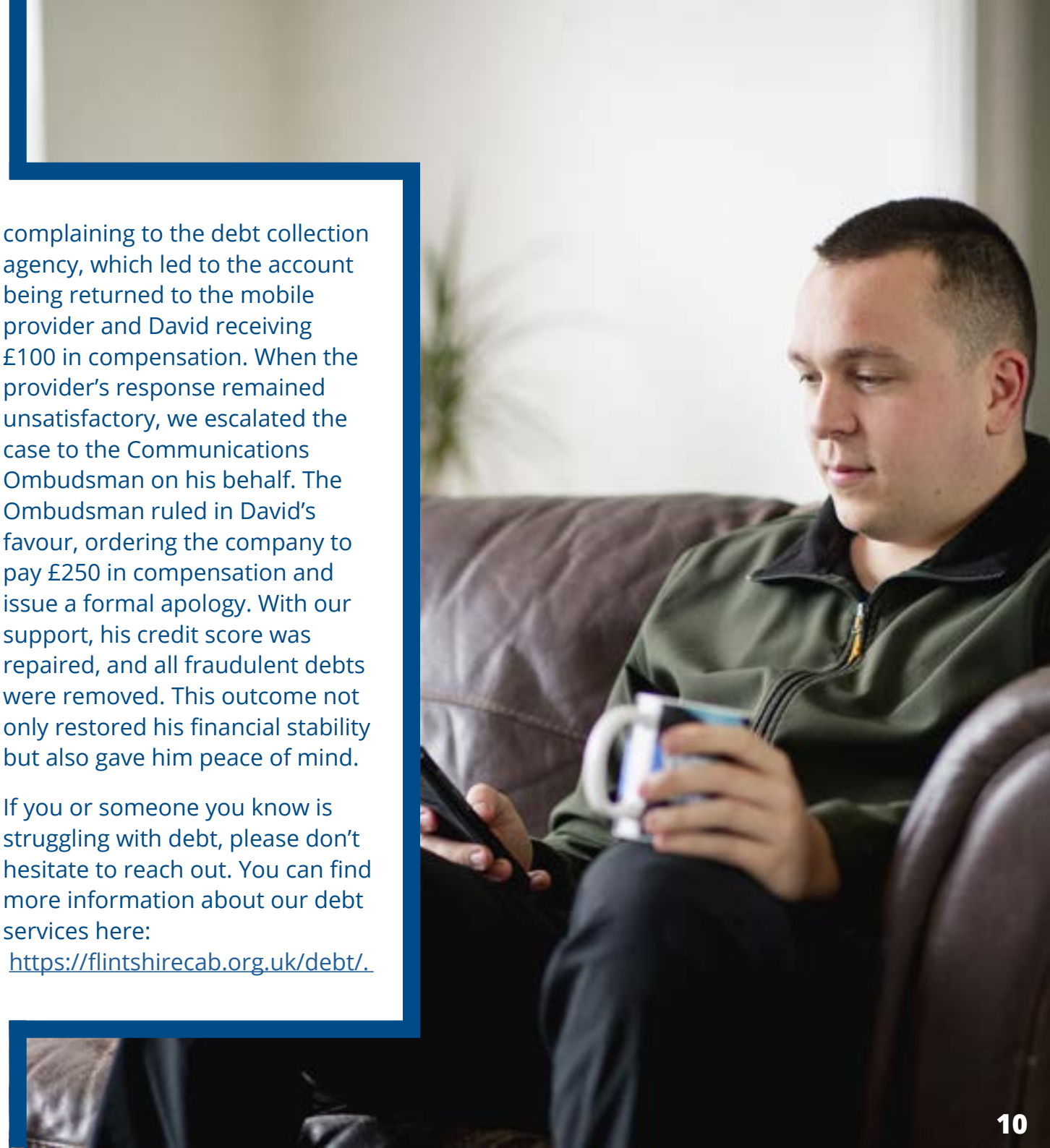
"I want to thank you for all your help and support during this time."

We have a range of specialist services, including Welfare Benefits, Employment, and Discrimination. For this report, we will focus on one of our enduring advice areas, debt.

Last year, we helped many people through our specialist debt support services. Our approach goes beyond dealing with the debt itself. We look at the full picture, exploring benefits, options, and practical steps to help people move forward. Our team supported many people with debts, managing a total of £5.7 million in debt and successfully writing off £1.7 million, providing essential financial relief to those in need.

David, a 52-year-old man from Buckley, came to us after discovering that debts had been fraudulently taken out in his name. Already facing difficult circumstances, this situation left him feeling overwhelmed and unsure where to turn. One of the fraudulent accounts, linked to a mobile network provider, had been passed to a debt collection agency, adding to his distress. When David reached out to us, he was struggling to cope with the situation alone. From the moment he shared his story, we provided understanding and practical support, helping to ease the burden. We assisted him in complaining to the debt collection agency, which led to the account being returned to the mobile provider and David receiving £100 in compensation. When the provider's response remained unsatisfactory, we escalated the case to the Communications Ombudsman on his behalf. The Ombudsman ruled in David's favour, ordering the company to pay £250 in compensation and issue a formal apology. With our support, his credit score was repaired, and all fraudulent debts were removed. This outcome not only restored his financial stability but also gave him peace of mind.

If you or someone you know is struggling with debt, please don't hesitate to reach out. You can find more information about our debt services here: https://flintshirecab.org.uk/debt/.



Working with partners

In partnership with Flintshire County Council, we held two Adviser Network Forums in July and December 2024 to share good practice, information and allow networking opportunities for frontline workers. Each event was attended by over 80 staff and volunteers from various organisations across the County. We had speakers including BAWSO, Age Connects, DWP, Bangor University and Llais.

This year, we have gone out to deliver talks to various groups, including STAND North Wales CIC, Connah's Quay Older People's Association, and students at Northop College. Topics covered include Disability Benefits, Pension Credit/Winter Fuel Payments, and volunteering with CAF.

As referred to in the CEO's introduction, a major piece of work this year has been leading on and submitting a regional funding bid for the Welsh Government's Single Advice Fund (SAF), on behalf of the six North Wales Local Citizens Advice offices (LCAs). We were successful in this bid, which means we have secured £5 million in funding for advice in the North Wales region, with the possibility of a further three-year extension upon successful completion of the current contract.



Key Achievements



7,438 people helped



35,848 advice issues dealt with



Over £6.9 million income generated for our clients



17 volunteers recruited and trained



85% of people would recommend our service



2,193 Local Adviceline Calls answered



£5,091,398 in debts dealt with.



SAF Regional funding secured for 3 years

The last 12 months have seen lower client numbers than the previous two years, which had seen record client numbers due to the Cost of Living crisis. Client numbers for the last six years were as follows:

2024/25 - 7,438	2021/22 - 6,275
2023/24 - 9,461	2020/21 - 4,167
2022/23 - 9,214	2019/20 - 6,169

Advice Issues
Benefits and Tax Credits continued to be the most common issue people sought advice for. The main areas within this category were Disability Benefits (Attendance Allowance, Personal Independence Payment, and Disability Living Allowance), benefit checks, and Council Tax Reduction.

In response to this year's cuts to the Winter Fuel Payment, we launched a Pension Credit (PC) take-up campaign. Using social media, local media, posters, and community events, we encouraged people to contact us for a benefit check to assess their eligibility for PC.

As a result, we carried out benefit checks for 212 people aged 65 or over, which generated £91,694 in additional income.

This year, employment has overtaken debt as our second most common area of advice. The main employment issues people sought help with were dismissal, pay and entitlements, and employment tribunals and appeals.

We supported over 1,300 people with debt-related problems, including rent arrears, council tax arrears, and unsecured debt. In total, we dealt with £5,091,398 of debt. This total includes priority debts of £1,840,727 such as rent and mortgage arrears, Council Tax, Energy debt and court fines.

What our clients have been telling us

85% of clients would recommend us 80% found it easy to access our service 86% found a way forward with our help 90% said they would not have been able to sort out their problem without the help of Citizens Advice

“You listened to me and asked about my situation, the time that you spent reading the information that I gave you and the phone calls. means a great deal to me. you went into great detail for my options and future help that you can provide me. This service was absolutely outstanding. polite and friendly at all times. I couldn’t have asked for a better lady to deal with my problem. thank you so so much Lydia”

“Very quick response. Warm personal approach - I didn’t feel like I was just talking to somebody who was following a flowchart of answers. Thanks”

“Thank you very much Citizens Advice. You were recommended to me by a friend after I explained my problem to him. However, I can’t overemphasize how much I appreciate the effort you are taking to help me with my problem. I am very pleased with you and feel a sense of satisfaction in having someone i can talk to in such a difficult situation”

“Excellent service and always very helpful when I have rung in the past. Highly recommended especially for people with disabilities and are not sure where to go for advice. Thank you Sara, you were amazing and made me feel calm talking to you.” “Called in cab Connahs Quay office. Very informative interview with written notes to take away and telephone appointment made to discuss specific options. Very pleasant knowledgeable staff.”



Looking ahead to next year...

The year ahead will be a time of change and opportunity as we continue to strengthen our services for the people of Flintshire. In early 2025, we began preparing for the next phase of the Single Advice Fund (SAF), which supports the delivery of free, independent, and quality advice across Wales. We are proud to be taking on a new leadership role as part of this programme, acting as the lead organisation for North Wales, and working collaboratively with neighbouring Local Citizens Advice offices to ensure consistent, high-quality advice across the region.

To support this work, we have welcomed Laura Clays as Head of Funded Services North Wales. Laura will oversee the delivery of the SAF project regionally and contribute to our strategic planning and IT development one day a week. Having been a trustee with us since 2014, she brings invaluable insight, continuity, and commitment to the role. The new SAF model introduces ambitious regional targets and a new approach to service delivery. As a result, we are reviewing how we use our resources to make sure we continue to deliver advice efficiently and effectively. Over the next year, we plan to change how clients contact us by phone, moving away from our current inbound Connect telephone system to place greater emphasis on face-to-face advice.

To balance these changes, we are expanding our face-to-face advice provision, offering more drop-in sessions and outreach opportunities across Flintshire. We know that many people still value seeing an adviser in person, and this remains a cornerstone of our local service. As part of this, we will continue recruiting and training new volunteers, investing in their development so that our advice remains accessible, responsive, and personal. Internally, we are strengthening the way we work, developing our IT and telephony systems, refining our processes, and embedding fairer policies that support our team. This includes introducing our first Pay and Reward Policy, modernising recruitment, and ensuring we remain an inclusive, supportive place to work.

We're also taking exciting steps to increase our visibility and reach within the community. This year, we've applied for a Google Ads Grant, which will enable us to promote our advice services more effectively online. Our Marketing, Communications and Fundraising team are focused on developing new digital campaigns that make it easier for people to find the help they need at the right time. Amidst all this change, our focus remains on what matters most, helping people. Whether that's through face-to-face advice, community outreach, or digital access, we'll continue to evolve and adapt to ensure everyone in Flintshire can find a way forward with our support.





Registered Charity No.1090010

Registered Company No. 03985923

Citizens Advice Flintshire / Flintshire Citizens Advice Bureau

Terrig House, Chester Street, Mold, Flintshire, CH7 1EG

Authorised and regulated by the Financial Conduct Authority FRN:617607

Company Registration No. 03985923 (England and Wales)
Charity Registration No. 1090010

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

CANOLFANNAU CYNGHORI SIR Y FFLINT,
FLINTSHIRE CITIZENS ADVICE BUREAUX
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

S Tyson	Chair
P Bevan	Director
K Armstrong	Director
M P Lewis	Resigned 3rd September 2025
S Woods	Resigned 9th January 2025
C Haydon	Joined 25th September 2024
C Thomas	Vice Chair Joined 25th September 2024
K Armstrong Braun	Resigned 19th December 2024
B Grew	Resigned 19th December 2024
Laura Clays	Resigned 19th December 2024

Secretary S D Edwards

Charity number 1090010

Company number 03985923

Registered office Terrig House
Mold
Flintshire
United Kingdom
CH7 1EG

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CANOLFANNAU CYNGHORI SIR Y FFLINT,
FLINTSHIRE CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report and financial statements for the year ended 31 March 2025. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charity's Memorandum & Articles of Association, 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

Objectives

The principal activities of the charity in the period under review were those of promoting any charitable purpose for the benefit of the whole community in Flintshire and beyond by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Objectives, Strategies and Activities for the Year

Flintshire Citizens Advice Bureaux (operating as Citizens Advice Flintshire and referred to as CAF hereafter) aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services, and to ensure that individuals do not suffer due to a lack of knowledge or an inability to express their needs effectively. The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

CAF Objectives and Priorities for 2022 – 2026

We have adopted a business plan based on Citizens Advice's 'Framework for Advice'. This enables us to work collectively as a network whilst recognising the local issues and needs of the community in Flintshire.

We have set out ambitious goals in five key areas:

Our advice goal: We will improve the experience people have when they come to us for help; therefore, everyone leaves with the knowledge and confidence they need to find a way forward.

Our advocacy goal: We will be a stronger voice on the issues that matter most to the people who come to us for help.

Our technology goal: We will use technology to enable a great experience for the people who come to us for help, while freeing up resources that will allow us to meet more demand.

Our sustainability goal: We will secure our future as a service through a more collaborative, proactive and competitive approach to funding.

Our culture goal: We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion and challenges discrimination.

Principal activities

Citizens Advice Flintshire's principal activity remained the provision of free, confidential, independent, and impartial advice and information for members of the public.

While maintaining the range of access channels, we continue to deliver our services in the community, often co-locating with partner agencies such as Flintshire Foodbank.

In addition to generalist advice, the following specialist advisory services were provided: Advicelink - in partnership with the North Wales Local Citizens Advice, Shelter Cymru and SNAP Cymru, we deliver specialist advice in Welfare Benefits, Debt, Employment, Education and Discrimination. This also includes a specialist Regional Employment and Discrimination advice service covering North Wales.

This service was recommissioned on a regional basis for the first time in 2024. The model also required that there be a 'lead' for each region, rather than the consortium model we had anticipated. Citizens Advice Flintshire were selected to lead for the North Wales Region, and we continue to work within a consortium approach.

The Henry Smith Foundation continued to support our specialist service for people with mental ill health by providing ongoing casework and outreach services.

Flintshire County Council maintained its commitment and support for essential local advice services. In addition to supporting our core bureau service, we are part of the Supporting People service to allocate advice referrals, ensure partnership working, and avoid duplication of services via Flintshire Gateway. It also supports two debt workers whose focus is to prevent homelessness by advising clients with rent or mortgage arrears (who may also have additional support needs).

We also continued to provide the County's Welfare Rights Service, which assists people with income generation, reviews, and appeals.

We worked in partnership with the regional Local Citizens Advice to deliver the Welsh Government-funded 'Claim What's Yours' helpline, which is aimed at maximising benefit and grant income for people across Wales. This service ended in March 2025, although the benefits take-up continues to be delivered via the Advicelink service.

We continued to work collectively as Local Citizens Advice across the North Wales Region to develop a Consortium to enable more regional working.

We contributed to national and local research and campaigns.

Public benefit

The organisation's trustees can confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission. Significant activities that we undertook during the year that demonstrate public benefit are set out below.

Volunteers

CAF is a voluntary service that has been part of the Flintshire community for 60 years.

This year we recruited 17 new volunteers, an increase from last year's 10.

This year, we targeted our recruitment to appeal to a younger demographic, creating meaningful opportunities to develop skills and knowledge, and addressing the ever-changing lifestyles of traditional volunteers.

Our traditional volunteers increasingly work later in life, provide childcare for grandchildren, or have caring responsibilities, which has made it challenging to recruit and retain them. We hope to continue to grow our volunteer base and recruit people from all walks of life.

Charitable activities

Advice and information continued to be our main activity.

The last 12 months have seen lower client numbers than the previous two years, which had seen record client numbers due to the Cost of Living crisis.

Client numbers for the last six years were as follows:

- 2024/25 - 7,438
- 2023/24 - 9,461
- 2022/23 - 9,214
- 2021/22 - 6,275
- 2020/21 - 4,167
- 2019/20 - 6,169

We continued to help people seeking help due to the financial crisis, needing help with food vouchers, fuel vouchers, Discretionary Assistance Fund emergency payments, and other charitable support.

Our digital advice services have continued to be popular due to the convenience of these contact channels, and we continuously review these to ensure we are using the most effective software tools to deliver digital advice. Clients can contact us via email, WhatsApp, Messenger, and SMS text messages.

We have diversified our project funding again this year to ensure that we continue to deliver the advice that people in Flintshire need.

We secured funding from Moondance and the Energy Advice Programme to deliver energy advice to 692 clients. As well as helping people to challenge incorrect bills and deal with energy debts, this funding enabled us to issue 265 pre-payment meter fuel vouchers with a value of £12,614 to households that were in a crisis situation.

Multiply grant funding from Flintshire County Council, via the Shared Prosperity Fund, was awarded for various activities, including budgeting, debt and money advice/courses. This was delivered in addition to our debt advice and has helped to reintroduce budgeting and financial literacy work to our service, helping over 300 clients during the year.

In October, we launched our new housing advice project, Tai Da (Good Homes). This is the first housing advice project for CAF and was identified as a gap in our service, with housing being in the top 5 advice categories regularly for the last 5 years.

We answered 2,193 local Adviceline calls.

We continued to highlight that our clients are now living in deprivation and actively participated in gathering evidence and campaigning.

In partnership with Flintshire County Council, we held two Adviser Network Forums in July and December 2024 to share good practice, information, and provide networking opportunities. Each event was attended by over 100 staff and volunteers from various organisations across the County. We had a range of speakers from the Equality and Human Rights Commission, Bangor University, Vision Support, Same But Different, FLVC Learning Support Team, Llais, BAWSO, Hourglass, Age Connects, Department for Work and Pensions and Welsh Women's Aid.

This year, we have gone out to deliver talks to various groups, including STAND North Wales CIC, Connah's Quay Older People's Association, and students at Northop College. Topics covered included Disability Benefits, Pension Credit/Winter Fuel Payments, and volunteering with CAF.

Key achievements during the year 2024/2025

In 2024/2025, we helped 7,439 people, compared to 9,461 the year before.

Further, we supported clients with 35,848 issues, a 29% decrease from 50,928 the previous year. This decrease comes after a period of exceptionally high demand, largely driven by the cost-of-living crisis in recent years. As the crisis began to stabilise for some, demand naturally declined. For example, the number of clients and advice issues related to charitable support and food banks as the initial reason for contact fell by 28% between 2023/2024 and 2024/2025. Initial contact for crisis support often leads to the identification of multiple other advice issues, so a reduction in these types of enquiries can significantly impact overall advice issue numbers. Further, benefit-related advice issues at CAF were higher in 2023–2024 largely due to a peak in new claims driven by the cost-of-living crisis and temporary government interventions. Although benefit claimant numbers continued to rise in 2024–2025, the slower rate of new claims and improved claimant familiarity with the system contributed to a reduction in advice issues.

We keep track of new income gained for clients. One-off gains are usually benefits backdated for a period of time, and ongoing gains are calculated as a weekly gain x 52. We classify debts written off directly, or through legal aid remedies such as bankruptcies and debt relief orders, as gains.

During 2024-2025, our advisers gained £6,932,613 for clients, including £1,765,398 of written-off debts.

In 2024-2025, we helped clients manage a total of £5,091,398 in problem debt, averaging £10,541 per client. This total includes priority debts of £1,840,727 such as rent and mortgage arrears, Council Tax, Energy debt and court fines.

We assisted 1,050 clients with 2362 Universal Credit problems.

In 2024–2025, we supported 1,104 clients with a total of 6,120 employment-related issues. This reflects the ongoing demand for advice on employment rights.

Fundraising activities
Total income generated through fundraising events and donations is £6,136, including fees for hire of premises of £3,416 and a donation from Leeswood & Pontblyddyn Community Council £100.

Investment performance
Our investment in fixed-rate bonds with a guaranteed gross/AER interest rate generated an income of £20,869 (2024 £6,983).

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Factors affecting the achievement of objectives
We have continued to offer remote advice services to clients and have started to expand our face-to-face advice.

Many services were due to expire this year, which, when combined with minimal inflationary increases on our existing contracts, made it apparent that we would need to reduce the services available.

In October, our Operations Manager, Julie Griffiths, took up an exciting opportunity and left the service after 20 years. Julie was a very experienced caseworker and manager and was a significant part of the senior management team. We will not fill this role due to a lack of funding.

Reserves policy
CAF is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The bureau will maintain a projection of income for at least two years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present such a serious challenge to the future of the organisation that it could not be managed to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred, the Trustees have determined that 'free' reserves of £150,000 should be maintained to ensure that all contractual liabilities, including redundancy payments, are available should the charity no longer be financially viable.

Reserves position

Unrestricted funds stand at £ 854,274, the tangible fixed assets have a net book value of £617, and £150,000 has been set aside as designated funds, leaving approximately £704,274 as the Charity's free reserves.

The aim is to retain reserves amounting to either four months' of standard operating costs, which would equate to £495,940, or six months, which would equate to £743,910.

Funds in deficit

No funds were in deficit at the balance sheet date.

Principal funding sources

We continue to work closely with Flintshire County Council, who contribute to our core bureau service as well as partnership working to maximise advice and information services and reduce duplication.

The Welsh Government continues to commit to advice and information provision through the Single Advice Fund (SAF), which enables us to provide generalist and specialist advice locally, regionally and nationally at a time of great demand.

Investment policy

As required in its Memorandum paragraph 4.17 in furtherance of its objects, the Trustees have the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. We ensure that we invest in accounts that have strong social and ethical approaches to investments. Our policy is that funds not required for current expenditure will be deposited in interest-bearing bank/investment accounts that provide access within a reasonable notice period. This year, we invested in fixed-rate bonds with a guaranteed gross / AER interest rate calculated daily and added to the capital balance on the anniversary of the account being opened, provided the investment has been in place for the fixed 12-month period. We deposited up to the maximum amount that would provide full compensation should there be a financial crisis. Currently, the Government's statutory deposit guarantee scheme will repay up to £85,000 in the event of the investment company becoming insolvent.

Risk factors

The trustees have assessed the major risks to which the charity is exposed.

A significant risk factor facing CAF this year was the change in commissioning for the Single Advice Fund from the Welsh Government. Citizens Advice had traditionally led the bidding and management of this service, which represents a significant portion of CAF's income.

This year, the Government commissioned on a regional basis and local Citizens Advice Offices led on the bidding and management for this service. CAF felt that leading on the bid for the North Wales Region would mitigate this risk, and fortunately, our North Wales partner LCAs agreed, electing CAF to lead. We continue to work in partnership and have developed risk management processes.

Future plans

CAF aims to continually improve its service both in terms of access and seeks to extend its service to an even wider number of the community through whatever opportunities become available. Continuing to increase access to face-to-face advice is a key priority whilst maintaining the benefits of being able to help more people using digital channels. We will work to ensure our service is targeted at those most in need.

We have continued to offer remote advice services to clients and have started to expand our face-to-face advice.

2025 is the last full year of the 2021 – 2026 Business Plan. We will carry out a comprehensive review of the strategy to date, analyse the environment in which we are now working and carry out a range of stakeholder engagement to develop the next strategy for CAF.

2025 will include our three-year on-site audit to ensure we continue to meet the Membership standards of Citizens Advice and to obtain the Quality Mark in Casework.

Structure, governance and management governing document

CAF is a registered charity and company limited by guarantee and governed by its Memorandum and Articles of Association. Membership is open to anyone over the age of 18 who is interested in furthering the work of the Charity and who is not a paid worker at the bureaux and anybody corporate or any unincorporated association which is interested in furthering the Charity's work and is admitted

to membership in accordance with article 5 (any such body being called in these articles a "member organisation"). It is registered as a charity with the Charity Commission.

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

S Tyson	Chair
P Bevan	Director
K Armstrong	Director
M P Lewis	Resigned 3rd September 2025
S Woods	Resigned 9th January 2025
C Haydon	Joined 25th September 2024
C Thomas	Vice Chair Joined 25th September 2024
K Armstrong Braun	Resigned 19th December 2024
B Grew	Resigned 19th December 2024
Laura Clays	Resigned 19th December 2024

Recruitment and appointment of new trustees

As set out in the Articles of Association, trustees are elected and chosen for their particular skills, and are elected at the Annual General Meeting and shall hold office from the conclusion of that meeting. Trustees can be nominated by member organisations or co-opted by the Trustee Board.

A number of long-serving trustees stepped down this year for a range of reasons, and in January, we carried out a skills analysis and set up a recruitment sub-group to recruit to roles where we had identified gaps.

Public notices are issued with invitations to nominate trustees prior to the AGM, advising members of the retiring trustees and requesting nominations for the AGM.

The positions assigned to each of the trustees are as follows:

S Tyson	Chair/ Director	People
P Bevan	Director	Strategic planning
K Armstrong	Director	Information / Data management
M P Lewis	Treasurer(resigned 3/9/2025)	Finance
S Woods	Director	Safeguarding
C Haydon	Director	Health and Safety
C Thomas	Vice Chair	Welsh Language
K Armstrong Braun	Director	None
B Grew	Director	None
Laura Clays	Chair / Director	Governance

Organisational structure

CAF is governed by its Trustee Board, which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAF and for ensuring that the charity satisfies its legal and contractual obligations. A Chief Executive, currently Salli Edwards, is appointed by the trustees to manage the day-to-day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within the terms of the delegation approved by the trustees, for operational matters including finance.

Induction and training of new trustees

Newly appointed Trustees are provided with a comprehensive induction to CAF through the provision of training courses and mentoring by established trustees and the Chief Executive Officer.

Wider network

CAF is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CAF in order to fulfil its charitable objectives and comply with the national membership requirements.

Risk management

Citizens Advice Flintshire has a Risk Management Strategy and Risk Register agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. The risk register is reviewed on an annual basis as part of the routine cycles of review and reporting to support and underpin the Business Plan review process.

The register was reviewed and updated in June 2023 (and subsequently in June 2024 and September 2024). The Risk Register also now links with the Disaster Contingency Plan.

Cyber risk is a key risk that has escalated.

CAF will undertake a comprehensive review of the risk register given the additional risks of being the lead organisation for the regional Advicelink service.

Disclosure of Information to the auditor

Each of the Trustees has confirmed that there is no information of which they are aware that is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

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

S Tyson
Chair
Dated: 10th December 2025

CANOLFANNAU CYNGHORI SIR Y FFLINT,
FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees, who are also the directors of Canolfannau Cynghori Sir Y Fflint, 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT,
FLINTSHIRE CITIZENS ADVICE BUREAUX
INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT,
FOR THE YEAR ENDED 31 MARCH 2025

Opinion

We have audited the financial statements of Canolfannau Cynghori Sir Y Fflint, Flintshire Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is the applicable law and United Kingdom Accounting Standards (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 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, 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 Auditors' 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 Charity's ability to continue as a going concern for 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

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 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.

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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The Report of the Trustees has been prepared in accordance with applicable legal requirements.

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 charitable company 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.

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 a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but it 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 based on these financial statements.

The extent to which the audit was considered capable of detecting irregularities, including fraud, is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Owing to the inherent limitations of an audit, there is an unavoidable risk that a material misstatement in the financial statements may not be detected, even though the audit is properly planned in accordance with the ISA (UK).

We obtained an understanding of the legal and regulatory frameworks applicable to the charity and the industry in which it operates through our general commercial and sector experience and discussions with management. We determined that the following laws and regulations were most significant: The Companies Act 2006, FRS 102, the 'Financial Reporting Standards applicable in the UK and Republic of Ireland' and relevant UK tax legislation. In addition, we concluded that there are certain laws and regulations that may have an effect on the determination of the amounts and disclosures within the financial statements, such as Health and Safety laws and regulations.

We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:

- Discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations or fraud;
- Obtain an understanding of the internal controls that management has in place to prevent and detect fraud;

- Challenging assumptions and judgements made by management in its significant accounting estimates;
- Reviewing the financial statement disclosures and assessing the appropriateness of the accounting policies used;
- Identifying and testing journal entries, in particular manual or unusual entries:
- Obtaining third-party confirmations of all the charity's banking arrangements;
- Performing analytical procedures to identify any unusual or unexpected relationships;
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting.

The assessment of the appropriateness of the collective competence and capabilities of the engagement team included consideration of the engagement team's knowledge of the industry in which the client operates and understanding of, and practical experience with, audit engagements of a similar nature and complexity through appropriate training and participation.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment.

Our audit procedures are designed to detect material misstatements. We are not responsible for preventing non-compliance or fraud and cannot be expected to detect non-compliance with all laws and regulations.

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.

Salisbury and Company Business Solutions Limited

Aled Roberts BA (Hons) FCA (Senior Statutory Auditor)
for and on behalf of Salisbury & Company Business Solutions Limited
Statutory Auditor Chartered Accountants
Irish Square, St Asaph
Denbighshire
United Kingdom
LL17 ORN

Date: 11.12.2025

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Contracts and grant income	2	285,207	317,136	602,343	224,392	393,196	617,588
Charitable activities							
Grant Income	3	-	990,571	990,571	-	858,906	858,906
Fundraising	4	3,416	-	3,416	1,632	-	1,632
Investments	5	20,869	-	20,869	6,983	-	6,983
Other Income	6	6,202	-	6,202	44,086	(729)	43,357
Total Income		315,694	1,307,707	1,623,401	277,093	1,251,373	1,528,466
Expenditure on charitable activities	7	(145,982)	(1,341,837)	(1,487,819)	(211,814)	(1,352,516)	(1,564,330)
Net Incoming/(Outgoing) resources before transfers		169,712	(34,130)	135,582	65,279	(101,143)	(35,864)
Gross transfers between funds		(34,130)	34,130	-	(101,143)	101,143	-
Net income/(expenditure) for the year/Net movement in funds		135,582	-	135,582	(35,864)	-	(35,864)
Fund balances at 1 April 2024		718,692	-	718,692	754,556	-	754,556
Fund balances at 1 April 2025		**854,274**	**-**	**854,274**	**718,692**	**-**	**718,692**

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.
The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CANOLFANNAU CYNGHORI SIR Y FFLINT,
FLINTSHIRE CITIZENS ADVICE BUREAUX
BALANCE SHEET
AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Fixed Assets	11		617		5,658
Current Assets					
Debtors	12	15,694		19,543	
Cash at bank and in hand		914,136		780,378	
		929,830		917,591	
Creditors: amounts falling due within one year	13	(76,173)		(86,887)	
Net current assets			853,657		718,692
Total assets less current liabilities			854,274		718,692
Income funds					
Restricted funds	15	-		-	
Unrestricted funds					
Designated funds	16	150,000		150,000	
General unrestricted funds		704,274		568,692	
			854,274		718,692
			854,274		718,692

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT,
FLINTSHIRE CITIZENS ADVICE BUREAUX
BALANCE SHEET (CONTINUED)

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 10th December 2025

S Tyson
Trustee

C Thomas
Trustee

Company Registration No. 03985923

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF CASH FLOWS
AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	22		107,848		(92,585)
Depreciation			5,041		5,042
Fixed asset acquisition			-		(10,700)
Investing activities		-			
Investment income received		20,869		6,983	
Net cash generated from investing activities			20,869		6,983
Net cash used in financing activities			-		-
Net increase/decrease in cash and cash equivalents			133,758		(91,260)
Cash and cash equivalents at the beginning of the year			780,378		871,638
Cash and cash equivalents at the end of the year			**914,136**		**780,378**

1. Accounting policies

Charity information
Canolfannau Cynghori Sir Y Fflint, is a private company limited by guarantee incorporated in England and Wales. The registered office is Terrig House, Mold, Flintshire, CH7 1EG, United Kingdom.

1.1 Accounting convention
The financial statements have been prepared in accordance with the Charity's Memorandum and Articles of Association, 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.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

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.

1.5 Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

1. Accounting policies (Continued)

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:

Office equipment	**25% on cost**
Fixtures and fittings	**25% on cost**
Computers	**50% on cost**

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 Cash and cash equivalents - Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.8 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 terminating the employment of an employee or to providing termination benefits.

2. Contracts and grant income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Grants for core activities	**285,207**	**317,136**	**602,343**	**224,392**	**393,196**	**617,588**
Grants receivable for core activities						
Flintshire County Council & Core & Contracts	285,207	230,500	515,707	224,142	130,335	354,477
National Lottery	-	86,636	86,636	-	185,992	185,992
Citizens Advice	-	-	-	250	28,359	28,609
Other	-	-	-	-	48,510	48,510
	285,207	**317,136**	**602,343**	**224,392**	**393,196**	**617,588**

3. Grant income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Grant income	-	990,571	990,571	-	858,906	858,906
Grants receivable for core activities						
Flintshire County Council & Core & Contracts	-	118,834	118,834	-	118,834	118,834
Welsh Government	-	659,946	659,946	-	612,971	612,971
Energy Fund	-	76,631	76,631	-	57,342	57,342
Other	-	135,160	135,160	-	69,759	69,759
	-	**990,571**	**990,571**	**-**	**858,906**	**858,906**

4. Fundraising

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Other Income from room hire	3,416	1,632

5. Investments

	2025	2024
	£	£
Bank deposit interest	20,869	6,983

6. Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Donations and Other Income	6,102	-	6,102	43,686	(729)	42,957
Town & community councils	100	-	100	400	-	400
	6,202	**-**	**6,202**	**44,086**	**(729)**	**43,357**

7. Charitable activities

	Charitable expenditure 2025	Charitable expenditure 2024
	£	£
Rent	100	100
Staff costs	1,299,110	1,431,904
Staff and volunteer expenses	36,142	26,827
Rates and water charges	6,983	4,219
Power, light and heat	22,962	19,050
Maintenance and repairs	8,314	6,714
Telephone charges	5,431	9,560
Postage	1,979	2,843
Printing and stationery	1,269	1,627
Photocopying	7,084	7,956
IT Support	9,154	19,040
Subscriptions	10,956	11,469
Publicity and promotions	738	1,066
Professional fees	10,718	9,019
Insurance	4,994	4,915
Bank charges	600	579
Depreciation	5,041	5,042
Partnership payments and other charitable expenditure	53,517	-
Trustee expenses	327	-
	1,485,419	1,561,930
Share of governance costs (see note 8)	2,400	2,400
	1,487,819	**1,564,330**
Analysis by fund		
Unrestricted funds	145,982	211,814
Restricted funds	1,341,837	1,352,516
	1,487,819	**1,564,330**

8. Governance Costs

	Governance Costs	2025	Governance Costs	2024
	£	£	£	£
Audit Fees	2,400	2,400	2,400	2,400
	2,400	**2,400**	**2,400**	**2,400**
Analysed between Charitable activities	**2,400**	**2,400**	**2,400**	**2,400**

Governance costs include payments to the auditors of £2.400 (2024- £2,400) for audit fees.

9. Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

Trustees' expenses for the year amounted to £ 327 during this financial year. (2024: £nil)

10. Employees

The average monthly number of full-time employees during the year was 27 (2024:29), and the average monthly number of part-time employees during the year was 23 (2024:26), with all employee time involved in providing support to the charity.

	2025 Number	2024 Number
Full-time and part-time staff	**50**	**55**

Employment Costs

	2025 £	2024 £
Wages and salaries	1,299,110	1,431,904

There were no employees whose annual remuneration was more than £60,000

11. Tangible fixed assets

	Office equipment	Fixtures and fittings	Computer	Total
	£	£	£	£
Cost				
At 1 April 2024	39,896	39,664	69,282	148,842
At 31 March 2025	39,896	39,664	69,282	148,842
Depreciation and impairment				
At 1 April 2024	(38,972)	(39,664)	(64,548)	(143,184)
Charge for the year	(307)	-	(4,734)	(5,041)
At 31 March 2025	(39,279)	(39,664)	(69,282)	(148,225)
Net Book Value				
At 31 March 2025	617	-	-	617
At 31 March 2024	924	-	4,734	5,658

12. Debtors

Amounts falling due within one year:	2025	2024
	£	£
Trade debtors	384	17,975
Prepayments and accrued income	14,310	1,568
Other debtors	1,000	-
	15,694	**19,543**

13. Creditors: amounts falling due within one year

	Notes	2025	2024
		£	£
Other taxation and social security		26,679	33,687
Deferred income	14	22,784	36,500
Trade creditors		23,730	14,353
Accruals and deferred income		2,980	2,347
		76,173	**86,887**

14. Deferred income

	2025	2024
	£	£
Arising from grants received in the past	22,784	36,500

14. Deferred income (cont'd)

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	22,784	36,500
Movements in the year		
Deferred income at 1 April 2024	36,500	114,676
Released from previous periods	(13,716)	(78,176)
Resources deferred in the year	-	-
Deferred income at 31 March 2025	22,784	36,500

Grants received in advance for the period in which the funder requires the expenditure to be applied are included in deferred income. For the year ended 31 March 2025, such grants received amounted to £22,784 (2024: £36,500)

15. Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2023	Incoming Resources	Resources Expended	Transfers	Balance 31 March 2024	Incoming Resources	Resources Expended	Transfers	Balance 31 March 2025
	£	£	£	£	£	£	£	£	£
Welsh Government	-	612,972	(612,972)	-	-	659,946	(671,275)	11,329	-
Flintshire County Council	-	249,169	(291,923)	42,754	-	349,334	(349,334)	-	-
Citizens Advice	-	28,359	(40,005)	11,646	-	-	-	-	-
National Lottery	-	185,992	(211,013)	25,021	-	86,636	(86,636)	-	-
Energy Funding	-	71,737	(82,850)	11,113	-	76,631	(90,336)	13,705	-
Welsh Council for Voluntary Action	-	54,274	(64,883)	10,609	-	-	-	-	-
Access to Justice Foundation	-	48,870	(48,870)	-	-	65,160	(65,160)	-	-
Henry Smith Foundation	-	-	-	-	-	70,000	(79,096)	9,096	-
	-	**1,251,373**	**(1,352,516)**	**101,143**	**-**	**1,307,707**	**(1,341,837)**	**34,130**	**-**

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 1 April 2023	Transfers	Balance at 1 April 2024	Transfers	Balance at 31 March 2025
	£	£	£	£	£
Designated fund	150,000	-	150,000	-	150,000
	150,000	**-**	**150,000**	**-**	**150,000**

17 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Fund balances at 31 March 2025 are represented by:						
Current assets/(liabilities)	854,274	-	854,274	718,692	-	718,692
	854,274	**-**	**854,274**	**718,692**	**-**	**718,692**

18 Financial commitments, guarantees and contingent liabilities

As at 31 March 2025 charitable company had no contingent liabilities.

19 Capital commitments

As at 31 March 2025 the charitable company had no capital commitments.

20 Related party transactions

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

21 Going concern

The charitable company has informed management, and they are constantly reviewing the guidelines given by the UK Government and adapting their business accordingly so as to best serve their clients whilst keeping their staff safe. Regular board meetings ensure communication between informed management and allow for changes to be implemented in a controlled manner.

There is no evidence of a reduction in funding in the next 12 months, supported by the budgets prepared by management, so it is felt that the going concern assumption remains appropriate.

22 Cash generated from operations

	2025 £	2024 £
Surplus / (Deficit) for the year	135,582	(35,864)
Adjustments for:		
Investment income recognised in the statement of financial activities	(20,869)	(6,983)
Movements in working capital:		
Decrease in debtors	3,849	26,410
(Decrease)/Increase in creditors	3,002	2,028
(Decrease)/Increase in deferred income	(13,716)	(78,176)
Cash (absorbed by) /generated from operations	**107,848**	**(92,585)**

FLINTSHIRE CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1090010

Accounts

Company Registration No. 03985923 (England and Wales)
Charity Registration No. 1090010

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

CANOLFANNAU CYNGHORI SIR Y FFLINT,
FLINTSHIRE CITIZENS ADVICE BUREAUX
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	L Clays	
	S Tyson	
	B M Grew	
	K Armstrong Braun	
	V M Perfect	(Resigned 7th December 2023)
	P Bevan	
	S Griffiths-Parry	(Resigned 7th December 2023)
	K Armstrong	
	M P Martin	
	S Woods	(Appointed 7th December 2023)
Secretary	S D Edwards	
Charity number	1090010	
Company number	03985923	
Registered office	Terrig House Mold Flintshire United Kingdom CH7 1EG	

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CANOLFANNAU CYNGHORI SIR Y FFLINT,
FLINTSHIRE CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charity's Memorandum & Articles of Association, 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

Objectives
The principal activities of the charity in the period under review were those of promoting any charitable purpose for the benefit of the whole community in Flintshire and beyond by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Objectives, Strategies and Activities for the Year
Flintshire Citizens Advice Bureaux (operating as Citizens Advice Flintshire and referred to as CAF hereafter) aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

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

CAF Objectives and Priorities for 2022 – 2026
We have adopted a business plan based on Citizens Advice's 'Framework for Advice'. This enables us to work collectively as a network whilst recognising the local issues and needs of the community in Flintshire. We have set out ambitious goals in five key areas:

Our advice goal: We will improve the experience people have when they come to us for help, therefore everyone leaves with the knowledge and confidence they need to find a way forward.

Our advocacy goal: We will be a stronger voice on the issues that matter most to the people who come to us for help.

Our technology goal: We will use technology to enable a great experience for the people who come to us for help, while freeing up resources that will allow us to meet more demand.

Our sustainability goal: We will secure our future as a service through a more collaborative, proactive and competitive approach to funding.

Our culture goal: We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion and challenges discrimination.

Principal activities

The principal activity of Citizens Advice Flintshire remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public.

Whilst maintaining the range of access channels that we developed during Covid, we continue to take our service out into the community often co-locating with partner agencies.

By securing additional funding we were able to hold new outreach sessions. We have worked in partnership with Flintshire Foodbank to offer advice services at Buckley, Flint and Mold Foodbanks.

In addition to generalist advice the following specialist advisory services were provided: Advicelink - in partnership with the North Wales Local Citizens Advice, Shelter Cymru and SNAP Cymru we deliver specialist advice in Welfare Benefits, Debt, Employment, Education and Discrimination. This service has enabled closer partnerships with a range of local organisations and enabled us to target clients in the most need. This includes a specialist Regional Employment and Discrimination advice service covering North Wales.

Our Extra Mile service which had provided outreaches in the iCAN Hubs in Flint and Holywell and the Heddfan Unit in Wrexham ended in January following an extended period. We used the evidence of outcomes for people with mental ill health to secure additional ongoing casework services.

Working in partnership with Supporting People (Flintshire County Council) to allocate advice referrals and ensure partnership working and avoid duplication of services via Flintshire Gateway.

We continue to provide the County's Welfare Rights Service supporting people with income generation and supporting people with reviews and appeals.

We worked in partnership with regional Local Citizens Advice to deliver the Welsh Government funded 'Claim What's Yours' helpline which is aimed at maximising benefit and grant income for people across Wales.

We have two Flintshire County Council funded debt posts whose focus is to prevent homelessness by advising clients with rent or mortgage arrears (who may also have additional support needs).
We have a number of funded services to provide energy advice which includes emergency provision.
We worked collectively across the North Wales Region to develop a Consortium of Citizens Advice bureaus to enable more regional work.

We contributed to national and local research and campaigns.

Public benefit

The organisation's trustees can confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission. Significant activities that we undertook during the year that demonstrate public benefit are set out below.

Volunteers

CAF is a voluntary service that has been part of the Flintshire community for 60 years.
We recruited 10 new volunteers this year but this is lower than we had anticipated. Along with other voluntary organisations, we are finding recruitment harder than ever due to changing lifestyles such as people working later in life, more people being reliant on family to provide childcare, etc.

Charitable activities
Advice and information continued to be our main activity.

The last 12 months have been busier than ever for our service due to the continuing Cost of Living Crisis and the increasing number of households experiencing poverty. We have tried to meet this challenge by expanding and diversifying our services, ensuring our processes are as efficient as possible, ensuring our IT equipment is up to date, and ensuring advisers have all the resources they need to help as many people as possible.

As expected, we have seen a big increase in people seeking help due to the financial crisis, needing help with food vouchers, fuel vouchers, Discretionary Assistance Fund emergency payments, and other charitable support.

Our digital advice services have continued to be popular due to the convenience of these contact channels, and we continuously review these to ensure we are using the most effective software tools to deliver digital advice. Clients can contact us via email, WhatsApp, Messenger, and SMS text messages.

We have also updated our bilingual website to ensure that British Sign Language users can contact us easily (https·//flintshirecab.org.uk/bsl-service)

We continued working more within local communities and expanded this work this year. We developed weekly advice sessions within three Foodbanks - Buckley, Flint and Mold. People who come to collect their food parcels can access advice while there, to try to tackle the underlying issues that lead to food poverty through income maximisation, dealing with debts or energy issues etc.

We continued to have outreaches in the Rivertown Church (Community Support Hub), Flint Library, KIM Hub Holywell, and the Heddfan Ward in Wrexham Maelor Hospital.

We worked to ensure that we maintain the benefits of the digital channels developed during Covid so that we can continue to help as many people as possible. This led to a significant increase in the number of people advised.

We answered 3,846 local Adviceline calls.

We continued to highlight that our clients are now living in deprivation and actively participated in gathering evidence and campaigning.

We reopened our Holywell office in Summer 2023. Unfortunately, this was short-lived and we had to close in December due to two of the three volunteers finding paid employment. We currently have a weekly presence in Holywell Library. This has been very popular and we will continue this until we have enough volunteers to staff the Holywell office drop-in again.

In partnership with Flintshire County Council, we held two Adviser Network Forums in May and November 2023 to share good practices, information and allow networking opportunities. Each event was attended by over 100 staff and volunteers from various organisations from across the County. We had speakers including The Bevan Foundation, Pet Pantry, Shelter Cymru, Regional Advice Network, Social Prescribing and Women's Aid. We provided information sharing events for partners via Action for Children.

Key achievements during the year 2023/2024

In 2023/2024 we helped 9,461 people, compared with 9,214 the year before.

50,928 issues were raised by clients compared with 40,399 in 2022/2023 which represents a 26% increase.

We keep track of new income gained for clients. One-off gains are usually benefits backdated for a period of time and on-going gains are calculated as weekly gain x 52. We class debts written off directly, or through legal remedies such as bankruptcy and debt relief orders, as gains.

During 2023/2024 our advisers gained £6,833,673 for clients, including £1,540,197 of written off debts.

We assisted clients in dealing with a total of £6,833,673 of problem debt, an average of around £9,767 per client. This total includes £1,540,197 of priority debts such as rent and Council Tax.

We assisted 1,395 clients with 3,160 Universal Credit problems.

Our combined energy projects enabled us to work locally with people affected by the increasing cost of energy, which was a significant issue this year.

Fundraising activities
Total income generated through fundraising events and donations is £3,453 which is a decrease of £1,159 on 2022/2023.

Investment performance
Our investment in fixed rate bonds with a guaranteed gross/AER interest rate generated an income of £6,983 (2023 £6,337).

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Factors affecting the achievement of objectives
During 2023 / 2024 we continued face-to-face services for our clients, without losing all of the great benefits brought to our service by developing our digital platforms.

We strengthened our partnership working with a range of local statutory and third sector agencies.

We have continued to offer remote advice services to clients which continues to be popular. We are working to ensure our face to face advice is targeted at those in most need.

This year we have faced significant increases in our business costs particularly in relation to staff and energy costs. We did not receive inflationary increases from the majority of our funders and are therefore seeing an increase in our budget deficit which is not sustainable and will need to be addressed.

Reserves policy
CAF is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The bureau will maintain a projection of income for at least two years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present such a serious challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £150,000 should be maintained to ensure that all contractual liabilities including redundancy payments are available should the charity no longer be financially viable.

Reserves position
Unrestricted funds stand at £718,692, the tangible fixed assets have a net book value of £5,658 and £150,000 has been set aside as designated funds leaving approximately £568,692 as the Charity's free reserves.

The aim is to retain reserves amounting to either four months' of standard operating costs, which would equate to £521,444, or six months, which would equate to £782,165.

Funds In deficit
No funds were in deficit at the balance sheet date.

Principal funding sources
We continue to work closely with Flintshire County Council who contribute to our core bureau service as well as partnership working to maximise advice and information services and reduce duplication.

The Welsh Government continues to commit to advice and information provision which enables us to provide advice locally, regionally and nationally at a time of great demand.

Northop and Pen y Ffordd Community Councils continued to support our work which is much appreciated. Their donations contributed towards volunteer expenses and training.

The Welsh Council for Voluntary Actions (WCVA) supported our volunteer recruitment and training.

Investment policy

As required in its Memorandum paragraph 4.17 in furtherance of its objects, the Trustees have the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. We ensure that we invest in accounts that have strong social and ethical approaches to investments. Our policy is that funds not required for current expenditure will be deposited in interest bearing bank / investment accounts that provide access within a reasonable notice period. This year we invested in fixed rate bonds with a guaranteed gross / AER interest rate calculated on a daily basis and added to the capital balance on the anniversary of the account being opened providing the investment has been in place for the fixed 12-month period. We deposited up to the maximum amount that would provide full compensation should there be a financial crisis. Currently the Government statutory deposit guarantee scheme will repay up to £85,000 in the event of the investment company becoming insolvent.

Risk factors

The trustees have assessed the major risks to which the charity is exposed.
During previous periods the practical issues arising from the Covid Pandemic including the need to work from home led to a significant shift to moving our information onto cloud based software so that the business could continue. This mitigation will remain permanently in the future.

Future plans

CAF aims to continually improve its service both in terms of access and seeks to extend its service to an even wider number of the community through whatever opportunities become available. Continuing to increase access to face to face advice is a key priority whilst maintaining the benefits of being able to help more people using digital channels. We will work to ensure our service is targeted at those most in need.

We will also use our evidence from clients' experiences to challenge unfair policies, practices and procedures.

Structure, governance and management Governing document

CAF is a registered charity and company limited by guarantee and governed by its Memorandum and Articles of Association. Membership is open to anyone over the age of 18 who is interested in furthering the work of the Charity and who is not a paid worker at the bureaux and anybody corporate or any unincorporated association which is interested in furthering the Charity's work and is admitted to membership in accordance with article 5 (any such body being called in these articles a "member organisation"). It is registered as a charity with the Charity Commission.

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:

L Clays	
S Tyson	
B M Grew	
K Armstrong Braun	
V M Perfect	(Resigned 7th December 2023)
P Bevan	
S Griffiths-Parry	(Resigned 7th December 2023)
K Armstrong	
M P Lewis	
S Woods	(Appointed 7th December 2023)
C Haydon	(Appointed 10th September 2024)
C Thomas	(Appointed 10th September 2024)

Recruitment and appointment of new trustees
As set out in the Articles of Association, trustees are elected and chosen for their particular skills, and are elected at the Annual General Meeting and shall hold office from the conclusion of that meeting. Trustees can be nominated by member organisations or co-opted by the Trustee Board.

Public notices are issued with invitations to nominate trustees prior to the AGM advising members of the retiring trustees and requesting nominations for the AGM.

The positions assigned to each of the trustees are as follows:

Laura Clays	Chair	Governance
Sara Tyson	Vice Chair	People
Bryan M Grew	Director	Information Management / Data
Paul Bevan	Director	Strategic Planning/ Welsh Language
Klaus Armstrong-Braun	Director	
Karen Armstrong	Director	Business Planning
Martin P Lewis	Director	Treasurer
Sue Woods	(Appointed 7th December 2023)	Safeguarding
Chris Haydon	(Appointed 10th September 2024)	Property Assets & H&S
Cerys Thomas	(Appointed 10th September 2024)	Strategic change & consortium Development

Organisational structure
CAF is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAF and for ensuring that the charity satisfies its legal and contractual obligations. A Chief Executive, currently Salli Edwards, is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within the terms of delegation approved by the trustees, for operational matters including finance.

Induction and training of new trustees
Newly appointed Trustees are provided with a comprehensive induction to CAF through the provision of training courses and mentoring by established trustees and the Chief Executive Officer.

Wider network
CAF Is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CAF in order to fulfil its charitable objectives and comply with the national membership requirements.

Risk management
Citizens Advice Flintshire has a Risk Management Strategy and Risk Register agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. The risk register is reviewed on an annual basis as part of the routine cycles of review and reporting to support and underpin the Business Plan review process. The register was reviewed and updated in June 2023 (and subsequently in June 2024 and September 2024) The Risk Register also now links with the Disaster Contingency Plan. Cyber risk is a key risk that has escalated.

Disclosure of Information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

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

S Edwards.

S D Edwards
Secretary
Dated: 19.12.2024

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 MARCH 2024

The Trustees, who are also the directors of Canolfannau Cynghori Sir Y Fflint, 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX

Opinion

We have audited the financial statements of Canolfannau Cynghori Sir Y Fflint, Flintshire Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, 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 (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 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, 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 Auditors' 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 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

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 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX

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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

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 charitable company 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.

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 a Report of the Independent Auditors 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.

Extent to which the audit was considered capable of detecting irregularities, including fraud is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Owing to the inherent limitations of an audit, there is an unavoidable risk that material misstatement in the financial statements may not be detected, even though the audit is properly planned in accordance with ISA (UK).

We obtained an understanding of the legal and regulatory frameworks applicable to the charity and the industry in which it operates through our general commercial and sector experience and discussions with management. We determined that the following laws and regulations were most significant: The Companies Act 2006, FRS 102 the 'Financial Reporting Standards applicable in the UK and Republic of Ireland' and relevant UK tax legislation. In addition, we concluded that there are certain laws and regulations that may have an effect on the determination of the amounts and disclosures within the financial statements such as Health and Safety laws and regulations.

We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:

- Discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations or fraud;
- Obtain an understanding of the internal controls that management have in place to prevent and detect fraud;
- Challenging assumptions and judgements made by management in its significant accounting estimates;
- Reviewing the financial statement disclosures and assessing the appropriateness of the accounting policies used;
- Identifying and testing journal entries, in particular manual or unusual entries:
- Obtaining third party confirmations of all the charity's banking arrangements;
- Performing analytical procedures to identify any unusual or unexpected relationships;
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting.

The assessment of the appropriateness of the collective competence and capabilities of the engagement team included consideration of the engagement team's knowledge of the industry in which the client operates in and understanding of, and practical experience with, audit engagements of a similar nature and complexity through appropriate training and participation.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment.

Our audit procedures are designed to detect material misstatement. We are not responsible for preventing non- compliance or fraud and cannot be expected to detect non-compliance with all laws and regulations.

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.

Salisbury and Company Business Solution Limited

Aled Roberts BA (Hons) FCA (Senior Statutory Auditor)
for and on behalf of Salisbury & Company Business Solutions Limited
Statutory Auditor Chartered Accountants
Irish Square
St Asaph
Denbighshire
United Kingdom
LL17 ORN

Date: 30.10.2024

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestrictd funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income and endowments from:							
Contracts and grant income	2	224,392	1,252,102	1,476,494	231,142	1,115,298	1,386,440
Fundraising	3	1,632	—	1,632	4,612	—	4,612
Investments	4	6,983	—	6,983	6,337	—	6,337
Other Income	5	44,086	(729)	43,357	52,705	—	52,705
Total Income		277,093	1,251,373	1,528,466	294,796	1,155,298	1,450,094
Expenditure on charitable activities	6	211,814	1,352,516	1,564,330	160,324	1,262,386	1,422,710
Net Incoming/(Outgoing) resources before transfers		65,279	(101,143)	(35,864)	134,472	(107,088)	27,384
Gross transfers between funds		(101,143)	101,143	—	(42,088)	42,088	—
Net income/(expenditure) for the year/Net movement in funds		(35,864)	—	(35,864)	92,384	(65,000)	27,384
Fund balances at 1 April 2023		754,556	—	754,556	662,172	65,000	727,172
Fund balances at 1 April 2024		**718,692**	—	**718,692**	**754,556**	—	**754,556**

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.
The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
BALANCE SHEET
AS AT 31 MARCH 2024

	Notes	2024		2023	
		£	£	£	£
Fixed Assets	10		5,658		
Current Assets					
Debtors	11	19,543		45,953	
Cash at bank and in hand		780,378		871,638	
		799,921		917,591	
Creditors: amounts falling due within one year	12	(86,887)		(163,035)	
Net current assets			**718,692**		**754,556**
Total assets less current liabilities			**718,692**		**754,556**
Income funds					
Restricted funds	14	—		—	
Unrestricted funds					
Designated funds	15	150,000		150,000	
General unrestricted funds		568,692		604,556	
			718,692		754,556
			718,692		**754,556**

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT,
FLINTSHIRE CITIZENS ADVICE BUREAUX

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 ~~(date)~~ 19th December 2024

LClays
Trustee

M P Lewis
Trustee

Company Registration No. 03985923

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF CASH FLOWS
AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities	21				
Cash (absorbed by)/generated from operations			(92,585)		(43,032)
Depreciation			5,042		
Fixed asset acquisition			(10,700)		
Investing activities					
Investment income received		6,983		6,337	
Net cash generated from investing activities			6,983		6,337
Net cash used in financing activities			—		—
Net increase/decrease in cash and cash equivalents			(91,260)		(36,695)
Cash and cash equivalents at the beginning of the year			871,638		908,333
Cash and cash equivalents at the end of the year			**780,378**		**871,638**

1. Accounting policies

Charity information

Canolfannau Cynghori Sir Y Fflint, is a private company limited by guarantee incorporated in England and Wales. The registered office is Terrig House, Mold, Flintshire, CH7 1EG, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's Memorandum and Articles of Association, 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.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

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.

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1. Accounting policies (Continued)

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:

Office equipment	**25% on cost**
Fixtures and fittings	**25% on cost**
Computers	**50% on cost**

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 Cash and cash equivalents - Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.8 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX

2. Contracts and grant income

Year ending 31 March 2024	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024	2024	2024	2023	2023	2023
	(Generalist Advice UR) Grants for Core Activity					
Grants for core activities	**224,392**	**1,252,102**	**1,476,494**	**231,142**	**1,155,298**	**1,386,440**
Grants receivable for core activities						
Flintshire County Council & Core & Contracts	224,142	249,169	473,311	204,142	243,319	447,461
Welsh Government	-	612,971	612,971	-	642,732	642,732
National Lottery	-	185,992	185,992	-	164,202	164,202
Citizens Advice	250	28,359	28,609	-	53,968	53,968
Energy Funding	-	72,466	72,466	-	37,228	37,228
Other	-	103,145	103,145	27,000	13,849	40,849
	224,392	**1,252,102**	**1,476,494**	**231,142**	**1,155,298**	**1,386,440**

3. Fundraising

	Unrestricted funds	Restricted funds
	2024	2023
	£	£
Donations	1,632	4,612

4. Investments

	Unrestricted funds	Restricted funds
	2024	2023
	£	£
Bank deposit interest	6,983	6,337

5. Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024	2024	2024	2023	2023	2023
	£	£	£			
Other income	43,686	(729)	42,957	44,805	—	44,805
Town & community councils	400	—	400	7,900	—	7,900
	44,086	**(729)**	**43,357**	**52,705**	**—**	**52,705**

6. Charitable activities

	Charitable expenditure 2024	Charitable expenditure 2023
	£	£
Rent	100	—
Staff costs	1,431,904	1,321,890
Staff and volunteer expenses	26,827	26,003
Rates and water charges	4,219	5,076
Power, light and heat	19,050	12,983
Maintenance and repairs	6,714	6,268
Telephone charges	9,560	10,582
Postage	2,843	2,122
Printing	1,627	1,933
Photocopying	7,956	6,110
Stationary	—	299
IT Support	19,040	5,168
Subscriptions	11,469	9,737
Publicity and promotions	1,066	477
Professional fees	9,019	5,058
Insurance	4,915	4,846
Bank charges	579	259
Depreciation	5,042	-
Partnership payments and other charitable expenditure	—	1,499
	1,561,930	1,420,310
Share of governance costs (see note 7)	2,400	2,400
	1,564,330	**1,422,710**
Analysis by fund		
Unrestricted funds	211,814	160,324
Restricted funds	1,352,516	1,262,386
	1,564,330	**1,422,710**

7. Governance Costs

	Governance Costs	2024	Governance Costs	2023
	£	£	£	£
Audit Fees	2,400	2,400	2,400	2,400
	2,400	**2,400**	**2,400**	**2,400**
Analysed between Charitable activities	**2,400**	**2,400**	**2,400**	**2,400**

Governance costs includes payments to the auditors of £2.400 (2023- £2,400) for audit fees.

8. Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year. K.Armstrong paid a contribution of £5 to the Charity towards a staff Christmas meal. £60.50 was paid to Sara Tyson being a 100 Club Lottery prize, to which she subscribes.

Trustees' expenses for the year amounted to nil during this financial year. (2023: £13)

9. Employees

The average monthly number of full-time employees during the year was 29 and the average monthly number of part-time employees during the year was 26 with all employee time involved in providing support to the charity.

	2024 number	2023 number
Full time and part time staff	55	53

Employment Costs	2024	2023
	£	£
Wages and salaries	1,431,904	1,321,890

There were no employees whose annual remuneration was more than £60,000

10. Tangible fixed assets

	Office equipment	Fixtures and fittings	Computers	Total
	£	£	£	£
Cost				
At 1 April 2023	38,664	39,664	59,814	138,142
Additions	1,232	-	9,468	10,700
At 31 March 2024	39,896	39,664	69,282	148,842
Depreciation and impairment				
At 1 April 2023	(38,664)	(39,664)	(59,814)	(138,142)
Charge for the year	(308)	-	(4,734)	(5,042)
At 31 March 2024	(38,972)	(39,664)	(64,548)	(143,184)
Net Book Value				
At 31 March 2024	**924**	—	**4,734**	**5,658**
At 31 March 2023	—	—	—	—

11. Debtors

Amounts falling due within one year:	**2024**	**2023**
	£	£
Trade debtors	17,975	7,561
Prepayments and accrued income	1,568	38,392
	19,543	**45,953**

12. Creditors: amounts falling due within one year

	Notes	2024	2023
		£	£
Other taxation and social security		33,687	6,699
Deferred income	13	36,500	114,676
Trade creditors		14,353	33,172
Accruals and deferred income		2,347	8,488
		86,887	**163,035**

13. Deferred income

	2024	2023
	£	£
Arising from grants received in the past	**36,500**	**114,676**

Deferred income is included in the financial statements as follows:

13. Deferred income

	2024 £	2023 £
Deferred income is included within:		
Current liabilities	**36,500**	**114,676**
Movements in the year		
Deferred income at 1 April 2023	114,676	145,199
Released from previous periods	(78,176)	(30,523)
Resources deferred in the year	—	—
Deferred income at 2024	**36,500**	**114,676**

Grants received in advance for the period in which the funder requires the expenditure to be applied are included in deferred income, For the year ended 31 March 2024 such grants received amounted to £36,500 (2023: £114,676)

14. Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust-specific purposes:

	Balance at 1 April 2022	Incoming Resources	Resources Expended	Transfers	Balance 31 March 2023	Incoming Resources	Resources Expended	Transfers	Balance 31 March 2024
	£	£	£	£	£	£	£	£	£
Welsh Government	65,000	642,732	(707,732)	—	—	612,972	(612,972)	—	—
Flintshire County Council	—	243,319	(243,319)	—	—	249,169	(291,923)	42,754	—
Citizens Advice	—	53,968	(55,305)	1,337	—	28,359	(40,005)	11,646	—
National Lottery	—	164,202	(193,008)	28,806	—	185,992	(211,013)	25,021	—
Energy Funding	—	37,228	(48,986)	11,758	—	71,737	(82,850)	11,113	—
Welsh council for voluntary action	—	13,849	(14,036)	187	—	54,274	(64,883)	10,609	—
Access to Justice Foundation	—	—	—	—	—	48,870	(48,870)	—	—
	65,000	**1,155,298**	**(1,262,386)**	**42,088**	**—**	**1,251,373**	**(1,352,516)**	**101,143**	**—**

15 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 1 April 2022	Transfers	Balance at 1 April 2023	Transfers	Balance at 31 March 2024
	£	£	£	£	£
Designated fund	150,000	—	150,000	—	150,000
	150,000	—	**150,000**	—	**150,000**

16 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£	£	£	£
Fund balances at 31 March 2024 are represented by:						
Current assets/(liabilities)	718,692	—	718,692	754,556	-	754,556
	718,692	—	**718,692**	**754,556**	-	**754,556**

17 Financial commitments, guarantees and contingent liabilities

As at 31 March 2024 charitable company had no contingent liabilities.

18 Capital commitments

As at 31 March 2024 the charitable company had no capital commitments.

19 Related party transactions

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

20 Going concern

The charitable company has informed management and they are constantly reviewing the guidelines given by the UK Government and adapting their business accordingly so as to best service their clients whilst keeping their staff safe. Regular board meetings ensure communication between informed management and allow for changes to be implemented in a controlled manner.

There is no evidence of a reduction to funding in the next 12 months, supported by the budgets prepared by management so it is felt that the going concern assumption remains appropriate.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

21 Cash generated from operations

	2024 £	2023 £
(Deficit)/Surplus for the year	(35,864)	27,384
Adjustments for:		
Investment income recognised in statement of financial activities	(6,983)	(6,337)
Movements in working capital:		
Decrease in debtors	26,410	22,308
(Decrease)/Increase in creditors	2,028	(55,864)
(Decrease)/Increase in deferred income	(78,176)	(30,523)
Cash (absorbed by) / generated from operations	**(92,585)**	**(43,032)**

FLINTSHIRE CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1090010

Accounts

Citizens Advice Flintshire

Annual Report 2022/2023



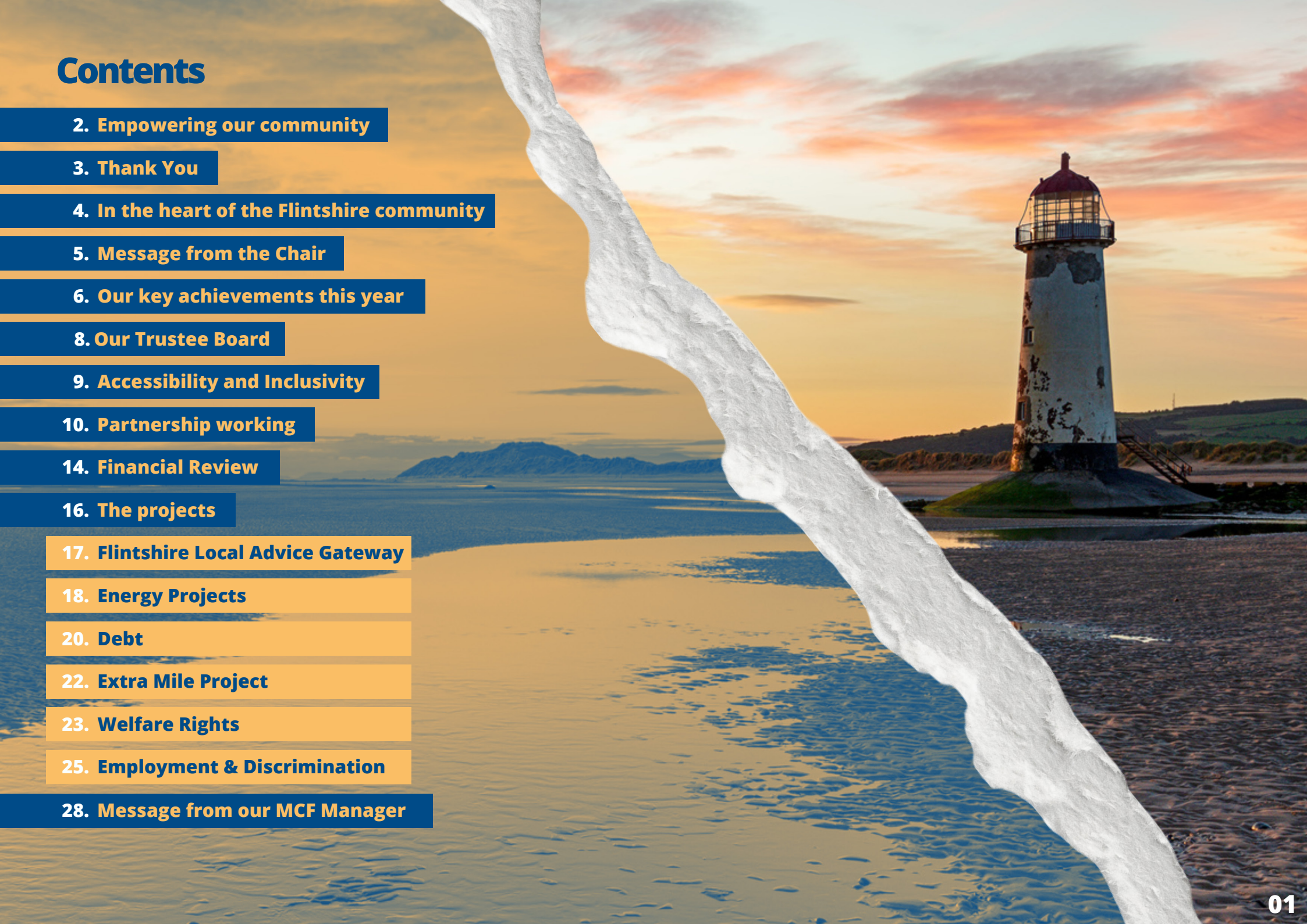
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Sir y Fflint
Flintshire

Registered Charity No.1090010 | Registered Company No. 03985923

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Empowering our community, shaping our future

To achieve our aims at Citizens Advice Flintshire we have established a strategic roadmap for the years 2021 through to 2026. This plan encapsulates our commitment to collective action and acknowledges the unique challenges faced by our Flintshire community. Our vision and ambitious goals in five key areas:

Our advice goal: We will improve the experience people have when they come to us for help, therefore everyone leaves with the knowledge and confidence they need to find a way forward.

Our advocacy goal: We will be a stronger voice on the issues that matter most to the people who come to us for help.

Our technology goal: We will use technology to enable a great experience for the people who come to us for help while freeing up resources that will allow us to meet more demand.

Our sustainability goal: We will secure our future as a service through a more collaborative, proactive and competitive approach to funding.

Our culture goal: We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion and challenges discrimination.



Thank You

Dear Supporters,

We cannot express enough how grateful we are for your support for our organisation. You have enabled us to provide vital services to those in our community who need it the most during these challenging times.

Thanks to our donors, volunteers and advocates, you have helped us provide free and impartial advice to those facing financial hardship, housing issues, employment problems, and other difficulties. Your support has also enabled us to adapt to new challenges brought about by the pandemic, such as remote working and digital service delivery, ensuring that our services remain accessible to all.

Your commitment to our cause is truly inspiring, and we are honoured to have you as our partners. You have helped us make a real difference in the lives of those we serve, and we cannot thank you enough.

We pledge to continue our work to support and empower our community with your continued support. Together, we can help build a better future for all.

Once again, thank you for your incredible support.

Yours sincerely,

Citizens Advice Flintshire





In the heart of the Flintshire community

We're a local charity that's been supporting the people of Flintshire for many years. Our main goal is to provide free and impartial advice to everyone who needs it. Whether you are struggling with Welfare Benefits, Debt, Employment, Discrimination, Energy, or Consumer issues, we're here to help. Our team of advisers offer a range of services, from basic information and signposting to specialist casework and representation. We have offices in Mold, Holywell, and Connah's Quay, as well as outreach services throughout the County.

We understand that people need help in different ways, which is why we offer support via telephone, email, and other digital channels. Our advisers are extensively trained to provide accurate and high-quality advice. We also offered face-to-face advice at various venues through our outreach services and held open-door sessions every week at our Mold and Deeside offices.

In addition to our usual services, we offered our clients a video call service. If our clients had an internet-enabled device with a camera, like a smartphone, tablet, or laptop, they could access this service through our website.

At Citizens Advice Flintshire (CAF), we're passionate about providing the best service possible, and we're committed to maintaining our high standards. That's why we undergo rigorous case checking and independent file reviews, and we're regulated by the Financial Conduct Authority (FCA). Citizens Advice also carries out an annual audit of our quality of advice and business integrity.

Message from the Chair

I am proud to reflect on the past year and share our progress with you. This year has been one of great change and challenge, but our team has risen to the occasion with resilience, dedication, and unwavering commitment to our community.

Throughout this year, we have remained focused on our mission to provide free, confidential, and impartial advice to the residents of Flintshire. Despite the difficult circumstances, we have adapted our services to meet the changing needs of our community. We have continued to offer high-quality advice and support, whilst expanding our outreach services and introducing new digital channels to reach even more people in need.

None of this would have been possible without the hard work and dedication of everyone in our organisation. I would like to express my deepest gratitude to our advisers, volunteers, administrative staff, and trustees, who have all played a vital role in supporting our community during these challenging times. Your tireless efforts have made a real difference in the lives of those we serve.

As we move forward, I am confident that we will continue to build on our successes and overcome the challenges that lie ahead. Our commitment to our community remains as strong as ever, and we will continue to work tirelessly to ensure that everyone in Flintshire has access to the advice and support they need.

Once again, thank you all for your hard work, dedication, and commitment to our cause. Your contributions are truly valued, and I am honoured to lead such a passionate and committed team.

Example text



Our key achievements this year

As we continued to recover from changes in the way we work following the pandemic this year, we focused on taking advice and information out into our local communities, working with both established and new partners. Supported by funding opportunities, we expanded our presence in local communities by initiating weekly advice sessions at three food banks in Buckley, Flint, and Mold. These sessions allow individuals collecting food parcels to access crucial advice, addressing the root causes of food poverty, including income maximisation, debt management, energy-related issues, and more.

Our outreach efforts continued in places such as the Rivertown Church (Community Support Hub), Flint Library, KIM Hub Holywell, and the Heddfan Ward in Wrexham Maelor Hospital. Additionally, we engaged with the community through information stalls at various events and school parent evenings, including Ysgol Bryn Deva, Golftyn Primary, and Leeswood Primary. Furthermore, we continued to advocate for our clients, gathering evidence and participating in campaigns to highlight their often dire situations. We met with local MP Mark Tami to express our concerns regarding the impact of the rising cost of living.

In February, our organisation transitioned to a new telephony platform with minimal downtime, improving efficiency for both advisers and clients. We are continually refining the management and reporting tools associated with this system.

Lastly, we actively contributed to national and local research and campaigns and organised information-sharing events for our partners through Action for Children.



Message from the CEO

Citizens Advice Flintshire (CAF) experienced an unprecedented demand for our services this year as people struggled with the cost of living crisis. Higher costs continue to place pressure on household budgets and in some areas of advice, we continue to break unwelcome records. One extremely concerning record is that across Wales on average in 2022, debt clients actually had a deficit income, by which we mean they spend more on essential spending than they have coming in. This is significantly worse for people living with a disability / long-term health condition. In response, CAF focused on resuming face-to-face services and developing additional services in an attempt to help those in most need in our communities. Therefore, whilst our staff and volunteers worked tirelessly, we knew there were still a lot of people finding it difficult to reach us, so we focused our attention on taking our advice services out to partner agencies in the community. Fortunately, there were a number of funders, including donations made to national newspapers, administered by the Wales Council for Voluntary Services, donations made to Citizens Advice national appeals and the Cost-of-living Response Fund Cymru, National Lottery in Wales, who wanted to support us by helping those in most need. As a result of which, this enabled us to work in collaboration with the Flintshire Foodbank to establish an outreach service at three of their busiest locations – Buckley, Mold and Flint – whilst maintaining our existing outreaches in a range of partner agency spaces to ensure we can help the people that need advice and support the most. One positive initiative we were able to establish in Flintshire is a dedicated advice service for 18-year-old care leavers participating in the Welsh Government's 'Universal Basic Income' pilot. Care leavers often face significant barriers to achieving a successful transition into adulthood and the aim of this pilot was to guarantee a monthly income for those young people leaving care, to enable them the space to develop into independent adults, whilst securing their basic financial needs. We worked closely with Flintshire County Council to help these care leavers decide if this pilot was the right path for them and to help them navigate this transition into adulthood by providing ongoing advice and budgeting support.

People continue to be the core of our service. The trustees work to set the strategy and direction of the service, the support staff ensure the smooth running of the service, including promoting our services and the managers who work to ensure we develop the standards, the people and the services that deliver the advice. Without these people and this commitment, there would be no service.

Finally, a big "thank you" to all staff and volunteers who have advised and supported clients through calls, emails, and visits, often during dire circumstances, in order to help them. Planning ahead, we acknowledge that we will need to share more client's stories and undertake more campaigning at a time of unprecedented poverty and deprivation to highlight the increasingly concerning impacts of policy decisions.

Our Trustee Board

There are some amazing people behind Citizens Advice Flintshire and an extremely important group are our trustees! They set the big picture for our organisation and make sure we're heading in the right direction. As trustees under charity and company law, they take their responsibilities seriously, ensuring they oversee all aspects of the charity. The trustee board meets six times a year, and they also have two subgroups: the Personnel Sub Group (PSG) and the Monitoring and Review Group (MARG).

They get together at various events too, which helps them work together as a team and develop our organisation's strategic direction. Our Chief Executive and management team takes care of the day-to-day operations, but the trustees are the ones with the big picture in mind. They're committed to high standards of corporate governance, and they follow the principles and practices set out in the Charity Governance Code. These folks have some serious skills and experience to.

Let me introduce you to the team - We're lucky to have such a fantastic group of people guiding our organisation, and we're grateful for all the hard work and dedication they bring to the table.

Laura Clays - Chair and Governance Lead
Sara Tyson - Vice Chair and People Lead
Martin P Lewis - Treasurer
Paul Bevan - Strategic Change
Bryan Grew - Information Assurance Lead
Sally Griffith-Parry - Project Management
Klaus Armstrong Braun - Partnership Working
Karen Armstrong - Communications Lead
Michelle Perfect - Business Planning Lead





Accessibility and Inclusivity

At Citizens Advice Flintshire, we are committed to providing our services to everyone, regardless of their background, identity, or ability. This past year, we have taken several steps to improve accessibility and inclusivity throughout our organisation.

Website and social media accessibility - We recognise that our website and social media channels are often the first point of contact for many people seeking our services. To ensure that we're accessible to as many people as possible, we undertook a review and as a result of this; we have made several small improvements, including adding alt-text descriptions for images and videos, using inclusive language and using adequate font size to name just a few of the changes we've made.

BSL project - In addition to our website accessibility review, we launched a new British Sign Language (BSL) project this year. This project is aimed at improving access to our services for members of the Deaf community who use BSL as their first language. We have engaged with BSL interpreters to provide interpretation services for clients who use BSL. We have also produced a BSL video to help raise awareness of our services among the Deaf community.

Inclusivity training - Finally, we recognise that inclusivity is a core value of our organisation. This year, all of our staff received training from the Royal National Institute of Blind People (RNIB) on how to improve inclusivity within our organisation. This training has helped us to develop a greater understanding of the challenges faced by people with disabilities and how we can work to create a more inclusive environment for everyone. We are committed to continuing to improve accessibility and inclusivity throughout our organisation, and to ensuring that everyone who seeks our services feels welcome and supported.

Partnership

At CAF, we know that working together provides the best opportunities to help more people and in a way that is appropriate for them. We work with statutory and non- statutory agencies to help people resolve their problems. We try to create opportunities to share information on social welfare issues and changes and do this through awareness raising, providing information and training to other organisations and directly to clients via our E news that clients can sign up for.

A good example this year was our Cost of Living Crisis event, held in partnership with Flintshire County Council in November 2022. This workshop brought together over100 participants, including frontline workers, Council Staff, Council Members, a broad range of third sector and faith groups, all of whom have an interest and passion for the wellbeing of the local community. This event served as a catalyst for us to revive the Advisers Network Forums that aim to bring together local service providers in Flintshire for networking and updates on advice and support services. The primary objectives of these forums are to foster networking, provide updates on advice and support services,



So far we have had lots of success covering topics such as • Challenges of the cost of living crisis • What Government support is available • Food provision in Flintshire, including Community Fridges • Warm Hubs • What help is available for people with pets • Changes to the Renting Homes (Wales) Act 2016 • Flintshire County Council's 'Housing & Prevention' Service.

We are grateful for the positive feedback we received from event attendees, which reflects the value and impact of these forums: "Very useful to learn about all the other services available to clients and who to approach for help." "It was great to be able to network with other organisations, share what support we provide in our communities and learn more about other services is really valuable and gives great insight to where we can refer or signpost vulnerable people to the right services to meet their needs while also working with us to improve their mental health." The success of these events would not have been possible without the active participation and collaboration of our community partners, and we look forward to continuing this journey together in support of our local community & well-being meet their needs while also working with us to improve their mental health."

Number of people we supported:

9,214

47% increase on the previous year

Total number of problems we dealt with:

40,399

That's an average of 4 problems per client



We Answered a total of

3,974

local phone calls



We issued a total of

910

Foodbank Vouchers



2 local offices reopened and 3 new outreach locations were established for face-to-face services

11 new volunteers recruited & trained



88% of people would recommend our service



Over £3.5 million income generated for our clients

£4.3 million debts dealt with and £1.2 million debt written off





Challenging a tough decision

In August 2021, Mark sought our help in challenging a Personal Independence Payment (PIP) decision. Mark had applied for PIP due to his severe heart failure diagnosis in March 2021, but his application was turned down after his assessment did not score any points.

Despite being employed, Mark had to reduce his working hours because of his health problems. His heart condition had significantly impacted his ability to carry out day-to-day activities, and his partner had to assist him more and more. Mark's health problems had also severely affected his mental health, resulting in a diagnosis of depression and a need for medication. His depression made it difficult for him to feel motivated and confident. The appeal process took a long time, and there were several adjournments. Finally, in February 2023, Mark's appeal was heard, and he was awarded both the Daily Living and Mobility components of PIP. Because of the prolonged waiting time, Mark also received arrears of approximately £13,000, which he said came at an opportune moment as he needed costly repairs for his car, which he used to travel to work.

Mark expressed his gratitude for the assistance he received from Citizens Advice Flintshire, and his case is an excellent example of how we help people in need by providing them with the support and guidance they require. If you need help with a claim, please get in touch: **www.flintshirecab.org.uk**



Financial Review

This year, the total income for the charity was £1,406,390, which comes from a combination of contracts, grants and donations. It has enabled us to deliver multiple services and projects with the help of our staff and volunteers who provide great value to the organisation.

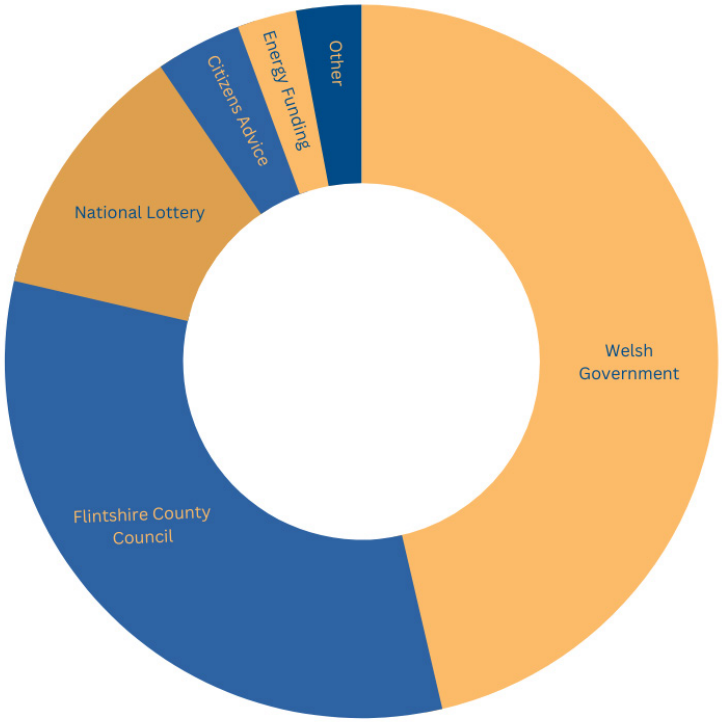
We appreciate the substantial support we receive from a diverse group of funders. This plays a crucial role in enabling us to meet the growing demand for our services. Their generous backing has been instrumental in our ability to respond to this increased need.

Flintshire County Council's funding is the foundation of our service. This income contributes significantly towards the core service. To keep track of our impact on the community, and to compare this to the level of funding we receive, we record the amount of income gained for clients.

We also include debts dealt with, if that's written off directly, or through legal remedies such as bankruptcy and debt relief orders. This means that for every £1 of Funding, we generated a further £5.79 in community gain for the people of Flintshire.

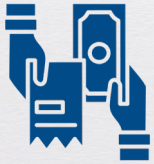
Securing new funding from the Welsh Council for Voluntary Action (WCVA) was a significant achievement for us this year. This funding will support our efforts to recruit and train 40 new volunteers over the next two years, addressing the drop in volunteer numbers experienced during the COVID-19 pandemic.

Our income is split between restricted funding and unrestricted funding. Unrestricted funds are available for use at the discretion of the trustees in the furtherance of their charitable objectives. Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the publicly available financial accounts.



Welsh Government - **£642,732**
Flintshire County Council & Core & Contracts - **£447,461**
National Lottery - **£164,202**
Citizens Advice - **£53,968**
Energy Funding **- £37,228**
Other - **£40,849**

Costs breakdown

Staff	Training Expenses	Rates and water charges	Power, light and heat	Maintenance and repairs	Telephone charges
					
£1,321,890	£26,429	£5,076	£12,983	£5,688	£10,582

Postage	Printing	Photocopying	Stationary	IT support	Subscriptions
					
£2,122	£1,933	£6,043	£580	£5,168	£9,737

Publicity and promotions	Professional fees	Insurance	Bank charges	other charitable expenditure	Total Expenditure
					£1,422,444
£477	£8,231	£4,846	£259	£400	

The projects

We're excited to share with you all the progress we've made over the past year in supporting people throughout Flintshire.

Our charity is dedicated to providing free, confidential, and impartial advice to anyone who needs it. We have a number of funded projects that allow us to help people in a variety of ways, from our Flintshire Local Advice Gateway Referral Project to our Energy Projects, Debt, Our North Wales Specialist Employment & Discrimination team, and our Extra Mile Project for those suffering with ill mental health.

Through our Flintshire Local Advice Gateway Referral Project, we're able to connect people with the advice and support they need, whether that's specialised housing advice, financial assistance, or guidance on mental health support. Our Energy Projects help people to reduce their energy bills, whilst our debt team offers expert advice and support for those facing difficult financial situations. Our North Wales Employment and Discrimination Project focuses on supporting those who experience problems at work or those who are treated differently, due to protected characteristics. We're also particularly proud of our Extra Mile Project, which supports people with ill mental health. We know that mental health is a crucial aspect of overall well-being, and we're committed to helping people in Flintshire access the support they need to manage their mental health effectively.

Overall, we're thrilled with the progress we've made over the past year, and we're looking forward to continuing our work in the community. Thank you for your support and for taking the time to read our annual report. Here's a quick update on our projects directly from our project managers.



FLAG
Flintshire Local Advice Gateway

FLAG (Flintshire Advice Gateway) project, is a crucial initiative, acting as a bridge between individuals seeking advice and ourselves.

Throughout the year 2022-2023,
we have made significant progress addressing
the advice needs of our community.



The FLAG project has been successfully operating since 2014, thanks to the generous funding provided by the Housing Support Grant project at Flintshire County Council. Its primary aim is to ensure early intervention, preventing issues from escalating for clients seeking advice. By receiving referrals from a wide range of organisations, both statutory and non-statutory, we strive to provide seamless access to essential advice services. When we receive a referral, our dedicated gateway assessors jump into action and conduct an initial telephone assessment with the client. This assessment helps us understand the client's specific advice needs. Additionally, we maintain direct communication with referrers to ensure a smooth pathway for advice, especially when clients need extra support to seek advice independently. Whether we provide assisted information during the initial call or schedule a future appointment for comprehensive advice, our goal is to make the process as easy as possible for each client.

One of our key goals with the FLAG project is to avoid duplication of advice services. If another organisation is better suited to support a client's specific needs, we happily refer them or provide signposting. For example, if a client has complex consumer issues, we direct them to the national Citizens Advice Consumer Helpline. However, it's worth noting that over 71% of the referrals we receive ultimately find assistance through Citizens Advice Flintshire, showing just how effective our project is in meeting the community's advice needs.



During the reporting year, the FLAG project handled a total of 735 referrals, highlighting the ongoing demand for advice services. Out of these referrals, over 76% came from statutory services such as Flintshire County Council and NHS-funded projects, while approximately 24% were received from third-sector referrers like KIM Inspire, ASNEW, and NEWCIS. These numbers represent real individuals facing a range of advice issues. We addressed a staggering 1,577 issues, emphasising the complexity and interconnectedness of the challenges our clients face. The areas with the highest demand were benefits and debt, underlining the pressing need for assistance in these crucial domains.

In addition to facilitating referrals, the FLAG project takes pride in compiling and circulating the 'Advice Provider Handbook.' This invaluable resource equips organisations in Flintshire with comprehensive information about available advice projects. By fostering collaboration and sharing knowledge among advice providers, we contribute to a more cohesive and efficient support network for our community.

As we reflect on the year behind us, we consider the significance of addressing the advice needs of individuals in Flintshire. Through early intervention, seamless referrals, and the prevention of duplication, we have successfully supported numerous clients in navigating their challenges. The sustained demand for advice services highlights the importance of this project. By collaborating with other organisations and creating the 'Advice Provider Handbook,' we aim to create a stronger, more interconnected community that thrives on shared knowledge and support. We extend our deepest gratitude to our dedicated gateway assessors for their exceptional commitment and hard work throughout the year.

Energy Projects

The year has been an incredibly challenging period for Flintshire households, grappling with soaring energy bills, escalating housing costs, and the burden of higher food expenses. It's been a very tough time for Flintshire households and a major factor has been Energy bills that are at an all-time high. To give you a rough idea, we have seen variable tariffs in the UK increase by around 80% meaning the average household bills go from around £1,971 to £3,549 per year. Many of us have our budgets squeezed, but for lower-income households, this has sometimes meant having to make the difficult decision to either 'Heat or Eat'. As an organisation, we have seen increases in utility issues, with many people forced to choose between going into unmanageable debt or spending the winter cold and hungry. In the face of the cost of living crisis, Citizens Advice Flintshire has established several Energy projects this year to help deal with the increased demand. Through these different projects, we have been able to help customers in crises and help them resolve their energy issues. Our Energy team provides advice on fuel options, tariffs, fuel debts, supplier complaints and government grants & schemes. We also provide practical advice on heating your home efficiently to reduce energy costs.

"Our dedicated advisers have made a significant impact by assisting numerous clients with their energy-related issues, resulting in tangible financial gains for those in need. We extend our heartfelt gratitude to the generous funders of our energy projects, including the Gwynt y Môr Fund, The Energy Redress Scheme, and The Moondance Foundation, via Citizens Advice. Their unwavering support has been instrumental in enabling us to provide vital assistance to individuals facing energy challenges. Without their invaluable contributions, our mission to help people with their energy issues would not have been possible."



Replacing an inneficient boiler



Mr. and Mrs. Johnson, a lovely couple who sought our assistance when they found themselves in a challenging situation. Facing financial constraints on their low income, they needed to replace their old, inefficient boiler but couldn't afford to do so. Moreover, they were burdened by high energy bills, as their supplier had recently increased their direct debit to an unmanageable amount. Mr and Mrs Johnson, both homeowners with underlying health conditions, spent the majority of their time indoors.

We recognised their need for immediate support and referred them to the Welsh Government Nest scheme. Through this program, they were able to have their boiler replaced with a more efficient model. As an added benefit, solar panels were installed to help reduce their future energy bills.

In addition to facilitating the boiler replacement, we provided comprehensive advice to Mr and Mrs Johnson on various strategies to reduce their ongoing bills. We guided them through the process of applying for a Social Broadband tariff, advised them on the benefits of installing a Water Meter, and assisted them in requesting a reduction in their direct debit to reflect their actual annual energy usage. Moreover, we discussed the advantages of registering with the Priority Service Register scheme, and together we completed the application.

As a result of our collective efforts, Mr. and Mrs. Johnson now feel equipped to manage their future energy bills more effectively. They expressed their sincere gratitude for our assistance, recognising the significant positive impact it has had on their lives.

Debt

Our specialist debt projects have a crucial role in supporting Flintshire clients' in financial hardship. The purpose and goals of the projects that we have here at Flintshire are centred around early intervention, and to offer a seamless and timely service to our clients. We take a holistic approach when supporting clients, and that includes embedding benefit uptake and providing budgeting support into our advice, as we understand that debt is often intertwined with other issues. More so than ever over the last 12 months, we've seen client's simply struggling to make ends meet, and whose income is not able to meet their essential living costs. The ongoing rising cost of living crisis was a major challenge for lots of people this year.

In 2022, on average, debt clients living with a disability / long-term health condition were more prone to experiencing a deficit monthly budget compared to debt clients who are not disabled / living with a long-term health condition. By 2023, both groups have deficit budgets, however, on average our disabled debt clients now have larger deficits. This data underscores the importance of early-intervention and holistic advice. We have three debt projects at Citizens Advice Flintshire.

Through our Flintshire County Council debt project, we have a direct referral mechanism so that we are able to accept referrals from support and housing services. This project enables front line workers to refer clients at the earliest stage of their debt, ensuring that our advice can make the most significant impact when it matters most.

We are also funded by Flintshire County Council under a Housing Support Grant scheme, which focuses on assisting clients with housing arrears and those at risk of homelessness. We also have funding through the Welsh Government for our Single Advice Fund Specialist debt project, which aims to support various vulnerable groups ranging from young people to veterans and individuals experiencing domestic abuse.



These projects have been instrumental over the last 12 months in helping us to develop closer working relationships with other support agencies to better assist our clients. These specialist projects allow us to make a significant impact on the lives of those who need it the most.

Our debt team through dedicated and skilled workers supported 707 debt clients and were successful in writing-off debt amounting to £1,127,919. Additionally, our team helped generated additional income for residents of Flintshire through various applications such as benefit checks, social tariffs and grant applications.

Noah’s story

Noah worked as a full-time carer at a local care home but felt that he was treated unfairly compared to a colleague during his employment. Additionally, he potentially could be classified as disabled under the Equality Act 2010 and after some health issues; Noah became sick and took sick leave. Unfortunately, his employer sent him a letter the next day that undermined his intelligence and suggested that he find a different job ‘more suited to his health’. This letter breached Noah’s trust in his employer and left him feeling frustrated and helpless. To make matters worse, his employer did not follow the ACAS codes of practice, which meant that Noah’s dismissal was procedurally unfair.

Noah knew he needed help, so he turned to us for support in negotiating a settlement agreement with his employer. Due to his mental health and lack of literacy skills, Noah did not feel confident enough to challenge his employer in court. Moreover, he was struggling financially and overdrawn in his bank due to no longer having employment. Thankfully, we were able to help. We worked with Noah to negotiate a settlement agreement of £7,500, which was drawn up in a COT3 legal agreement through ACAS.

This settlement has helped Noah cover his expenses while he looks for new employment opportunities. Noah was grateful for the support he received from us.Without our help, he would not have been able to negotiate a settlement agreement on his own. His experience highlights the importance of seeking help from organisations like ours when dealing with unfair dismissal.

Noah’s story is a reminder that we all need support from time to time. We were able to provide him with the necessary resources and expertise to help him navigate a difficult situation. Our support allowed Noah to secure a settlement agreement that will help him move on from his previous job and find new opportunities in the future.



Extra Mile Project

The Extra Mile project is dedicated to providing targeted advice services to individuals with poor mental health and well-being. Throughout the 2022/23 financial year, our primary focus remained on making advice more accessible for our target group, with the ultimate goal of improving their overall quality of life.

During the 2022/23 financial year, the Extra Mile project made a significant impact by assisting 1,753 individuals facing a total of 5,176 unique advice issues. The tangible benefits of our support were reflected in the impressive income gains of our clients, amounting to £545,097, and the remarkable write-off of £47,816 in debts. Recognising the need for modern and convenient communication methods, the Extra Mile project established digital access channels, including WhatsApp, Messenger, and SMS, towards the end of 2021/22. The utilisation of these channels continued to grow steadily throughout 2022/23, resulting in 1,343 individuals being assisted through these platforms. Among them, WhatsApp emerged as the most popular channel, with 582 people seeking and accessing advice.



To further improve accessibility, the Extra Mile project delivered outreach services at key locations where individuals seek support. The strategic outreaches were situated at the KIM hub in Holywell (iCAN hub), Flint Library and Wellbeing Centre, and the Heddfan psychiatric unit at Wrexham Maelor Hospital. Face-to-face advice services were provided to 161 people during the 2022/23 period at these outreach locations. In line with our commitment to continuous support, the Extra Mile project delivered a full casework service to 251 individuals in 2022/23. This personalised approach allowed us to provide ongoing advice and advocacy to address and resolve the challenges faced by our clients effectively.

Thank you to all our dedicated staff whose unwavering commitment and hard work made the achievements of the 2022/23 financial year possible. Your passion for supporting individuals with poor mental health and well-being has been the driving force behind our success. We remain dedicated to our mission of enhancing accessibility to advice services for individuals. Through our digital access channels, outreach services, and full casework support, we have made a positive impact on numerous lives by addressing advice issues. The financial gains and debt write-offs achieved during this period underscore the importance and effectiveness of our efforts.

Welfare Rights

The Welfare Rights team at Citizens Advice Flintshire supports people with a wide variety of benefit-related issues. We are funded by various sources, including the Welsh Government's Single Advice Fund (SAF), and Flintshire County Council.

Looking back at last year, we had an incredible team of 4 dedicated individuals who worked tirelessly to make a meaningful impact on people's lives.

As you all know, benefit rules are ever-changing, which is why our role in sharing information is vital. We've been keeping the rest of Citizens Advice Flintshire informed about the latest developments, so everyone can stay on top of their game. Take a look at some of our key achievements last year over to the right...

Our dedication and commitment have truly made a positive impact on the lives of our clients and the wider community. As we move forward, we remain steadfast in our pursuit to uplift and support those who rely on our assistance.

1. Spreading the Knowledge: By sharing information on benefit rule changes, we've empowered our colleagues to provide even better support to those in need.

2. Making a Difference: With our dedicated team at the helm, we've tackled benefit challenges head-on, leading to countless successful claims for individuals and families across Flintshire. We're proud to have made a tangible difference in their lives.

3. Standing Up for Our Clients: We take pride in supporting Flintshire residents by assisting them in challenging wrongful benefit decisions. Through our advocacy, we've helped numerous clients win their appeals, ensuring they receive the benefits they rightfully deserve.

4. Impactful Results: Over the last year, our Welfare Rights team has been involved in over 2,500 issues, addressing a wide range of benefit concerns faced by our clients. Through our dedicated efforts, we've successfully helped people claim over £700,000 in additional benefits, making a significant financial impact on their lives.





Backpay through successful PIP appeal

We recently helped Jane with her Personal Independence Payment (PIP) appeal, which was successful at the First Tier Appeal Tribunal. Jane had been struggling to focus on reading through the appeal bundle due to her health issues and having Autism/Asperger's syndrome. She felt quite misunderstood as she stated, she has 'invisible' health conditions and so felt they were not recognised. which made the process overwhelming and stressful.

Our team worked closely with Jane to highlight any inaccuracies in the appeal bundle and to ensure that her case was presented in the strongest possible light. We wrote a supporting submission arguing why the DWP's decision was incorrect and why Jane should have been awarded this benefit. We provided guidance and reassurance to Jane on what would happen at the appeal itself and how to prepare for it. We also liaised with the tribunal service on her behalf to confirm what stage the appeal was at. Additionally, we supported Jane by explaining the type of evidence she would need to gather to strengthen her claim.

Throughout the process, Jane mentioned the level of reassurance and support we had provided was invaluable. Without it, she would likely have given up and not gone through with the appeal. As a result of our hard work and dedication, Jane was awarded an enhanced rate of daily living and standard rate mobility, resulting in approximately £7,000 in back pay.

Jane said that the award will make a massive difference to her life. This case highlights the importance of providing support to those who are struggling with the appeal process, particularly those who are dealing with health issues. By providing guidance and reassurance, organisations like Citizens Advice Flintshire can make a real difference in the lives of those who are facing difficult challenges.



Employment & Discrimination Project

The Employment and Discrimination team has delivered advice via two Welsh Funded, 'Single Advice Fund' (SAF) streams. The Regional SAF project covers the six counties across North Wales. Each local Citizens Advice (LCA) accesses the service by placing clients on the appropriate task list. A member of the team will contact clients within two working days to offer full advice tailored to the client's needs. This will include clients who reside in Flintshire. The team of four advisers each have the skills and knowledge to offer comprehensive Employment and Discrimination advice, which can include one-off advice to Tribunal Representation.

The second SAF-funded project covers the whole of Wales and works in collaboration with Newport CA. Advisers are available to take calls from a dedicated phone line or via the transfer facility within the telephony platform. This allows the client access to advice on the day and can include the same support as offered via the Regional Project. In addition, LCA can add clients to a remote task list where again clients will be contacted within two working days.

The team also offers employment advice to clients who may be referred via the EUCR project. Clients are accessing advice and support to obtain settled status. The team has had five advisers working on these projects from April 2022 - March 2023.

During the 12 months of 2022-2023, the team, as mentioned above, helped 1,453 clients with employment and discrimination issues. We assisted clients in obtaining £119,254 through successful tribunal outcomes and settlement agreements.

Resolving an Unpaid Sick Pay Dispute

Debbie had been off sick for over six months and had not received any sick pay from her employer, who claimed that her entitlement calculations were wrong. She was extremely upset and sought advice from us here at Citizens Advice Flintshire. We calculated that she was indeed entitled to Statutory Sick Pay.

As Debbie was struggling with mental health issues, she gave our advisors permission to act on her behalf and communicate with her employer directly. However, the employer was adamant that they were right and refused to pay her the money she was entitled to.

To resolve the issue, Citizens Advice Flintshire contacted the HMRC Statutory Payment Dispute Team and raised a dispute, requesting the necessary forms for both the client and the employer to fill in. Once the forms were completed and returned, the HMRC would make a decision on SSP entitlement. In addition to raising the dispute with HMRC, we also raised a grievance with the employer. However, before the HMRC forms were sent back, the employer admitted that they were wrong and Debbie was paid the SSP she was owed.

Thanks to our intervention, Debbie was able to receive the sick pay she was entitled to and was grateful for the support and assistance provided during a difficult time. This case highlights the importance of seeking advice and assistance when faced with employment disputes. If you need employment advice, please email us at **discrimination@flintshirecab.cabnet.org.uk**





Message from our MCF Manager

The Marketing, Communications & Fundraising Team (MCF) have prioritised reaching out to the community, ensuring that people can get advice as and when they need it. Nothing is more important to us than enabling people to contact us easily and quickly so that we can help tackle the problem they are facing and find solutions to what sometimes seems insurmountable and all-consuming. The pandemic and cost of living crisis have really hit ordinary, everyday people hard this year and the MCF Team have done their part in making sure we market and communicate to the very best of our ability, to ensure that people get quick access to the advice they need. Our advice goal is to improve the experience people have when they come to us for help, so everyone leaves with the knowledge and confidence they need to find a way forward.

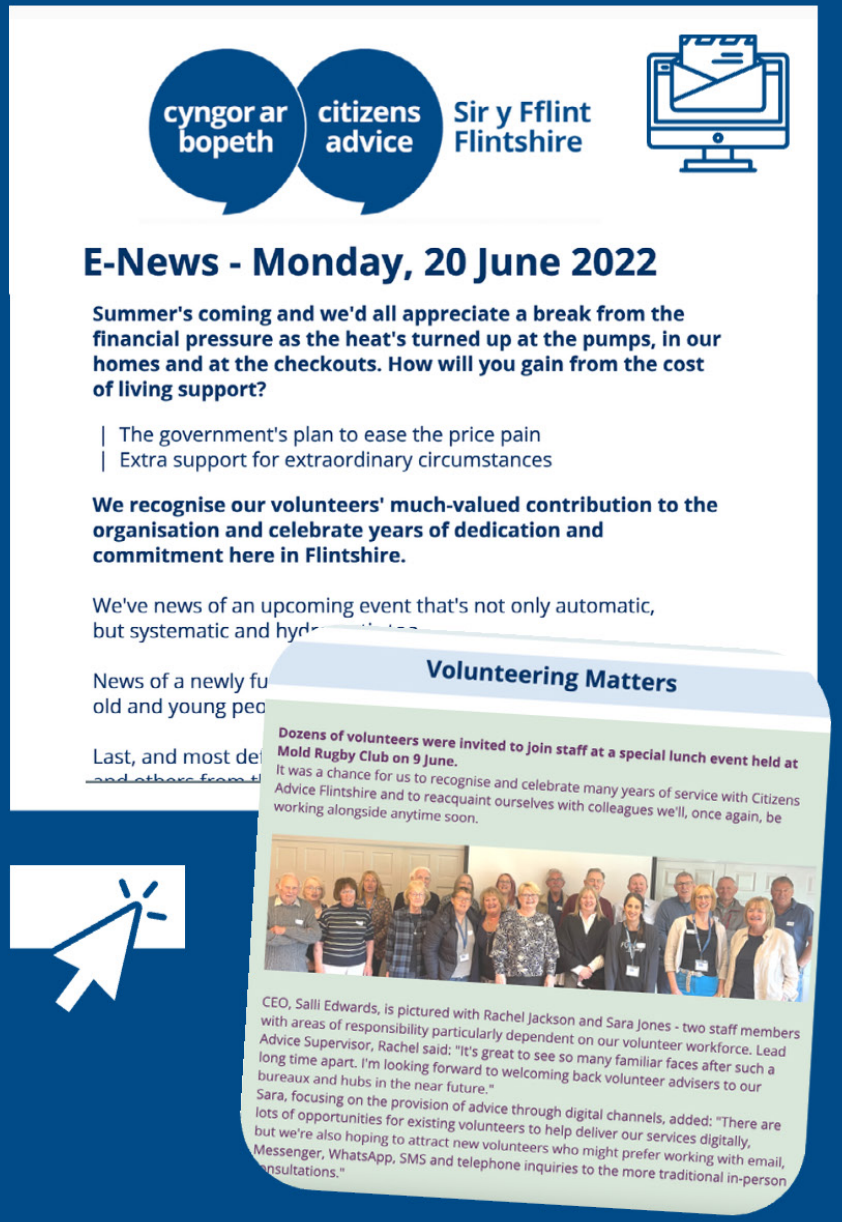
We focused on easy access and learned this year that the digital services we have embedded into our service are enormously popular. Many clients prefer to contact us via WhatsApp, Messenger, text, email, or video conferencing. We have made changes to our services for British Sign Language users and for those who are visually impaired so that advice is accessible to all. Over 88% of our clients said that they would recommend our service. Most people find out about our service through our very popular, easy-to-use and comprehensive website, or they may follow us on one of our social media channels which regularly posts useful information on how to contact us and how to get advice.

We are incredibly proud of the profound difference we have made in our community through our marketing efforts. By effectively promoting our advice services, we have successfully reached and assisted a remarkable number of individuals. Our marketing initiatives have played a pivotal role in supporting over 9,214 people in utilising our advice services, marking a staggering 47% increase compared to the previous year. Furthermore, we have facilitated easy access to a staggering 40,399 enquiries, offering a simple and effective process for individuals seeking our help and support.

This year, our focus has been on improving our communication efforts, and we've made significant strides in reaching out to various individuals and organisations. We now engage with both our clients and partner organisations so that everyone across Flintshire and North Wales receives crucial information directly to their inboxes through our e-news bulletins. These popular e-newsletters are widely shared and have become a trusted source for people to stay informed about matters affecting them and our community.

In 2022/2023, we successfully reached out to over 2,000 individuals and organisations, distributing 16 CAF e-news bulletins. Our debt-focused e-news factsheets, for instance, have received invaluable feedback as they assist clients in resolving issues before they become problematic. You can sign up for our informative e-newsletters to stay connected easily using our website www.flintshirecab.org.uk.

Reflecting on the past year, our team has also played a crucial role in collaborating with individual projects to ensure that we provide the right advice to those who require assistance with energy, debt, employment, discrimination, and welfare benefit issues. We have specifically targeted individuals with mental well-being concerns, actively promoting our mental health services within community groups and at Wrexham Maelor Hospital. Another significant contribution from the MCF Team last year was the organisation of a cost of living event that brought together important third-sector organisations, community groups, and service providers. The purpose was to discuss the challenges affecting the community and devise collaborative strategies and partnerships to address these issues effectively.



We've been incredibly fortunate over the past year to receive support from the National Lottery Community Fund. They have played a crucial role in backing our Mental Health Extra Mile Project, and in March 2023, they awarded us another grant to bolster our critical outreach services in the community, specifically aimed at addressing the ongoing cost of living crisis. Additionally, we are grateful to WCVA for their generous grant, which will enable us to recruit and train over 40 new volunteers over the next two years. This support will greatly help us to replenish our volunteer base, which was significantly affected by the pandemic.

Looking ahead, while fundraising will take a bit of a back seat, we will still actively promote our 100 Club, where individuals can sign up for exciting opportunities. We'll also continue participating in events like marathons, where our dedicated individuals, like Sara, make a difference. However, our primary focus will be on securing larger funding bids and enhancing our marketing and communication efforts. We aim to reach people in need of crucial advice through our established channels, while also expanding into new territories such as video content and podcasting, which will allow us to connect with even more individuals effectively.

As the team leader, I always say 'You are only as good as your team', and that is so true in our team. I am so fortunate to have two very talented colleagues. They both give their all to this organisation and together we all achieve more. 2023/2024 is going to be another challenging year for us and we will carry on playing our part to make sure that people can get the advice as and when they need it.

Mandy Plant
Manager - Marketing, Communications and Fundraising

Charity registration number 1090010

Company registration number 03985923 (England and Wales)

CANOLFANNAU CYNGHORI SIR Y FFLINT,

FLINTSHIRE CITIZENS ADVICE BUREAUX

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	L Clays	
	S Tyson	
	B M Grew	
	K Armstrong Braun	
	V M Perfect	
	P Bevan	
	S Griffiths-Parry	
	K Armstrong	(Appointed 22 September 2022)
	M P Lewis	(Appointed 1 March 2023)
Secretary	S D Edwards	
Charity number	1090010	
Company number	03985923	
Registered office	Terrig House Mold Flintshire United Kingdom CH7 1EG	

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
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CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charity's Memorandum & Articles of Association, 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

Objectives

The principal activities of the charity in the period under review were those of promoting any charitable purpose for the benefit of the whole community in Flintshire and beyond by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Objectives, Strategies and Activities for the Year

Flintshire Citizens Advice Bureaux (operating as Citizens Advice Flintshire and referred to as CAF hereafter) aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

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

CAF Objectives and Priorities for 2022 – 2026

We have adopted a new business plan based on Citizens Advice's 'Framework for Advice'. This enables us to work collectively as a network whilst recognising the local issues and needs of the community in Flintshire.

We have set out ambitious goals in five key areas:

Our advice goal:
We will improve the experience people have when they come to us for help, therefore everyone leaves with the knowledge and confidence they need to find a way forward.

Our advocacy goal:
We will be a stronger voice on the issues that matter most to the people who come to us for help.

Our technology goal:
We will use technology to enable a great experience for the people who come to us for help, while freeing up resources that will allow us to meet more demand.

Our sustainability goal:
We will secure our future as a service through a more collaborative, proactive and competitive approach to funding.

Our culture goal:
We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion and challenges discrimination.

Principal activities
The principal activity of Citizens Advice Flintshire remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public.

This year we started to reintroduce our generalist and specialist face-to-face services at our offices and at new locations in the county. Our Mold office reopened in September 2022, and our Deeside office opened in February. We will reopen Holywell office in the Summer of 2023.

In addition to generalist advice the following specialist advisory services were provided: Advicelink – in partnership with the North Wales Local Citizens Advice, Shelter Cymru and SNAP Cymru we deliver specialist advice in Welfare Benefits, Debt, Employment, Education and Discrimination. This service has enabled closer partnerships with a range of local organisations and enabled us to target clients in the most need. This includes a specialist Regional Employment and Discrimination advice service covering North Wales.

Our Extra Mile service maintained three outreaches during this period at the iCAN Hubs in Flint and Holywell and the Heddfan Unit in Wrexham.

Working in partnership with Supporting People (Flintshire County Council) to allocate advice referrals and ensure partnership working and avoid duplication of services via Flintshire Gateway.

Working in partnership with Cardiff and the Vale and Newport Local Citiziens Advice we continued to support the European Union Citizens obtain their rights. In particular we advised and supported them to apply for Pre or Settled Status so they could remain living and working in Wales post Brexit. This service provided casework as well as specialist employment advice.

We continue to provide the County's Welfare Rights Service supporting people with income generation and supporting people with reviews and appeals.

We work in partnership with regional Local Citizens Advice to deliver the Welsh Government funded 'Claim What's Yours' helpline which is aimed at maximising benefit and grant income for people across Wales.

We have two Flintshire County Council funded debt posts whose focus is to prevent homelessness by advising clients with rent or mortgage arrears (who may also have additional support needs.)

Working with the North Wales Local Citizens Advice, led by Denbighshire, we were engaged to provide a dedicated energy and income maximisation service for veterans. This service continued throughout 2022/2023.

We contributed to national and local research and campaigns.

Public benefit
The organisation's trustees can confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission. Significant activities that we undertook during the year that demonstrate public benefit are set out below.

Volunteers
CAF is a voluntary service that has been part of the Flintshire community for 60 years. This year saw the recruitment of a new intake of volunteers for the first time since the Covid Pandemic in 2020. This included seven trainee assessors, two receptionists and two new trustees.

An additional twelve volunteers returned to the service in 2022/2023. This meant a face to face gateway service could be re-opened in Mold and in Deeside. Training in preparation for returning to volunteering included compliance training for data protection, SMCR 1 & 2 (Senior Management Certification Regime) for staff and volunteers who deal with clients with debt and Cyber Security, plus in addition for assessors and advisers practice in dealing with client enquiries including benefits training.

The return of volunteers plus the recruitment of new volunteers made for a total of 31 volunteers representing a significant contribution to the work of the service, as well as marking a shift in the balance of volunteers to paid staff who numbered 53.

Achievements and performance

Charitable activities

Advice and information continued to be our main activity.

We continued working more within local communities and expanded this work this year. We developed weekly advice sessions within three Foodbanks – Buckley, Flint and Mold. People who come to collect their food parcels are able to access advice while they are there, with the aim of trying to tackle the underlying issues that lead to food poverty through income maximisation, dealing with debts or energy issues etc.

We continued to have outreaches in the Rivertown Church (Community Support Hub), Flint Library, KIM Hub Holywell, and the Heddfan Ward in Wrexham Maelor Hospital.

We have attended a number of events with our information stall and several school parents evenings including Ysgol Bryn Deva, Golftyn Primary, and Leeswood Primary.

We worked to ensure that we maintain the benefits of the digital channels, developed during Covid, so that we can continue to help as many people as possible and this led to a significant increase in the number of people advised.

We answered **3,974** local Adviceline calls.

We continued to highlight our clients often dire situations and actively participated in gathering evidence and campaigning. We met with local MP Mark Tami to express our concerns about the impact of the cost of living crisis.

In February the Citizens Advice service moved to a new telephony platform. The move went smoothly and our downtime was limited to one day. The new system is working well for advisers and clients, but Citizens Advice are still refining the management and reporting tools.

This year we successfully bid for new funding from Welsh Council for Voluntary Action (WCVA) to boost our volunteer recruitment and training work. During the Covid Pandemic our number of volunteers dropped drastically and we have set ourselves a target to recruit and train 40 new volunteers over the 2 years of this new project.

We held a Cost of Living Crisis workshop, in partnership with Flintshire County Council, in November 2022. The event was attended by approximately 100 people including frontline workers, council staff, council members, and members of the public who were able to access advice in their local community.

We contributed to national and local research and campaigns.

We provided information sharing events for partners via Action for Children.

Key achievements during the year 2022/2023
In 2022/2023 we helped 9,214 people, compared with 6,275 the previous year which is an increase of 47% and exceeds pre Covid levels. We attribute this significant increase to the Cost of Living Crisis affecting many local people, as well as increased capacity due to returning volunteers and maintaining digital channels rather than returning to face to face as the main access channel.

40,399 issues were raised by clients compared with 23,482 in 2021/2022 which represents a 41% increase.

We keep track of new income gained for clients. One-off gains are usually benefits backdated for a period of time and on-going gains are calculated as weekly gain x 52. We class debts written off directly, or through legal remedies such as bankruptcy and debt relief orders, as gains.

During 2022/2023 our advisors gained £4,940,457 for clients, including £1,208,908 of written off debts.

We assisted clients in dealing with a total of £4,265,598 of problem debt, an average of around £8,003 per client. This total includes £1,751,446 of priority debts such as rent and Council Tax.

We assisted 1,312 clients with 2,949 Universal Credit problems.

An area of significant increase this year was from people requiring support completing their Personal Independence Payment (PIP) Claim form. 1,612 clients, compared with 1,052 last year presented with 4,149 problems compared with 3,231.

We continue to work in formal and informal partnerships with other local Citizens Advice offices to deliver telephone and email advice and the North Wales Citizens Advice Bureaux.

Our combined energy projects enabled us to work locally with people affected by the increasing cost of energy, which was a significant issue this year.

Fundraising activities
Total income generated through fundraising events and donations is £4,612 which is an increase of £998 on 2021/2022. Expenditure on fundraising activities, excluding salaries, was £1,684 (£2,127 in 2021/2022).

Investment performance
Our investment in fixed rate bonds with a guaranteed gross/AER interest rate generated an income of £6,337 (2022 £3,377).

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Factors affecting the achievement of objectives
During 2022 / 2023 we were able to resume some face-to-face services for our clients, without losing all of the great benefits brought to our service by developing our digital platforms.

We have continued to offer remote advice services to clients this year which has been very popular and led to an increase in client numbers. We are working to ensure our face to face advice is targeted at those in most need.

This year we have faced significant increases in our business costs with notable increases in our staff salaries. We did not receive inflationary increases from the majority of our funders and are therefore seeing an increase in our budget deficit which is not sustainable and will need to be addressed.

Reserves policy
CAF is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The bureau will maintain a projection of income for at least two years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £150,000 should be maintained to ensure that all contractual liabilities including redundancy payments are available should the charity no longer be financially viable.

Reserves position
Unrestricted funds stand at £754,556, the tangible fixed assets have a net book value of £nil and £150,000 has been set aside as designated funds leaving approximately £604,556 as the Charity's free reserves. Last year, CAF had restricted funds of £65,000 set aside in order to fund four full time staff employed on a contract that we were advised would cease earlier than planned. This commitment was not required this year.

The aim is to retain reserves amounting to either four months' of standard operating costs, which would equate to £474,237, or six months, which would equate to £711,355.

Funds in deficit
No funds were in deficit at the balance sheet date.

Principal funding sources
We continue to work closely with Flintshire County Council who contribute to our core bureau service as well as partnership working to maximise advice and information services and reduce duplication.

Welsh Government continue to commit to advice and information provision which enables us to provide advice locally, regionally and nationally at a time of great demand.

We have received a grant from the National Lottery for the funding of assistance with mental health issues in the community for which we also closely engage with healthcare professions.

Northop Community Council and Mold and Holywell Town Councils continued to support our work which is much appreciated. Their donations contributed towards volunteer expenses and training.

Buckley Town Council had commissioned an outreach service until September 2022 and we would like to thank them for their support over many years.

The Welsh Council for Voluntary Actions (WCVA) supported our plans to re-establish our volunteer recruitment and training.

WCVA and Comic Relief facilitated payments of donations aimed at supporting clients’ facing the cost of living crisis. We combined this with a general donation from Citizens Advice to develop our partnership / outreach work with Flintshire Foodbank.

Investment policy
As required in its Memorandum paragraph 4.17 in furtherance of its objects, the Trustees have the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

We ensure that we invest in accounts that have strong social and ethical approaches to investments.
Our policy is that funds not required for current expenditure will be deposited in interest bearing bank / investment accounts that provide access within a reasonable notice period.

This year we invested in fixed rate bonds with a guaranteed gross / AER interest rate calculated on a daily basis and added to the capital balance on the anniversary of the account being opened providing the investment has been in place for the fixed 12-month period. We deposited up to the maximum amount that would provide full compensation should there be a financial crisis. Currently the Government statutory deposit guarantee scheme will repay up to £85,000 in the event of the investment company becoming insolvent.

Risk factors
The trustees have assessed the major risks to which the charity is exposed. During previous periods the practical issues arising from the Covid Pandemic including the need to work from home led to a significant shift to moving our information onto cloud based software so that the business could continue. This mitigation will remain permanently in the future. The Trustees will carry out a comprehensive review of our approach to risk management in 2023.

Future plans
CAF aims to continually improve its service both in terms of access and seeks to extend its service to an even wider number of the community through whatever opportunities become available. Continuing to increase access to face to face advice is a key priority whilst maintaining the benefits of being able to help more people using digital channels. We will work to ensure our service is targeted at those most in need.

We will also use our evidence from clients' experiences to challenge unfair policies, practices and procedures.

Structure, governance and management
Governing document
CAF is a registered charity and company limited by guarantee and governed by its Memorandum and Articles of Association. Membership is open to anyone over the age of 18 who is interested in furthering the work of the Charity and who is not a paid worker at the bureaux and anybody corporate or any unincorporated association which is interested in furthering the Charity's work and is admitted to membership in accordance with article 5 (any such body being called in these articles a "member organisation"). It is registered as a charity with the Charity Commission.

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:

L Clays	
S Tyson	
L Mulvaney	(Retired 1 March 2023)
B M Grew	
K Armstrong Braun	
V M Perfect	
P Bevan	
S Griffiths-Parry	
K Armstrong	(Appointed 22 September 2022)
M P Lewis	(Appointed 1 March 2023)

Recruitment and appointment of new trustees
As set out in the Articles of Association, trustees are elected and chosen for their particular skills, and are elected at the Annual General Meeting and shall hold office from the conclusion of that meeting. Trustees can be nominated by member organisations or co-opted by the Trustee Board.

Public notices are issued with invitations to nominate trustees prior to the AGM advising members of the retiring trustees and requesting nominations for the AGM.

The positions assigned to each of the trustees are as follows:

Laura Clays	Chair	Governance
Sara Tyson	Vice Chair	People
Lucie Mulvaney	Resigned 01/03/2023	Treasurer
Bryan M Grew	Director	Research & Campaigns and Welsh Language
Paul Bevan	Director	Strategic Planning/Risk management
Sally Griffiths-Parry	Director	Strategic Planning/Operations Performance
Klaus Armstrong Braun	Director	
Vicky M Perfect	Director	
Karen Armstrong	Appointed 22/09/2022	Communications
Martin Lewis	Appointed 01/03/2023	Treasurer

Organisational structure
CAF is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAF and for ensuring that the charity satisfies its legal and contractual obligations.

A Chief Executive, currently Salli Edwards, is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within the terms of delegation approved by the trustees, for operational matters including finance.

Induction and training of new trustees
Newly appointed Trustees are provided with a comprehensive induction to CAF through the provision of training courses and mentoring by established trustees and the Chief Executive Officer.

Wider network
CAF is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CAF in order to fulfil its charitable objects and comply with the national membership requirements.

CAF usually works in close partnership with Friends of Flintshire CAB (FoFCAB) who offer complementary services, however the FoFCAB café remains closed following the Covid pandemic. FoFCAB remains dormant as per the 2022 accounts.

Risk management
Citizens Advice Flintshire has a Risk Management Strategy and Risk Register agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. This year, as stated above, the Covid Pandemic exposed risks that led to immediate recovery and implementation of new ways of working actions. This has led to the decision to carry out a comprehensive review of the Risk policy and Register.

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

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

S D Edwards
Secretary
Dated: 7 December 2023

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees, who are also the directors of Canolfannau Cynghori Sir Y Fflint, 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX

Opinion
We have audited the financial statements of Canolfannau Cynghori Sir Y Fflint, Flintshire Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, 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 (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 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, 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 Auditors' 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 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

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 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.

TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX

Opinions on other matters preecribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

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 charitable company 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.

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 a Report of the Independent Auditors 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.

TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX

Extent to which the audit was considered capable of detecting irregularities, including fraud is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Owing to the inherent limitations of an audit, there is an unavoidable risk that material misstatement in the financial statements may not be detected, even though the audit is properly planned in accordance with ISA (UK).

We obtained an understanding of the legal and regulatory frameworks applicable to the charity and the industry in which it operates through our general commercial and sector experience and discussions with management. We determined that the following laws and regulations were most significant: The Companies Act 2006, FRS 102 the 'Financial Reporting Standards applicable in the UK and Republic of Ireland' and relevant UK tax legislation. In addition, we concluded that there are certain laws and regulations that may have an effect on the determination of the amounts and disclosures within the financial statements such as Health and Safety laws and regulations.

We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:
- Discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations or fraud;
- Obtain an understanding of the internal controls that management have in place to prevent and detect fraud;
- Challenging assumptions and judgements made by management in its significant accounting estimates;
- Reviewing the financial statement disclosures and assessing the appropriateness of the accounting policies used;
- Identifying and testing journal entries, in particular manual or unusual entries;
- Obtaining third party confirmations of all the charity's banking arrangements;
- Performing analytical procedures to identify any unusual or unexpected relationships;
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting.

The assessment of the appropriateness of the collective competence and capabilities of the engagement team included consideration of the engagement team's knowledge of the industry in which the client operates in and understanding of, and practical experience with, audit engagements of a similar nature and complexity through appropriate training and participation.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment.

Our audit procedures are designed to detect material misstatement. We are not responsible for preventing non-compliance or fraud and cannot be expected to detect non-compliance with all laws and regulations.

TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX

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.

Aled Roberts BA (Hons) FCA (Senior Statutory Auditor)
for and on behalf of Salisbury & Company Business Solutions Limited
Statutory Auditor
Chartered Accountants
Irish Square
St Asaph
Denbighshire
United Kingdom
LL17 0RN

Date: 7 December 2023

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income and endowments from:							
Contracts and grant income	**2**	231,142	1,155,298	1,386,440	219,142	959,150	1,178,292
Fundraising	**3**	4,612	-	4,612	3,614	-	3,614
Investments	**4**	6,337	-	6,337	3,377	-	3,377
Other income	**5**	52,705	-	52,705	57,256	18,351	75,607
Total income		294,796	1,155,298	1,450,094	283,389	977,501	1,260,890
Expenditure on:							
Charitable activities	**6**	243,456	1,179,254	1,422,710	242,330	887,125	1,129,455
Net incoming/(outgoing) resources before transfers		51,340	(23,956)	27,384	41,059	90,376	131,435
Gross transfers between funds		41,044	(41,044)	-	25,376	(25,376)	-
Net income/(expenditure) for the year/ Net movement in funds		92,384	(65,000)	27,384	66,435	65,000	131,435
Fund balances at 1 April 2022		662,172	65,000	727,172	595,737	-	595,737
Fund balances at 31 March 2023		754,556	-	754,556	662,172	65,000	727,172

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Current assets					
Debtors	**11**	45,953		68,261	
Cash at bank and in hand		871,638		908,333	
		917,591		976,594	
Creditors: amounts falling due within one year	**12**	(163,035)		(249,422)	
Net current assets			754,556		727,172
Income funds					
Restricted funds	**14**		-		65,000
Unrestricted funds					
Designated funds	**15**	150,000		150,000	
General unrestricted funds		604,556		512,172	
			754,556		662,172
			754,556		727,172

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowldge 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 7 December 2023

L Clays
Trustee

M P Lewis
Trustee

Company Registration No. 03985923

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	**21**		(43,032)		241,873
Investing activities					
Investment income received		6,337		3,377	
Net cash generated from investing activities			6,337		3,377
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(36,695)		245,250
Cash and cash equivalents at beginning of year			908,333		663,083
Cash and cash equivalents at end of year			871,638		908,333

1 Accounting policies

Charity information

Canolfannau Cynghori Sir Y Fflint, is a private company limited by guarantee incorporated in England and Wales. The registered office is Terrig House, Mold, Flintshire, CH7 1EG, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's Memorandum and Articles of Association, 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.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

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.

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1 Accounting policies **(Continued)**

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:

Office equipment	25% on cost
Fixtures and fittings	25% on cost
Computers	50% on cost

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 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.8 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.

2 Contracts and grant income

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2023	**2023**	**2023**	2022	2022	2022
	£	**£**	**£**	£	£	£
Grants for core activities	231,142	1,155,298	1,386,440	219,142	959,150	1,178,292
Grants receivable for core activities						
Flintshire County Council - Core & Contracts	204,142	243,319	447,461	204,142	259,708	463,850
Welsh Government	-	642,732	642,732	-	520,826	520,826
National Lottery	-	164,202	164,202	-	148,434	148,434
Citizens Advice	-	53,968	53,968	-	20,145	20,145
Energy Funding	-	37,228	37,228	-	10,037	10,037
Other	27,000	13,849	40,849	15,000	-	15,000
	231,142	1,155,298	1,386,440	219,142	959,150	1,178,292

3 Fundraising

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Donations	4,612	3,614

4 Investments

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Bank deposit interest	6,337	3,377

5 Other income

	Unrestricted funds 2023	**Restricted funds 2023**	**Total 2023**	Unrestricted funds 2022	Restricted funds 2022	Total 2022
	£	**£**	**£**	£	£	£
Other income	44,805	-	44,805	45,156	18,351	63,507
Town & Community Councils	7,900	-	7,900	12,100	-	12,100
	52,705	-	52,705	57,256	18,351	75,607

6 Charitable activities

	Charitable Expenditure 2023 £	Charitable Expenditure 2022 £
Staff costs	1,321,890	1,028,026
Staff and volunteer expenses	26,003	17,286
Rates and water charges	5,076	5,076
Power, light and heat	12,983	9,347
Maintenance and repairs	6,268	6,767
Telephone charges	10,582	14,391
Postage	2,122	829
Printing	1,933	1,159
Photocopying	6,110	5,976
Stationery	299	235
IT support	5,168	17,045
Subscriptions	9,737	10,933
Publicity and promotions	477	1,252
Professional fees	5,058	4,026
Insurance	4,846	3,739
Bank charges	259	248
Partnership payments and other charitable expenditure	1,499	1,320
	1,420,310	1,127,655
Share of governance costs (see note 7)	2,400	1,800
	1,422,710	1,129,455
Analysis by fund		
Unrestricted funds	243,456	242,330
Restricted funds	1,179,254	887,125
	1,422,710	1,129,455

7 Governance costs

	Governance costs	2023	Governance costs	2022
	£	£	£	£
Audit fees	2,400	2,400	1,800	1,800
	2,400	2,400	1,800	1,800
Analysed between				
Charitable activities	2,400	2,400	1,800	1,800

Governance costs includes payments to the auditors of £2.400 (2022- £1,800) for audit fees.

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

Trustees' expenses for the year amounted to £13 during this financial year (2022: £nil).

9 Employees

The average monthly number of full-time employees during the year was 24 and the average monthly number of part-time employees during the year was 25; with all employee time involved in providing support to the charity.

	2023	2022
	Number	Number
Full-time and part-time staff	53	49

Employment costs	2023	2022
	£	£
Wages and salaries	1,321,890	1,028,026

There were no employees whose annual remuneration was more than £60,000.

10 Tangible fixed assets

	Office equipment	Fixtures and fittings	Computers	Total
	£	£	£	£
Cost				
At 1 April 2022	38,664	39,664	59,814	138,142
At 31 March 2023	38,664	39,664	59,814	138,142
Depreciation and impairment				
At 1 April 2022	38,664	39,664	59,814	138,142
At 31 March 2023	38,664	39,664	59,814	138,142
At 31 March 2023	-	-	-	-
At 31 March 2022	-	-	-	-

11 Debtors

	2023	2022
Amounts falling due within one year:	£	£
Trade debtors	7,561	-
Prepayments and accrued income	38,392	68,261
	45,953	68,261

12 Creditors: amounts falling due within one year

	Notes	2023	2022
		£	£
Other taxation and social security		6,699	24,663
Deferred income	13	114,676	145,199
Trade creditors		33,172	58,306
Accruals and deferred income		8,488	21,254
		163,035	249,422

13 Deferred income

	2023	2022
	£	£
Arising from grants received in advance	114,676	145,199

Deferred income is included in the financial statements as follows:

13 Deferred income **(Continued)**

	2023	2022
	£	£
Deferred income is included within:		
Current liabilities	114,676	145,199
Movements in the year:		
Deferred income at 1 April 2022	145,199	137,102
Released from previous periods	(30,523)	-
Resources deferred in the year	-	8,097
Deferred income at 31 March 2023	114,676	145,199

Grants received in advance for the period in which the funder requires the expenditure to be applied are included in deferred income, For the year ended 31 March 2023 such grants received amounted to £114,676 (2022: £145,199)

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Incoming resources	Resources expended	Transfers	Balance at 1 April 2022	Incoming resources	Resources expended	Transfers	Balance at 31 March 2023
	£	£	£	£	£	£	£	£
Welsh Government	520,826	(525,356)	69,530	65,000	642,732	(639,313)	(68,419)	-
Flintshire County Council	278,059	(181,033)	(97,026)	-	243,319	(228,606)	(14,713)	-
Citizens Advice	20,145	(21,800)	1,655	-	53,968	(55,305)	1,337	-
National Lottery	148,434	(148,434)	-	-	164,202	(193,008)	28,806	-
Energy Funding	10,037	(10,502)	465	-	37,228	(48,986)	11,758	-
Wales Council for Voluntary Action	-	-	-	-	13,849	(14,036)	187	-
	977,501	(887,125)	(25,376)	65,000	1,155,298	(1,179,254)	(41,044)	-

Purposes of restricted funds

In year ended 31 March 2022, the Trustees committed £65,000 to maintain the employment of four full time advisers recruited in the belief it would be a twelve month contract. The funder reduced the period of funding, across the whole of Wales, and the trustees are committed to retaining the staff members. This commitment was not required in the current year.

15 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 1 April 2021	Transfers	Balance at 1 April 2022	Transfers	Balance at 31 March 2023
	£	£	£	£	£
Designated fund	140,000	10,000	150,000	-	150,000
	140,000	10,000	150,000	-	150,000

16 Analysis of net assets between funds

	Unrestricted funds 2023	Restricted funds 2023	Total 2023	Unrestricted funds 2022	Restricted funds 2022	Total 2022
	£	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:						
Current assets/(liabilities)	754,556	-	754,556	662,172	65,000	727,172
	754,556	-	754,556	662,172	65,000	727,172

17 Financial commitments, guarantees and contingent liabilities

As at 31 March 2023 the charitable company had no contingent liabilities.

18 Capital commitments

As at 31 March 2023 the charitable company has no capital commitments.

19 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

20 Going Concern

The charitable company has informed management and they are constantly reviewing the guidelines given by the UK Government and adapting their business accordingly so as to best service their clients whilst keeping their staff safe. Regular board meetings ensure communication between informed management and allow for changes to be implemented in a controlled and structured manner.

There is no evidence of a reduction to funding in the next 12 months, supported by the budgets prepared by management so it is felt that the going concern assumption remains appropriate.

21	Cash generated from operations	2023 £	2022 £
	Surplus for the year	27,384	131,435
	Adjustments for:		
	Investment income recognised in statement of financial activities	(6,337)	(3,377)
	Movements in working capital:		
	Decrease in debtors	22,308	66,878
	(Decrease)/increase in creditors	(55,864)	38,840
	(Decrease)/increase in deferred income	(30,523)	8,097
	Cash (absorbed by)/generated from operations	(43,032)	241,873

Charity registration number 1090010

Company registration number 03985923 (England and Wales)

CANOLFANNAU CYNGHORI SIR Y FFLINT,

FLINTSHIRE CITIZENS ADVICE BUREAUX

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	L Clays	
	S Tyson	
	B M Grew	
	K Armstrong Braun	
	V M Perfect	
	P Bevan	
	S Griffiths-Parry	
	K Armstrong	(Appointed 22 September 2022)
	M P Lewis	(Appointed 1 March 2023)
Secretary	S D Edwards	
Charity number	1090010	
Company number	03985923	
Registered office	Terrig House Mold Flintshire United Kingdom CH7 1EG	

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
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CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their annual report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charity's Memorandum & Articles of Association, 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

Objectives

The principal activities of the charity in the period under review were those of promoting any charitable purpose for the benefit of the whole community in Flintshire and beyond by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Objectives, Strategies and Activities for the Year

Flintshire Citizens Advice Bureaux (operating as Citizens Advice Flintshire and referred to as CAF hereafter) aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

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

CAF Objectives and Priorities for 2022 – 2026

We have adopted a new business plan based on Citizens Advice's 'Framework for Advice'. This enables us to work collectively as a network whilst recognising the local issues and needs of the community in Flintshire.

We have set out ambitious goals in five key areas:

Our advice goal:
We will improve the experience people have when they come to us for help, therefore everyone leaves with the knowledge and confidence they need to find a way forward.

Our advocacy goal:
We will be a stronger voice on the issues that matter most to the people who come to us for help.

Our technology goal:
We will use technology to enable a great experience for the people who come to us for help, while freeing up resources that will allow us to meet more demand.

Our sustainability goal:
We will secure our future as a service through a more collaborative, proactive and competitive approach to funding.

Our culture goal:
We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion and challenges discrimination.

Principal activities
The principal activity of Citizens Advice Flintshire remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public.

This year we started to reintroduce our generalist and specialist face-to-face services at our offices and at new locations in the county. Our Mold office reopened in September 2022, and our Deeside office opened in February. We will reopen Holywell office in the Summer of 2023.

In addition to generalist advice the following specialist advisory services were provided: Advicelink – in partnership with the North Wales Local Citizens Advice, Shelter Cymru and SNAP Cymru we deliver specialist advice in Welfare Benefits, Debt, Employment, Education and Discrimination. This service has enabled closer partnerships with a range of local organisations and enabled us to target clients in the most need. This includes a specialist Regional Employment and Discrimination advice service covering North Wales.

Our Extra Mile service maintained three outreaches during this period at the iCAN Hubs in Flint and Holywell and the Heddfan Unit in Wrexham.

Working in partnership with Supporting People (Flintshire County Council) to allocate advice referrals and ensure partnership working and avoid duplication of services via Flintshire Gateway.

Working in partnership with Cardiff and the Vale and Newport Local Citiziens Advice we continued to support the European Union Citizens obtain their rights. In particular we advised and supported them to apply for Pre or Settled Status so they could remain living and working in Wales post Brexit. This service provided casework as well as specialist employment advice.

We continue to provide the County's Welfare Rights Service supporting people with income generation and supporting people with reviews and appeals.

We work in partnership with regional Local Citizens Advice to deliver the Welsh Government funded 'Claim What's Yours' helpline which is aimed at maximising benefit and grant income for people across Wales.

We have two Flintshire County Council funded debt posts whose focus is to prevent homelessness by advising clients with rent or mortgage arrears (who may also have additional support needs.)

Working with the North Wales Local Citizens Advice, led by Denbighshire, we were engaged to provide a dedicated energy and income maximisation service for veterans. This service continued throughout 2022/2023.

We contributed to national and local research and campaigns.

Public benefit
The organisation's trustees can confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission. Significant activities that we undertook during the year that demonstrate public benefit are set out below.

Volunteers
CAF is a voluntary service that has been part of the Flintshire community for 60 years. This year saw the recruitment of a new intake of volunteers for the first time since the Covid Pandemic in 2020. This included seven trainee assessors, two receptionists and two new trustees.

An additional twelve volunteers returned to the service in 2022/2023. This meant a face to face gateway service could be re-opened in Mold and in Deeside. Training in preparation for returning to volunteering included compliance training for data protection, SMCR 1 & 2 (Senior Management Certification Regime) for staff and volunteers who deal with clients with debt and Cyber Security, plus in addition for assessors and advisers practice in dealing with client enquiries including benefits training.

The return of volunteers plus the recruitment of new volunteers made for a total of 31 volunteers representing a significant contribution to the work of the service, as well as marking a shift in the balance of volunteers to paid staff who numbered 53.

Achievements and performance

Charitable activities

Advice and information continued to be our main activity.

We continued working more within local communities and expanded this work this year. We developed weekly advice sessions within three Foodbanks – Buckley, Flint and Mold. People who come to collect their food parcels are able to access advice while they are there, with the aim of trying to tackle the underlying issues that lead to food poverty through income maximisation, dealing with debts or energy issues etc.

We continued to have outreaches in the Rivertown Church (Community Support Hub), Flint Library, KIM Hub Holywell, and the Heddfan Ward in Wrexham Maelor Hospital.

We have attended a number of events with our information stall and several school parents evenings including Ysgol Bryn Deva, Golftyn Primary, and Leeswood Primary.

We worked to ensure that we maintain the benefits of the digital channels, developed during Covid, so that we can continue to help as many people as possible and this led to a significant increase in the number of people advised.

We answered **3,974** local Adviceline calls.

We continued to highlight our clients often dire situations and actively participated in gathering evidence and campaigning. We met with local MP Mark Tami to express our concerns about the impact of the cost of living crisis.

In February the Citizens Advice service moved to a new telephony platform. The move went smoothly and our downtime was limited to one day. The new system is working well for advisers and clients, but Citizens Advice are still refining the management and reporting tools.

This year we successfully bid for new funding from Welsh Council for Voluntary Action (WCVA) to boost our volunteer recruitment and training work. During the Covid Pandemic our number of volunteers dropped drastically and we have set ourselves a target to recruit and train 40 new volunteers over the 2 years of this new project.

We held a Cost of Living Crisis workshop, in partnership with Flintshire County Council, in November 2022. The event was attended by approximately 100 people including frontline workers, council staff, council members, and members of the public who were able to access advice in their local community.

We contributed to national and local research and campaigns.

We provided information sharing events for partners via Action for Children.

Key achievements during the year 2022/2023
In 2022/2023 we helped 9,214 people, compared with 6,275 the previous year which is an increase of 47% and exceeds pre Covid levels. We attribute this significant increase to the Cost of Living Crisis affecting many local people, as well as increased capacity due to returning volunteers and maintaining digital channels rather than returning to face to face as the main access channel.

40,399 issues were raised by clients compared with 23,482 in 2021/2022 which represents a 41% increase.

We keep track of new income gained for clients. One-off gains are usually benefits backdated for a period of time and on-going gains are calculated as weekly gain x 52. We class debts written off directly, or through legal remedies such as bankruptcy and debt relief orders, as gains.

During 2022/2023 our advisors gained £4,940,457 for clients, including £1,208,908 of written off debts.

We assisted clients in dealing with a total of £4,265,598 of problem debt, an average of around £8,003 per client. This total includes £1,751,446 of priority debts such as rent and Council Tax.

We assisted 1,312 clients with 2,949 Universal Credit problems.

An area of significant increase this year was from people requiring support completing their Personal Independence Payment (PIP) Claim form. 1,612 clients, compared with 1,052 last year presented with 4,149 problems compared with 3,231.

We continue to work in formal and informal partnerships with other local Citizens Advice offices to deliver telephone and email advice and the North Wales Citizens Advice Bureaux.

Our combined energy projects enabled us to work locally with people affected by the increasing cost of energy, which was a significant issue this year.

Fundraising activities
Total income generated through fundraising events and donations is £4,612 which is an increase of £998 on 2021/2022. Expenditure on fundraising activities, excluding salaries, was £1,684 (£2,127 in 2021/2022).

Investment performance
Our investment in fixed rate bonds with a guaranteed gross/AER interest rate generated an income of £6,337 (2022 £3,377).

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Factors affecting the achievement of objectives
During 2022 / 2023 we were able to resume some face-to-face services for our clients, without losing all of the great benefits brought to our service by developing our digital platforms.

We have continued to offer remote advice services to clients this year which has been very popular and led to an increase in client numbers. We are working to ensure our face to face advice is targeted at those in most need.

This year we have faced significant increases in our business costs with notable increases in our staff salaries. We did not receive inflationary increases from the majority of our funders and are therefore seeing an increase in our budget deficit which is not sustainable and will need to be addressed.

Reserves policy
CAF is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The bureau will maintain a projection of income for at least two years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £150,000 should be maintained to ensure that all contractual liabilities including redundancy payments are available should the charity no longer be financially viable.

Reserves position
Unrestricted funds stand at £754,556, the tangible fixed assets have a net book value of £nil and £150,000 has been set aside as designated funds leaving approximately £604,556 as the Charity's free reserves. Last year, CAF had restricted funds of £65,000 set aside in order to fund four full time staff employed on a contract that we were advised would cease earlier than planned. This commitment was not required this year.

The aim is to retain reserves amounting to either four months' of standard operating costs, which would equate to £474,237, or six months, which would equate to £711,355.

Funds in deficit
No funds were in deficit at the balance sheet date.

Principal funding sources
We continue to work closely with Flintshire County Council who contribute to our core bureau service as well as partnership working to maximise advice and information services and reduce duplication.

Welsh Government continue to commit to advice and information provision which enables us to provide advice locally, regionally and nationally at a time of great demand.

We have received a grant from the National Lottery for the funding of assistance with mental health issues in the community for which we also closely engage with healthcare professions.

Northop Community Council and Mold and Holywell Town Councils continued to support our work which is much appreciated. Their donations contributed towards volunteer expenses and training.

Buckley Town Council had commissioned an outreach service until September 2022 and we would like to thank them for their support over many years.

The Welsh Council for Voluntary Actions (WCVA) supported our plans to re-establish our volunteer recruitment and training.

WCVA and Comic Relief facilitated payments of donations aimed at supporting clients’ facing the cost of living crisis. We combined this with a general donation from Citizens Advice to develop our partnership / outreach work with Flintshire Foodbank.

Investment policy
As required in its Memorandum paragraph 4.17 in furtherance of its objects, the Trustees have the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

We ensure that we invest in accounts that have strong social and ethical approaches to investments.
Our policy is that funds not required for current expenditure will be deposited in interest bearing bank / investment accounts that provide access within a reasonable notice period.

This year we invested in fixed rate bonds with a guaranteed gross / AER interest rate calculated on a daily basis and added to the capital balance on the anniversary of the account being opened providing the investment has been in place for the fixed 12-month period. We deposited up to the maximum amount that would provide full compensation should there be a financial crisis. Currently the Government statutory deposit guarantee scheme will repay up to £85,000 in the event of the investment company becoming insolvent.

Risk factors
The trustees have assessed the major risks to which the charity is exposed. During previous periods the practical issues arising from the Covid Pandemic including the need to work from home led to a significant shift to moving our information onto cloud based software so that the business could continue. This mitigation will remain permanently in the future. The Trustees will carry out a comprehensive review of our approach to risk management in 2023.

Future plans
CAF aims to continually improve its service both in terms of access and seeks to extend its service to an even wider number of the community through whatever opportunities become available. Continuing to increase access to face to face advice is a key priority whilst maintaining the benefits of being able to help more people using digital channels. We will work to ensure our service is targeted at those most in need.

We will also use our evidence from clients' experiences to challenge unfair policies, practices and procedures.

Structure, governance and management
Governing document
CAF is a registered charity and company limited by guarantee and governed by its Memorandum and Articles of Association. Membership is open to anyone over the age of 18 who is interested in furthering the work of the Charity and who is not a paid worker at the bureaux and anybody corporate or any unincorporated association which is interested in furthering the Charity's work and is admitted to membership in accordance with article 5 (any such body being called in these articles a "member organisation"). It is registered as a charity with the Charity Commission.

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:

L Clays	
S Tyson	
L Mulvaney	(Retired 1 March 2023)
B M Grew	
K Armstrong Braun	
V M Perfect	
P Bevan	
S Griffiths-Parry	
K Armstrong	(Appointed 22 September 2022)
M P Lewis	(Appointed 1 March 2023)

Recruitment and appointment of new trustees
As set out in the Articles of Association, trustees are elected and chosen for their particular skills, and are elected at the Annual General Meeting and shall hold office from the conclusion of that meeting. Trustees can be nominated by member organisations or co-opted by the Trustee Board.

Public notices are issued with invitations to nominate trustees prior to the AGM advising members of the retiring trustees and requesting nominations for the AGM.

The positions assigned to each of the trustees are as follows:

Laura Clays	Chair	Governance
Sara Tyson	Vice Chair	People
Lucie Mulvaney	Resigned 01/03/2023	Treasurer
Bryan M Grew	Director	Research & Campaigns and Welsh Language
Paul Bevan	Director	Strategic Planning/Risk management
Sally Griffiths-Parry	Director	Strategic Planning/Operations Performance
Klaus Armstrong Braun	Director	
Vicky M Perfect	Director	
Karen Armstrong	Appointed 22/09/2022	Communications
Martin Lewis	Appointed 01/03/2023	Treasurer

Organisational structure
CAF is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAF and for ensuring that the charity satisfies its legal and contractual obligations.

A Chief Executive, currently Salli Edwards, is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within the terms of delegation approved by the trustees, for operational matters including finance.

Induction and training of new trustees
Newly appointed Trustees are provided with a comprehensive induction to CAF through the provision of training courses and mentoring by established trustees and the Chief Executive Officer.

Wider network
CAF is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CAF in order to fulfil its charitable objects and comply with the national membership requirements.

CAF usually works in close partnership with Friends of Flintshire CAB (FoFCAB) who offer complementary services, however the FoFCAB café remains closed following the Covid pandemic. FoFCAB remains dormant as per the 2022 accounts.

Risk management
Citizens Advice Flintshire has a Risk Management Strategy and Risk Register agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. This year, as stated above, the Covid Pandemic exposed risks that led to immediate recovery and implementation of new ways of working actions. This has led to the decision to carry out a comprehensive review of the Risk policy and Register.

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

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

S D Edwards
Secretary
Dated: 7 December 2023

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees, who are also the directors of Canolfannau Cynghori Sir Y Fflint, 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX

Opinion
We have audited the financial statements of Canolfannau Cynghori Sir Y Fflint, Flintshire Citizens Advice Bureaux (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, 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 (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 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, 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 Auditors' 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 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

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 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.

TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX

Opinions on other matters preecribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

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 charitable company 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.

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 a Report of the Independent Auditors 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.

TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX

Extent to which the audit was considered capable of detecting irregularities, including fraud is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. Owing to the inherent limitations of an audit, there is an unavoidable risk that material misstatement in the financial statements may not be detected, even though the audit is properly planned in accordance with ISA (UK).

We obtained an understanding of the legal and regulatory frameworks applicable to the charity and the industry in which it operates through our general commercial and sector experience and discussions with management. We determined that the following laws and regulations were most significant: The Companies Act 2006, FRS 102 the 'Financial Reporting Standards applicable in the UK and Republic of Ireland' and relevant UK tax legislation. In addition, we concluded that there are certain laws and regulations that may have an effect on the determination of the amounts and disclosures within the financial statements such as Health and Safety laws and regulations.

We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:
- Discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations or fraud;
- Obtain an understanding of the internal controls that management have in place to prevent and detect fraud;
- Challenging assumptions and judgements made by management in its significant accounting estimates;
- Reviewing the financial statement disclosures and assessing the appropriateness of the accounting policies used;
- Identifying and testing journal entries, in particular manual or unusual entries;
- Obtaining third party confirmations of all the charity's banking arrangements;
- Performing analytical procedures to identify any unusual or unexpected relationships;
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting.

The assessment of the appropriateness of the collective competence and capabilities of the engagement team included consideration of the engagement team's knowledge of the industry in which the client operates in and understanding of, and practical experience with, audit engagements of a similar nature and complexity through appropriate training and participation.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment.

Our audit procedures are designed to detect material misstatement. We are not responsible for preventing non-compliance or fraud and cannot be expected to detect non-compliance with all laws and regulations.

TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX

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.

Aled Roberts BA (Hons) FCA (Senior Statutory Auditor)
for and on behalf of Salisbury & Company Business Solutions Limited
Statutory Auditor
Chartered Accountants
Irish Square
St Asaph
Denbighshire
United Kingdom
LL17 0RN

Date: 7 December 2023

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income and endowments from:							
Contracts and grant income	**2**	231,142	1,155,298	1,386,440	219,142	959,150	1,178,292
Fundraising	**3**	4,612	-	4,612	3,614	-	3,614
Investments	**4**	6,337	-	6,337	3,377	-	3,377
Other income	**5**	52,705	-	52,705	57,256	18,351	75,607
Total income		294,796	1,155,298	1,450,094	283,389	977,501	1,260,890
Expenditure on:							
Charitable activities	**6**	243,456	1,179,254	1,422,710	242,330	887,125	1,129,455
Net incoming/(outgoing) resources before transfers		51,340	(23,956)	27,384	41,059	90,376	131,435
Gross transfers between funds		41,044	(41,044)	-	25,376	(25,376)	-
Net income/(expenditure) for the year/ Net movement in funds		92,384	(65,000)	27,384	66,435	65,000	131,435
Fund balances at 1 April 2022		662,172	65,000	727,172	595,737	-	595,737
Fund balances at 31 March 2023		754,556	-	754,556	662,172	65,000	727,172

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Current assets					
Debtors	**11**	45,953		68,261	
Cash at bank and in hand		871,638		908,333	
		917,591		976,594	
Creditors: amounts falling due within one year	**12**	(163,035)		(249,422)	
Net current assets			754,556		727,172
Income funds					
Restricted funds	**14**		-		65,000
Unrestricted funds					
Designated funds	**15**	150,000		150,000	
General unrestricted funds		604,556		512,172	
			754,556		662,172
			754,556		727,172

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowldge 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 7 December 2023

L Clays
Trustee

M P Lewis
Trustee

Company Registration No. 03985923

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	**21**		(43,032)		241,873
Investing activities					
Investment income received		6,337		3,377	
Net cash generated from investing activities			6,337		3,377
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(36,695)		245,250
Cash and cash equivalents at beginning of year			908,333		663,083
Cash and cash equivalents at end of year			871,638		908,333

1 Accounting policies

Charity information

Canolfannau Cynghori Sir Y Fflint, is a private company limited by guarantee incorporated in England and Wales. The registered office is Terrig House, Mold, Flintshire, CH7 1EG, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's Memorandum and Articles of Association, 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.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

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.

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1 Accounting policies **(Continued)**

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:

Office equipment	25% on cost
Fixtures and fittings	25% on cost
Computers	50% on cost

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 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.8 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.

2 Contracts and grant income

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2023	**2023**	**2023**	2022	2022	2022
	£	**£**	**£**	£	£	£
Grants for core activities	231,142	1,155,298	1,386,440	219,142	959,150	1,178,292
Grants receivable for core activities						
Flintshire County Council - Core & Contracts	204,142	243,319	447,461	204,142	259,708	463,850
Welsh Government	-	642,732	642,732	-	520,826	520,826
National Lottery	-	164,202	164,202	-	148,434	148,434
Citizens Advice	-	53,968	53,968	-	20,145	20,145
Energy Funding	-	37,228	37,228	-	10,037	10,037
Other	27,000	13,849	40,849	15,000	-	15,000
	231,142	1,155,298	1,386,440	219,142	959,150	1,178,292

3 Fundraising

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Donations	4,612	3,614

4 Investments

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Bank deposit interest	6,337	3,377

5 Other income

	Unrestricted funds 2023	**Restricted funds 2023**	**Total 2023**	Unrestricted funds 2022	Restricted funds 2022	Total 2022
	£	**£**	**£**	£	£	£
Other income	44,805	-	44,805	45,156	18,351	63,507
Town & Community Councils	7,900	-	7,900	12,100	-	12,100
	52,705	-	52,705	57,256	18,351	75,607

6 Charitable activities

	Charitable Expenditure 2023 £	Charitable Expenditure 2022 £
Staff costs	1,321,890	1,028,026
Staff and volunteer expenses	26,003	17,286
Rates and water charges	5,076	5,076
Power, light and heat	12,983	9,347
Maintenance and repairs	6,268	6,767
Telephone charges	10,582	14,391
Postage	2,122	829
Printing	1,933	1,159
Photocopying	6,110	5,976
Stationery	299	235
IT support	5,168	17,045
Subscriptions	9,737	10,933
Publicity and promotions	477	1,252
Professional fees	5,058	4,026
Insurance	4,846	3,739
Bank charges	259	248
Partnership payments and other charitable expenditure	1,499	1,320
	1,420,310	1,127,655
Share of governance costs (see note 7)	2,400	1,800
	1,422,710	1,129,455
Analysis by fund		
Unrestricted funds	243,456	242,330
Restricted funds	1,179,254	887,125
	1,422,710	1,129,455

7 Governance costs

	Governance costs	2023	Governance costs	2022
	£	£	£	£
Audit fees	2,400	2,400	1,800	1,800
	2,400	2,400	1,800	1,800
Analysed between				
Charitable activities	2,400	2,400	1,800	1,800

Governance costs includes payments to the auditors of £2.400 (2022- £1,800) for audit fees.

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

Trustees' expenses for the year amounted to £13 during this financial year (2022: £nil).

9 Employees

The average monthly number of full-time employees during the year was 24 and the average monthly number of part-time employees during the year was 25; with all employee time involved in providing support to the charity.

	2023	2022
	Number	Number
Full-time and part-time staff	53	49

Employment costs	2023	2022
	£	£
Wages and salaries	1,321,890	1,028,026

There were no employees whose annual remuneration was more than £60,000.

10 Tangible fixed assets

	Office equipment	Fixtures and fittings	Computers	Total
	£	£	£	£
Cost				
At 1 April 2022	38,664	39,664	59,814	138,142
At 31 March 2023	38,664	39,664	59,814	138,142
Depreciation and impairment				
At 1 April 2022	38,664	39,664	59,814	138,142
At 31 March 2023	38,664	39,664	59,814	138,142
At 31 March 2023	-	-	-	-
At 31 March 2022	-	-	-	-

11 Debtors

	2023	2022
Amounts falling due within one year:	£	£
Trade debtors	7,561	-
Prepayments and accrued income	38,392	68,261
	45,953	68,261

12 Creditors: amounts falling due within one year

	Notes	2023	2022
		£	£
Other taxation and social security		6,699	24,663
Deferred income	13	114,676	145,199
Trade creditors		33,172	58,306
Accruals and deferred income		8,488	21,254
		163,035	249,422

13 Deferred income

	2023	2022
	£	£
Arising from grants received in advance	114,676	145,199

Deferred income is included in the financial statements as follows:

13 Deferred income **(Continued)**

	2023	2022
	£	£
Deferred income is included within:		
Current liabilities	114,676	145,199
Movements in the year:		
Deferred income at 1 April 2022	145,199	137,102
Released from previous periods	(30,523)	-
Resources deferred in the year	-	8,097
Deferred income at 31 March 2023	114,676	145,199

Grants received in advance for the period in which the funder requires the expenditure to be applied are included in deferred income, For the year ended 31 March 2023 such grants received amounted to £114,676 (2022: £145,199)

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Incoming resources	Resources expended	Transfers	Balance at 1 April 2022	Incoming resources	Resources expended	Transfers	Balance at 31 March 2023
	£	£	£	£	£	£	£	£
Welsh Government	520,826	(525,356)	69,530	65,000	642,732	(639,313)	(68,419)	-
Flintshire County Council	278,059	(181,033)	(97,026)	-	243,319	(228,606)	(14,713)	-
Citizens Advice	20,145	(21,800)	1,655	-	53,968	(55,305)	1,337	-
National Lottery	148,434	(148,434)	-	-	164,202	(193,008)	28,806	-
Energy Funding	10,037	(10,502)	465	-	37,228	(48,986)	11,758	-
Wales Council for Voluntary Action	-	-	-	-	13,849	(14,036)	187	-
	977,501	(887,125)	(25,376)	65,000	1,155,298	(1,179,254)	(41,044)	-

Purposes of restricted funds

In year ended 31 March 2022, the Trustees committed £65,000 to maintain the employment of four full time advisers recruited in the belief it would be a twelve month contract. The funder reduced the period of funding, across the whole of Wales, and the trustees are committed to retaining the staff members. This commitment was not required in the current year.

15 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 1 April 2021	Transfers	Balance at 1 April 2022	Transfers	Balance at 31 March 2023
	£	£	£	£	£
Designated fund	140,000	10,000	150,000	-	150,000
	140,000	10,000	150,000	-	150,000

16 Analysis of net assets between funds

	Unrestricted funds 2023	Restricted funds 2023	Total 2023	Unrestricted funds 2022	Restricted funds 2022	Total 2022
	£	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:						
Current assets/(liabilities)	754,556	-	754,556	662,172	65,000	727,172
	754,556	-	754,556	662,172	65,000	727,172

17 Financial commitments, guarantees and contingent liabilities

As at 31 March 2023 the charitable company had no contingent liabilities.

18 Capital commitments

As at 31 March 2023 the charitable company has no capital commitments.

19 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

20 Going Concern

The charitable company has informed management and they are constantly reviewing the guidelines given by the UK Government and adapting their business accordingly so as to best service their clients whilst keeping their staff safe. Regular board meetings ensure communication between informed management and allow for changes to be implemented in a controlled and structured manner.

There is no evidence of a reduction to funding in the next 12 months, supported by the budgets prepared by management so it is felt that the going concern assumption remains appropriate.

21	Cash generated from operations	2023 £	2022 £
	Surplus for the year	27,384	131,435
	Adjustments for:		
	Investment income recognised in statement of financial activities	(6,337)	(3,377)
	Movements in working capital:		
	Decrease in debtors	22,308	66,878
	(Decrease)/increase in creditors	(55,864)	38,840
	(Decrease)/increase in deferred income	(30,523)	8,097
	Cash (absorbed by)/generated from operations	(43,032)	241,873

FLINTSHIRE CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1090010

Accounts

Annual Report 2021/2022

April 1st 2021 to March 31st 2022



cyngor ar bopeth

citizens advice

Sir y Fflint
Flintshire

Registered Charity Number: 1090010
Registered Company Number: 03985923

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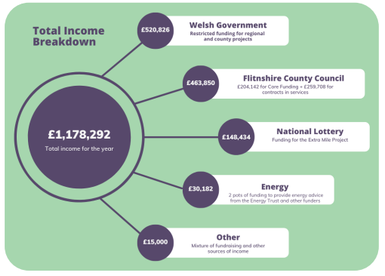


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Citizens Advice Flintshire (CAF)

We are a local charity that provides an advice and information service to the residents of Flintshire. Throughout the years the demands on the service have changed, but the commitment and passion for free advice has not.

We provide impartial, confidential and non-judgmental advice to everyone on a range of subjects, including Welfare Benefits, Debt, Employment, Discrimination, Energy and Consumer. The level of service offered includes signposting and information through to specialist casework and this depends on the individual's need and the complexity of their issue.

We have offices in Mold, Holywell and Connah's Quay, as well as several outreaches throughout the County. We also provide advice and information via telephone, email and other digital channels.

CAF is a voluntary organisation that has been part of Flintshire communities for 60 years. Our service is quality assured through vigorous case checking and Independent File Reviews. Citizens Advice carries out an annual audit which covers our quality of advice and also our business integrity. We are regulated by the Financial Conduct Authority (FCA). We are Standard Owners for the Wales Information Advice Quality Framework (IAQF). All of our staff and volunteers have extensive training to enable them to give accurate and good quality advice to people.

The period covered by this report has seen the continued impact of the Coronavirus Pandemic. We have either been in lockdown or under varying degrees of restrictions, and this has meant we were unable to safely reopen our offices to the public. We, in partnership with a range of other organisations started providing advice at outreaches from November taking our service into communities.

Later in 2022 we planned to resume some face-to-face services for our clients, targeting those in need as we didn't want to lose all of the great benefits brought to our service by developing our digital platforms, which means we are able to help more people and people can get the advice earlier without waiting.

We have continued to offer remote advice services to clients this year. This has been mainly via telephone and email, but we have also developed a number of new digital services this year.

We now offer a 'virtual drop-in' for benefits issues every Tuesday morning using the Attend Anywhere platform. People can access this via our website if they have an internet-enabled device with a camera e.g. smartphone, tablet or laptop. During the next year we want to expand our use of Attend Anywhere to offer additional drop-ins for any advice issues.



We have also established our messaging services during this year. Clients can now access advice via SMS text message, WhatsApp and Facebook Messenger. Feedback from clients using these services has been really positive with clients commenting that they had a quick response, found the advice very helpful and the service was easy to use.

Aims and Objectives

Like many other organisations, our work continued to be impacted by the Covid-19 pandemic.

We had been forced to change our methods in advice delivery and as a result, we focussed on digital.

Our aims to help more people in Flintshire did not change and the move to new advice channels via social media platforms, the introduction of new text and What's App services meant we could actually help more people as this report demonstrates.

We also increased the of capacity of staff members to answer our phones.

We launched a new Business Plan for 2021-26.

We launched a new Business Plan for 2021-2026. The twin aims of the Citizens Advice service remain the same, to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

We worked collaboratively to create meaningful objectives that will really improve our services and meet the needs of the people of Flintshire.

Our advice goal: We will improve the experience people have when they come to us for help, so everyone leaves with the knowledge and confidence they need to find a way forward.

Our advocacy goal: We will be a stronger voice on the issues that matter most to the people who come to us for help.

Our technology goal: We will use technology to enable a great experience for the people who come to us for help, while freeing up resources that will allow us to meet more demand.

Our sustainability goal: We will secure our future as a service through a more collaborative, proactive and competitive approach to fundraising.

Our culture goal: We will be a collaborative, innovative and high performing service that promotes equality, diversity and inclusion and challenges discrimination.

Message from the Chair



I think the last year has taught us just how fragile the world we live in now is. From the pandemic to the war in Ukraine, we are experiencing huge challenges which have an impact on individuals and how they live their lives.

I'm proud of the staff and volunteers at Citizens Advice who continue to provide advice to those most impacted. As the cost living crisis increases, the demand for our service rises and I think the next 12 months could be the most difficult period the organisation has faced in years. However, I am confident that we will do what we can to ensure those most in need of our support get the advice they need.

I want to say a huge thank you to the people that fund our services, for their continued confidence in us being able to support people. And another thank you to our passionate staff and volunteers, who without, we wouldn't be able to deliver the services that have such an impact on the quality of people's lives.

Laura Clays

Chair of Trustee Board

Message from the Chief Executive Officer

2021-2022 was a year of hard work and growth for CAF. The number of people advised was back to pre-pandemic levels and we continued to advise people via telephone and digital channels until we were able to resume some outreaches. We had hoped to open our office but the varying degrees of restrictions meant that this could not happen.

Our staff, trustees and later in the year volunteers continued to provide information, advice, casework and support to people facing significant problems - working hard to ensure that the service is as effective and efficient as possible, as we continue to grow to meet the increasing need. They also joined a campaign using real client's examples to ask the Government not to remove the £20 additional payment on Universal Credit made during the pandemic. Unfortunately, we were unsuccessful.

Our Trustees are passionate too about the impact of poverty and the need to provide the best quality services for the people we advise. An increasing theme this year was one of financial insecurity and, in fact, poverty. Our staff provided both fuel and food vouchers at a rate we have never done so before. They made applications to trusts and foundations as well as the Discretionary Assistance Fund to help people that literally had no alternative sources of funding for essential items.

When Princess Anne visited to see the work of CAF we combined this with a picnic in our car park – so that staff who had started with us during the pandemic could actually meet each other. We have a great team of people doing sometimes difficult work and need more than ever to rebuild a team and culture where we can support people in need as well as each other.

The cost of living crisis started to become apparent towards Christmas and was a major concern by January and has led to our continued determination to deliver the best service we can at a time of increased poverty.

Salli Edwards
Chief Executive Officer



Our trustees

Our trustee board sets the vision and provides the strategic direction for Citizens Advice Flintshire. They are trustees under charity and company law. They are ultimately responsible for all aspects of the Charity.

There are six trustee board meetings each year as well as additional meetings for the board's two sub groups; Personnel Sub Group (PSG) and Monitoring and Review Group (MARG). These meetings together with various events enable the trustees to develop as a team and to shape our organisation's strategic direction.

Our Chief Executive, working with the management team, is responsible for delivering the strategy and for day to day operations. The trustee board is committed to high standards of corporate governance and complies with the principles and practices set out in the Charity Governance Code.

Many of the trustees lead on specialist areas which provide much needed skills and experience.

Laura Clays
Chair of Trustee Board - Governance Lead (PSG & MARG)

Sara Tyson
Vice Chair – People & Equality Diversity and Inclusion Lead (PSG)

Lucie Mulvaney
Treasurer - Finance Lead (PSG & MARG)

Paul Bevan
Director - Strategic Planning & Risk Management Lead (MARG)

Bryan Grew
Director – Research and Campaigns & Welsh Language Lead (PSG)

Sally Griffiths-Parry
Director – Strategic Planning & Operations Performance Lead (MARG)

Klaus Armstrong-Braun
Director – Partnership Working Lead (MARG)

Michelle Perfect
Director

Our People

Our staff are key to delivering our service. They carry out the day to day work to ensure that our clients receive the best advice possible.

There are a mixture of paid staff who do various roles within the organisation and this grew to 49 staff in total which includes full and part time. Our full time equivalent this year was 24 staff.

Our staff have a thorough induction and ongoing training for their individual roles. We also hold staff meetings and have sub-groups that work on specific issues such as Research & Campaigns and client feedback.

Managers -As well as our CEO, we have a team of managers who oversee the core operations, quality of advice, project management, communications, and fundraising.

Advisers - Our advisers have a range of skills and knowledge to ensure that we can help people with as many issues as possible. Some of our advisers cover all aspects of advice (Generalist advisers) and some specialise in particular areas such as employment, benefits, debt, discrimination and energy (Specialist advisers).

They come from a range of different backgrounds and some of our staff are multilingual and cover a number of different languages including Welsh, Czech, Russian, and Portuguese.

Support Staff - These are the staff who ensure that things are running smoothly behind the scenes. They include administration, IT, finance, HR, and cleaners. Without our support team our advisers would not be able to do their roles effectively.

Volunteers - In total eighteen volunteers were on rota this year, some who adapted to undertake their role remotely, and some who returned to the Deeside office. By the end of March 2022 plans were underway for the admin volunteers to return to the Mold office. The strategy of bringing back small groups of volunteers at a time, based on the knowledge that there was sufficient capacity for support and supervision continued to work well. Training in preparation for returning to volunteering included compliance training for data protection, Senior Managers Certification Regime (SMCR), cyber security and remote working and in addition for assessors and advisers practice in dealing with client enquiries.

Who do we help?

In 2021/22 we helped **6,275** people compared with **4,167** the previous year. This is back up to pre-Covid levels.

Our data shows that the biggest change since the start of the pandemic has been the reduction in clients aged 65 and over. Prior to Covid they made up 20% of our clients. This dropped to just 11% of clients in 2020/21 and was 14% in 2021/22.

During 2021/2022 our advisors gained **£3,802,135** for clients, including **£709,623** of written off debts.

Client Feedback

- **95%** of clients would recommend us
- **84%** found it easy to access our service
- **84%** found a way forward with our help
- **86%** said they would not have been able to sort out their problem without the help of Citizens Advice

We supported **6,275** people with free advice tackling a total of **21,050** issues. This means our clients are often helped with more than one problem.

30,000
visits to our website

2,777
phone calls answered

530
foodbank vouchers issued

153
fuel vouchers issued

216
informative social media posts

25
email campaigns sent out

Who do we help?

Top 5 issues people wanted advice on were:

Benefits	**9,720**
Debt	**4,239**
Employment	**1,558**
Financial Services and capability	**899**
Energy	**727**



Ethel’s story

We advised Ethel, a retired widowed pensioner who lives alone in a mortgaged property. Her only income derived from State Pension, Pension Credit and Council Tax Reduction Support. She has a number of physical and mental health conditions. She wanted help in finding out if there was support available for a new boiler as her current one was very old and needed replacing. We referred Ethel to NEST Wales and she received a new boiler and radiators. We also helped her to sign up for her energy suppliers Priority Services Register. We assisted with a claim for Attendance Allowance because she was struggling with her personal care and often needed help during the day. She was awarded the lowest rate of Attendance Allowance and as a result of the award she then became entitled to an extra amount in her Pension Credit award. Ethel was very thankful for the help she received because she did not know what help was available to her. Ethel’s new Boiler and radiators saved her around £4000. Her income also increased by £131 per week. She also received a lump sum of just under £800 backdated benefit.



A Royal visit

Not everybody's first day back at the office is marked with a royal visit, but that's exactly what happened for our staff, trustees and volunteers on June 29th 2021 when HRH Princess Anne - The Princess Royal, the Patron of Citizens Advice, likes to visit bureaus to see their work and the needs of local communities. She arrived by helicopter and chatted with invited guests at an informal picnic held at our Mold office. Her Royal Highness was joined by Mr Henry Fetherstonhaugh, Lord-Lieutenant of Clwyd and had a tour of the offices, chatted to staff and Trustees before unveiling a plaque to mark her visit.

The outdoor event, held in the car park due to continued restrictions, had been organised to give new staff the opportunity to meet with their colleagues for the first time. Although we had all met via Zoom calls, some staff had been with us for almost a year and had yet to speak face to face with fellow advisors!



Volunteers Return



In early 2021 we worked to bring back more of our existing volunteers. We started with refresher training and updating GDPR etc. That particular cohort had dealt with digital advice (in the form of emails and Advicelink) from the office, so had previous experience. They just needed to refresh their knowledge and learn some new ways of working due to working remotely themselves and offering the advice to clients remotely. This meant, for example, that client appointments would be carried out by telephone or video call, so the assessors needed to understand how this worked so that they could explain the options to the clients.

The remote supervision is done via a hybrid of morning Zoom meetings and in session WhatsApp and telephone support. This has proved very successful with volunteers reporting faster access to the supervisor than when in the office! The next wave of volunteers we brought back proved more challenging and took more support. They not only needed refresher advice training but also had to be introduced to giving digital advice for the first time. Whilst they were cautious / anxious at first they all settled into this new way of working and acquired many new skills.

The majority of the volunteers who have returned to date would now not wish to return to office working. A couple would still prefer to be office based and we are looking to accommodate this as soon as possible. We are excited to explore opportunities for a new generation of volunteers, once we have ensured that all of the existing volunteer base have had the opportunity to return to a role that would suit them. To this end, in January 2022 we gave an online presentation to students at the University of Wales, including Wrexham Glyndwr, Bangor, Aberystwyth and the Open University.

We explained the benefits of volunteering, with a number of our staff having initially started as volunteers and making the most of any employment opportunities that came up.

The changes to training delivery

All staff and volunteer training this year was delivered remotely via zoom or Microsoft Teams. There were many changes in legislation and new funds made available to help to protect people during the pandemic. We therefore held sessions like the Discretionary Assistance Fund delivered by Helen Richards and 'Homelessness law in Wales' by Shelter for staff and volunteers whilst they were working from home. Employment advice was a significant enquiry area this year and we were funded as part of our national Advicelink grant to help to build capacity for employment advice. We commissioned a specialist employment adviser to deliver further employment training - Level 4 'Completing ET1 forms for clients' and Level 5 'Helping clients with employment tribunals' as well as repeating Levels 1 and 2 for new staff.

Despite the new challenges of training remotely, the feedback we received from staff and volunteers was very positive. Features such as sharing screens and joining break out rooms meant it was possible to replicate all face-to-face training including facilitating interactive learning and group discussions etc. All new staff completed an induction programme and some felt being based at home was less stressful than coming into the office, yet still gave them the opportunity to meet other new staff starting at the same time as well as the CEO and line managers.

"It's nerve wracking when you start a new job, being based at home and joining remotely. I didn't find it stressful at all and we still got to meet everyone and talk to each other".

"I don't feel there was anything we have missed out on... the sessions still worked really well, and still had the conversation element and interaction".

"I found the remote way of working just as beneficial as in person as it still felt like face to face support". "I feel that when making calls, home working is probably an optimum environment for me to do this".

Remote training continued to deliver the added bonus of going paperless and savings on printing of training and learning materials as well as savings on staff time. This is a big saving on the charity's resources.



Flintshire Local Advice Gateway (FLAG)

The Flintshire Local Advice Gateway (FLAG) service is a referral project for advice referrals into Citizens Advice Flintshire. Referrals are received from a wide range of organisations both statutory and non-statutory and it is funded by the Housing Support Grant project at Flintshire County Council. This project has been funded since 2014.

Once a referral is received into the project, an initial telephone assessment is carried out between the gateway assessor and the client. Sometimes, we will liaise with the referrer directly – if instructed to do so by the referrer. This may be because the client struggles to engage with services without support.

Once we have ascertained what the client's advice needs are, we can either give some information to the client during the initial call and/or we can book a suitable appointment for the client to receive full advice.

The aim of the project is to ensure that clients receive early intervention with their advice needs and to avoid these issues escalating further - such as homelessness. It also helps avoid duplication of advice services and if another service is best placed to support the client, they are referred on or signposted to another organisation. For example, if a client has a complex consumer issue - we would refer on to the national Citizens Advice Consumer Helpline.

However, over 85% of the referrals received into the referral project are ultimately assisted by a Citizens Advice Flintshire advice project.

In 2021-2022 the FLAG project dealt with 941 referrals. Over 80% of those advice referrals were received from a statutory service such as Flintshire County Council or an NHS funded project and 20% were received from third sector referrers such as ASNEW and NEWCIS. From these 941 referrals, we dealt with 2,487 issues – which identifies the fact that clients often have multiple advice issues and it was found that our highest advice area is benefits, followed by debt.

The FLAG project also compiles the 'Advice Provider Handbook' which is circulated amongst Flintshire organisations. The handbook denotes advice projects available in Flintshire and is updated on a 6 monthly basis. This booklet was updated in January 2022.

European Union Citizens Rights Service

The EUCR project has continued to offer casework support to clients who are having difficulty applying to the EU Settlement Scheme. Although the deadline for the EU Settlement Scheme has passed, it is still possible for clients in certain circumstances to make new applications.

We have been assisting clients with applications and supporting clients who are facing delays with the processing of their application. One of the main things we have been assisting with is ensuring clients have the relevant evidence to prove their residency in the UK. Many of the clients we assist have language barriers and therefore need assistance with the process.

As a service, we have also supported our clients with any employment and discrimination that they have. Alongside this, we make sure that our clients receive help with any wider issues including welfare benefits and debt.

One of our clients stated to their caseworker “I am really happy with the support I have received to help me remain in the UK”.



Veronika asked for assistance as she was having difficulty getting the Home Office to accept a pre-settled status application for one of her children. She had lived in the UK since 2018.

Her child’s application was not being accepted as the Home Office were saying they needed more evidence of the child’s identity.

The child had a Polish birth certificate and a photocopy of his expired ID card. Veronika could not afford the costs of applying for a Polish passport for her son and the cost of travel to the Embassy. She did not speak English so required translation support and expressed that she found it difficult to contact the Home Office for help.

We supported her by liaising with the Home Office and managed to get them to accept the application with the evidence the client already had so that Veronika did not have to incur costs she couldn’t afford.

Specialist Debt Service

This year was another challenging year financially for many reasons. The pandemic continued beyond anybody's expectations, and household bills rose. The specialist debt service continued to deliver advice and casework via telephone, email and WhatsApp throughout this period.

Single Advice Fund (SAF)

Our SAF service funded via the Welsh Government allowed us to continue providing specialist debt advice to those who are most in need of advice.

During this year, debt continued to be one of our clients' top three issues. The service itself has gone from strength to strength as we now have more digital tools at our disposal, to improve and speed up the best possible outcome for our client's cases.

We successfully recruited a further two specialist debt caseworkers, bringing the team to five members of staff working across three specialist projects.

Flintshire County Council – Housing Support Grant (HSG)

This year we were also contracted by Flintshire County Counci (FCC) to deliver two debt services. Whilst both services have different areas of focus, they share the same aim of early intervention to prevent homelessness.

Our HSG debt caseworker supports clients to manage their debt. The debt advice is person centred to ensure that clients stabilise and maintain their housing situation and the casework service ensures that clients have a familiar point of contact until their debt case has reached a conclusion.

Our FCC debt caseworker supports those clients who may have additional support needs. From the outset of these debt cases - we liaise with HSG support services (via a direct referral pathway straight to the debt caseworker) to target early intervention and to ensure that clients stay engaged at each step of the advice journey - until they have entered a suitable debt solution. Historically, we have seen clients disengage at an early stage and only re-engage at the point of homelessness. The funding we receive from both HSG projects not only makes a tremendous difference to the lives of those clients who need debt advice and the additional support to address the problems they face, but also reduces and prevents the need for more costly interventions further down the line.

All three of these projects have allowed us to build upon the relationships that we have with various Flintshire County Council departments and other support organisations across North Wales. We hope in turn that this will provide our clients with a more seamless journey and a successful debt outcome.

As well as continuing to support our clients, in June 2021, we also implemented the then-new statutory Breathing Space scheme within our specialist debt advice service – by offering a 60-day hold on most debts. The scheme has been fantastic, as it allows us to almost immediately take the pressure off our clients.

In 2021/22 we helped 6,275 people. Of this total, we helped deal with 4,239 debt issues showing just how important this project has been to our community

Welfare Rights

We are funded by Flintshire County Council to provide specialist benefits advice and casework. Through this funding we support our clients with challenging benefit decisions through advice and representation, helping our clients maximise their income through welfare benefit checks, as well as ensuring current benefit awards are correct and providing advice and assistance with benefit refusals by helping our clients to navigate a confusing benefits system.

The impact of Covid 19 led to an increase in enquiries and casework in relation to benefit issues. There were many benefit changes during this period that had an impact on our clients. One significant change, affecting many of our clients during this period, was the withdrawal of the pandemic Universal Credit uplift of £20 a week despite widespread opposition from the public and poverty campaigners. The £20 uplift was a much needed lifeline to families and individuals during the pandemic; the removal of this lifeline in October 2021 led to increased poverty at a time when people were being hit by soaring fuel bills.

In the winter, rising costs and fallen benefits, meant that households were facing a real cost of living crisis.

The Welsh Government put together a support package to help households who were struggling including a Winter Fuel Support payment, Cost of Living payment and increased funding of the Discretionary Assistance Fund to help people pay for essential costs such as food, gas, electricity, clothing or emergency travel. The funding came at a critical time, to help support families in challenging circumstances in Wales. Highlighting the impact of the cost of living crisis remains a crucial priority for Citizens Advice Flintshire.

In 2021/2022 our Welfare Rights team helped **3,333** clients deal with their benefit issues. The project helped our clients achieve **£2,839,188** in income gains which includes additional benefits awarded. We have adapted our benefits advice service to continue to provide the best quality advice and to support our clients at challenging times. We delivered the service via various channels including telephone and video calls. We also set up a weekly benefit check drop in using the Attend Anywhere video platform so that our clients could contact us in the comfort of their own home and check they are getting everything they are entitled to.



Energy Projects

Towards the end of 2021 there was increasing concern that energy prices may rise significantly. We were by that time dealing with many people who found managing their outgoings with their limited income increasingly difficult. We therefore developed our energy advice team to help more clients.

Warmer Wales Project

The Warmer Wales service was funded by the British Gas Energy Trust. It is a national service across Wales and it targets people in fuel poverty by enabling individual advice for people who are most affected by energy costs including older people, those with health conditions and families with young children. The service includes advice on energy efficiency, fuel debt, benefits and income maximisation, as well as ensuring the client is well equipped with knowledge to be able to manage their energy bills and save energy in order to keep their home warm and improve their health and wellbeing. The funding also provided Prepayment fuel vouchers for households at risk of self-disconnection and paid for Debt Relief Order application fees helping individuals to get their debts written off.

Prepayment (PPM) fuel vouchers

We applied for funding from FLVC's Winter Pressure Fund and were awarded £5,000 to provide emergency prepayment vouchers to households at risk of self-disconnection. The project ran from January of 2022 to March 2022, where we distributed over 110 vouchers to households using this fund.

Force for Energy project

In January we introduced a new Regional Service developed during 2021, 'Force for Energy' which targets energy advice for the veteran and armed forces communities.This is a holistic service working in partnership with Woody's Lodge, where we provide advice and support on energy consumption, dealing with energy-related debt, income maximisation generally, and advice on energy efficiency. We can then refer clients to Woody's Lodge for small improvement measures such as bulbs, draught excluders, radiator foils, etc. – including fitting where necessary.

The Gwynt y Môr Energy Project

This service targets people living in off-grid communities in Flintshire Coastal communities. Through the project our energy adviser provides one-to-one advice and support to anyone experiencing difficulties: explaining energy-saving tips; helping access grants to make your home more energy efficient; budgeting and income maximisation, as well as understanding your bills and heating controllers. Delivery of this service started in January 2022. It is still early days but we hope at these challenging times with increasing Energy bills our energy projects can make a difference to people's lives.

Employment & Discrimination

Citizens Advice Flintshire has a dedicated team of Employment and Discrimination advisers. We offer support to our Flintshire clients and work in partnership with local Citizens Advice offices across North Wales to deliver a regional 'Employment and Discrimination' service and Citizens Advice Newport to deliver a Wales-wide 'Employment and Discrimination' telephony service. Our Employment and Discrimination team assist with employment issues, discrimination within the workplace or discrimination within the goods and service sector - such as housing and health. Further, as part of our European Union Citizens Rights project, we offer support to European Economic Area nationals to ensure that they are aware of their settled-status rights and rights within the workplace.

We continue to assist clients with employment issues such as redundancy; non- payment of wages; dismissal, and this year we faced new employment issues including the furlough scheme and Covid 19 health and safety rules. The rules around both of these issues were often complicated and we were able to help our clients navigate through the guidance and legislation. In terms of discrimination, we continue to support protected groups such as pregnant clients and clients with disabilities - to ensure that their employment rights are respected and they are protected from unfair treatment.

The way our team has delivered advice over the past year has also seen some changes. Whilst we were not able to offer 'in-person' advice during the height of the pandemic and we are now moving back to face-to-face, we utilised the increased usage of video-link communication platforms such as 'Attend Anywhere' to deliver advice for those clients who would benefit from this option.Finally this year we evidenced changes in terms of demand for employment and discrimination advice.

Historically, our main enquiry areas tend to be benefits and debt – employment being our third highest. However, for periods of this year, we experienced an unprecedented level of demand for employment and discrimination advice – therefore, our team has grown, and this places us in good stead to meet future demand.



Extra Mile Project

473

people were helped by this project this financial year

1,911

individual issues that our clients needed help with, meaning it was over 4 per client

£262,315

of income was generated for our clients through our advice

91%

of digital clients reported our help made a difference to their peace of mind and wellbeing

Funded by the National Lottery Community Fund, the Extra Mile project aims to improve access to advice for people with mental ill health. Practical problems (such as debt, income worries, housing issues, employment etc.) can have a significant impact on mental well-being and these problems will often lead to a worsening of mental ill health if left unresolved.

During the early stages of project planning, we established an ongoing 'steering group' made up of healthcare professionals, support agencies and clients with mental ill health – in order to help us stay 'people' led and shape the aims and objectives of the project. From the outset, we understood that key aims included early intervention, to help stop problems from escalating and going that 'Extra Mile' for those who need it – all in partnership with key mental health support agencies. Further, we understood the need to expand on our 'traditional' access channels – to enable clients to access our service in a way which was comfortable and familiar – in order to help clients engage and stay engaged. Therefore, due to the Covid-19 restrictions hampering our ability to offer in-person advice sessions for the majority of this year – we focused our efforts on expanding our digital access channels (such as WhatsApp, Facebook Messenger, Text message, email, Zoom etc.) – alongside our telephony service. These additional digital channels grew at a steady pace initially and our Extra Mile team assisted 473 clients in this financial year - with growth accelerating in January 2022 onwards.

However, once Covid-19 related restrictions had lifted, we worked in partnership with the likes of NEW MIND, ASNEW and KIM Inspire to offer in-person advice sessions at the Flint Library Wellbeing Hub, Holywell KIM hub and Heddfan at the Wrexham Maelor Hospital. This ensured that our clients were able to receive emotional support for their mental health, alongside the practical advice that our project can offer.

Finally, with the growth in access channels and the ever-increasing advice needs for those clients with mental ill health, we turned our focus to increasing the capacity of the project - by the way of volunteer recruitment. This recruitment is ongoing and will ensure that the Extra Mile project is in the best position to meet demand, and will aid the longer-term sustainability of the project into 2022-2023.

Jenny’s story



Jenny contacted us for help as she’s on a very low income, has 3 young children, and her cooker had broken. She couldn’t afford to buy a new one and had already received an advanced payment from Universal Credit to pay for her baby’s cot.

The baby had also started to crawl and she couldn’t afford to buy stair gates, so was worried about his safety.

We helped Jenny with an application to the Discretionary Assistance Fund.

She was successfully awarded a new cooker and 2 stair gates. She was relieved with this outcome.

How we're influencing change

This year we restarted our research and campaigns group after a hiatus due to Covid. The first step was to agree on the key areas for the next 12 months. The group decided the most important issues were as follows:

- Cost of Living
- Benefit Uptake
- Child Poverty

We wrote to MPs to call on Government to reverse the decision to stop the £20 per week uplift in Universal Credit and Tax Credits.

We wrote to MPs in March 2022, highlighting concerns over cost of energy rises for people in Flintshire. We shared constituency-level data about the rising costs of energy. Both MPs were invited to a meeting to discuss this issue further.

We promoted awareness of the Energy crisis via social media helping to raise awareness of the issues our community is facing. Raising awareness of new digital channels and changing our marketing to be open and transparent about the services we are trying to deliver. We're also creating a working group who will be looking at all the feedback we gather from clients.

We took part in Scams awareness week – 14 to 27 June 2021which invovled sharing scam stories with the public and offering advice on how to prevent becoming a scam victim.



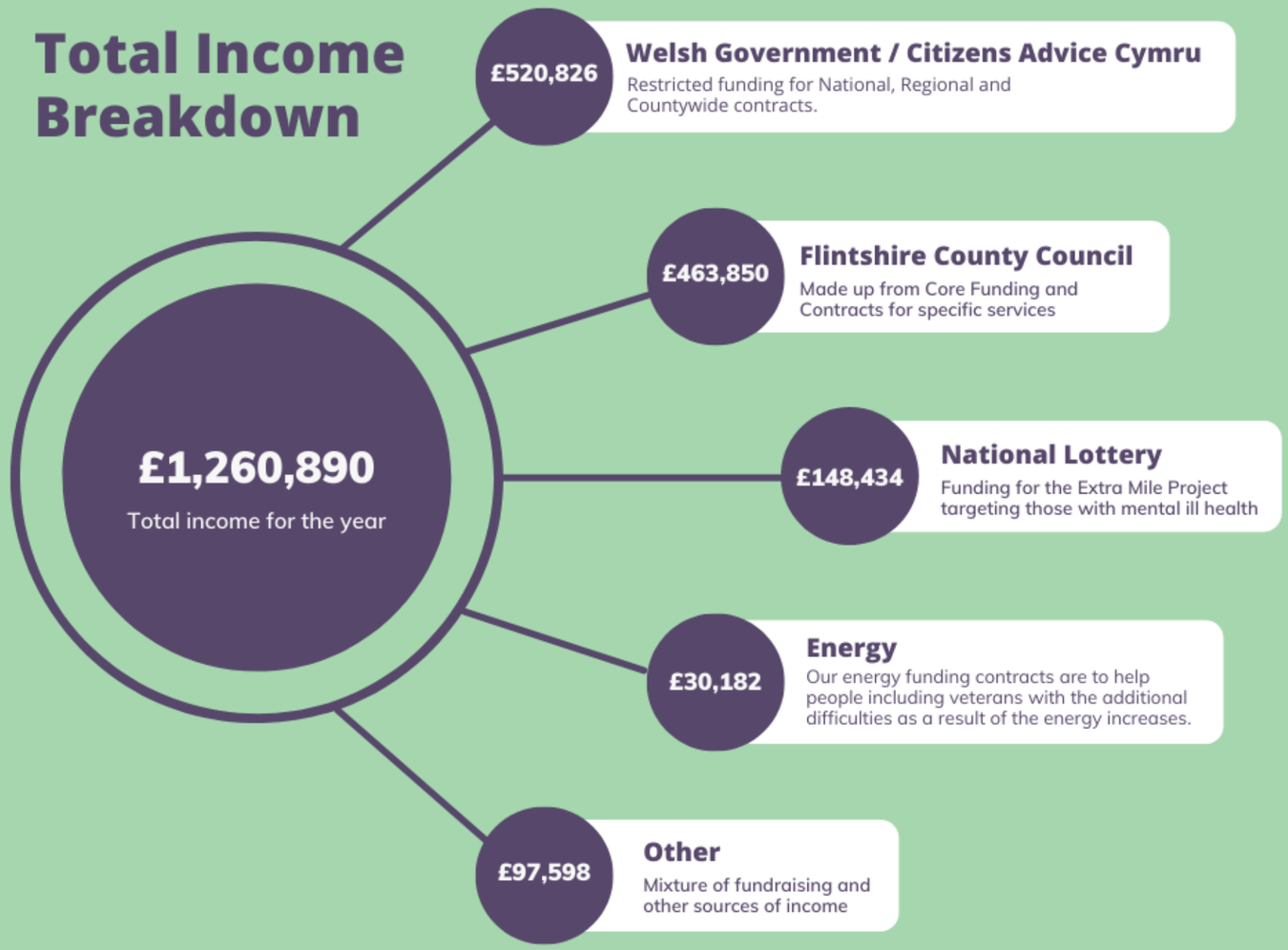
Financial Review

This year the total income for the charity was **£1,260,890** which comes from a combination of contracts, grants and donations. It has enabled us to deliver 17 services and projects with the help of 49 members of staff together with our fantastic volunteers who provide great value to the organisation. A large proportion of our income is generated by a wide range of funders, all of whom helped us to respond to the significant increase in demand for employment, benefits and debt advice following Covid 19 pandemic. We are extremely grateful for the backing and support given.

Flintshire County Council is the foundation for our service. Their funding contributes significantly towards the core service where volunteers deliver advice. For every **£1** of Core Funding, we generated a further **£6.18** in other funding to provide advice services in the County.

We were supported by Town and Community Councils including Buckley Town Council who continued to support an invaluable outreach service for their residents, which was delivered via telephone and digital channels. Mold and Holywell Town Councils supported our work via a donation as did Northop, Penyffordd and Leeswood Community Councils. We thank each and every one of you for your continued support. The Wales Council for Voluntary Action (WCVA) supported our work yet again with a grant to help deliver our communications and drive forward digital content that reached and engaged with the people of Flintshire.

Without funders, our work would not be possible.



Our income is split between restricted funding **£977,501** and unrestricted funding **£283,389**. Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives. Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the publicly available financial accounts.

Financial Review

Our costs in 2021/22

Our total costs equated to **£1,129,291** and total spending on staff salaries was **£1,027,860,** therefore **91% of our expenditure is spent on people.**

Staff salaries
£1,028,026

Staff and volunteer expenses
£17,286

Rates and water charges
£5,076

Power, light and heat
£9,347

Maintenance and repairs
£6,767

Telephone charges
£14,391

Postage
£829

Printing
£1,159

Photocopying
£5,976

Stationery
£235

IT support
£17,045

Subscriptions
£10,933

Publicity and promotions
£1,252

Professional fees
£4,026

Insurance
£3,741

Bank charges
£248

Partnership payments
£1,320

Share of governance costs
£1,800

Marketing, Communications & Fundraising

Citizens Advice Flintshire has always seen advice needs change and the service has to adapt to the environment we work in. However, historically this wasn't the case when it came to marketing, communications and fundraising (MCF).

From year to year, the continuous need to generate income is a constant. The MCF team and volunteers carry out a range of events to raise awareness of our service and generate donations to address our budget deficits that we usually set. The lack of community events, people enduring lockdowns and a society that was pushed to keep their distance from one another meant that fundraising was majorly impacted. Our MCF team adapted in order to ensure they were effective in helping to share essential information. By focussing on the communications aspect of their work, they were able to support the wider service.

Information sharing is always a key element in advice and the need to communicate was greater than ever. Our database has been serving us well this year and we've been adding a steady flow of contacts from new clients wanting to be kept informed of our work and to receive updates about regional and national campaign work. We've used this powerful tool to identify groups of clients likely to benefit from specific information e.g. energy advice and mental health resources. As we grow the number of contacts, we will be able to reach out to more people and keep them up to date with the latest information, encouraging them to utilise us whenever the need arises. During 2021 – 2022 we sent out 22 editions of our electronic newsletter and we've seen an increase in the number of subscribers. Obviously, Covid has been a major focus and the withdrawal of face to face consultations has meant we've been more dependent on digital services to, not only, provide advice but to share resources with our clients and our partner agencies.

As some parts of our lives return to normal, we will continue to reach out, help and engage as many people as possible through our newsletters and social media channels, leaving space for those who depend on face-to-face meetings at our offices. This year we have yet again seen some amazing support from trusts, foundations and community businesses.

A special thank you to all of our brilliant supporters, as they have ensured we have the funds available to provide the people of Flintshire with advice services. Without them, we would not be able to support those who are in most need of our help.





How to get help and support from us

To get advice via text: **07862138271**

Send a WhatsApp message to: **07862138273**

You can get information and help over the phone by calling our free local telephone number: **0808 278 7923**

For a benefits check over the phone please call our Claim What's Yours Helpline: **0808 250 5700**

For specialist Employment and Discrimination help call: **0300 330 2165**

For information on all the ways to contact us including email and Messenger, please visit our website:

www.flintshirecab.org.uk

cyngor ar bopeth citizens advice Sir y Fflint Flintshire

Charity Registration Number 1090010
Registered Company Number 03985923

Company Registration No. 03985923 (England and Wales)

Charity Registration No. 1090010

CANOLFANNAU CYNGHORI SIR Y FFLINT,

FLINTSHIRE CITIZENS ADVICE BUREAUX

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

AZETS

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
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CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	L Clays S Tyson L Mulvaney B M Grew K Armstrong Braun V M Perfect P Bevan S Griffiths-Parry
Secretary	S D Edwards
Charity number	1090010
Company number	03985923
Registered office	Terrig House Mold Flintshire United Kingdom CH7 1EG
Auditor	Azets Audit Services Brynford House 21 Brynford Street Holywell Flintshire United Kingdom CH8 7RD
Bankers	National Westminister Bank PLC 48 High Street Mold Flintshire CH7 1BA

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2022

The trustees, who are also the directors of Canolfannau Cynghori Sir Y Fflint, 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's Memorandum & Articles of Association, 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

Objectives

The principal activities of the charity in the period under review were those of promoting any charitable purpose for the benefit of the whole community in Flintshire and beyond by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Objectives, Strategies and Activities for the Year

Our vision for Citizens Advice Flintshire is to provide a high quality, comprehensive and accessible advice service which is capable of responding to the changing needs of the people of Flintshire in partnership with other organisations within the community.

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

CAF Objectives and Priorities for 2022 – 2027

We have adopted a new business plan based on Citizens Advice's 'Framework for Advice'. This enables us to work collectively as a network whilst recognising the local issues and needs of the community in Flintshire.

We have set out ambitious goals in five key areas:

Our advice goal:
We will improve the experience people have when they come to us for help, therefore everyone leaves with the knowledge and confidence they need to find a way forward.

Our advocacy goal:
We will be a stronger voice on the issues that matter most to the people who come to us for help.

Our technology goal:
We will use technology to enable a great experience for the people who come to us for help, while freeing up resources that will allow us to meet more demand.

Our sustainability goal:
We will secure our future as a service through a more collaborative, proactive and competitive approach to funding.

Our culture goal:
We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion and challenges discrimination.

Principal activities
The principal activity of Citizens Advice Flintshire remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public.

We have offices in Mold, Holywell and Connah's Quay, as well as several outreaches throughout the county. We also provide advice and information via telephone, email and digital services. Our offices have been closed to the public during this year due to the ongoing pandemic.

We have worked this year to develop outreaches to ensure some face to face provision is available.

Working in partnership with Betsi Cadwaladr Health Board, Flintshire County Council and Warm Wales in July 2021 we established an outreach in Shotton which is targeted at helping those in most need and this service has been extended.

Our Extra Mile service established three outreaches during this period at the ICAN Hubs in Flint and Holywell. They also established a much needed service in the regions Mental Health Residential Unit in Wrexham.

The necessity of moving to remote / digital channels through telephone advice, digital contact forms and emails meant we did actually help more people.

In addition to generalist advice the following specialist advisory services were provided:

Advicelink – in partnership with the North Wales CAB's, Shelter Cymru and SNAP Cymru we deliver specialist advice in Welfare Benefits, Debt, Employment, Education and Discrimination. This service has enabled closer partnerships with a range of local organisations and enabled us to target clients in the most need.

This includes a specialist Regional Discrimination advice service covering North Wales.

Working in partnership with Supporting People (FCC) to allocate advice referrals and ensure partnership working and avoid duplication of services via Flintshire Gateway.

Working in partnership with Cardiff and the Vale and Newport LCA's we supported European Union Citizens obtain their rights. In particular we advised and supported them to apply for Pre or Settled Status so they could remain living and working in Wales post Brexit. This service provided casework as well as specialist employment advice.

We continue to provide the County's Welfare Rights Service supporting people with income generation and supporting people with reviews and appeals. We received additional funding for an extra Welfare Rights caseworker for the 2021-2022 tax year and this has continued for 2022-2023.

We work in partnership with regional LCAs to deliver the WG funded 'Claim What's Yours' helpline which is aimed at maximising benefit and grant income for people across Wales.

We have two FCC funded debt posts. Our initial Housing Support Group debt post has been funded since November 2020 (initially until March 2021) and this has been extended through 2022-2023 – with a focus on avoiding homelessness. The additional FCC funded debt post commenced October 2021 and has been funded until March 2023 – with a focus on advising clients with rent or mortgage arrears (who may also have additional support needs.)

Our mental health service, the Extra Mile project, targeted generalist advice and casework at clients struggling with their mental health and wellbeing. We commenced delivery of outreach services in two community iCAN hubs and at the Heddfan Mental Health Unit for hospital inpatients. Following client feedback, we commenced delivery of new digital access channels including WhatsApp, SMS and Messenger making initial contact easier for clients who struggle to use the phone.

Working with the North Wales CABs, led by Denbighshire, we were engaged to provide a dedicated energy and income maximisation service for veterans. This regional service is called Force for Energy and started in January 2022.

We also received funding via the Big Energy Saving Network to provide one-to-one energy advice to vulnerable consumers who were in fuel poverty or at risk of fuel poverty.

The Gwynt y Môr Community Fund funded us to provide targeted income maximisation and energy advice in the specific Gym community areas to those that are most in need.

We contributed to national and local research and campaigns.

Public benefit
The organisation's trustees can confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission. Significant activities that we undertook during the year that demonstrate public benefit are set out below.

Volunteers
CAF is a voluntary service that has been part of the Flintshire community for 60 years. Our ratio of staff to volunteers is normally around 30:70 but unfortunately many of our volunteers have still not returned therefore the ratio of staff to 'active' volunteers has currently switched to 70:30.

As it became clear that volunteers would not be able to return to the office in the short term, work commenced on developing refresher training that could be accessed and completed remotely. This included training plans for volunteers who complete benefit forms for clients, for gateway assessors and for advisers. All training plans included compliance training for GDPR, SMCR and cyber security.

The Extra Mile Service recruited volunteers who were able to start in November 2021 with a brief pause because of Covid restrictions.

By the end of March 2022, there were twenty volunteers completing client work remotely. The strategy of bringing back small groups of volunteers ensured there was sufficient capacity for support and supervision which proved effective.

Achievements and performance

Charitable activities

Advice and information continued to be our main activity, although the channels moved to mostly digital.

An increasing area of demand was the distribution of both food and fuel vouchers, which historically had been paper and issued in person. As a result of Covid, these are now issued digitally after receiving log in details to supplier organisations.

We continue to support and contribute to a number of local regional meetings and forums which are mostly concerned with social inclusion and community development and delivered via Zoom or Google Meet.

We continue to highlight our clients that are often in dire situations and have actively participated in gathering evidence and campaigning.

Key achievements during the year 2021/2022

In 2021/2022 we helped 6,275 people, compared with 4,167 in the previous year which has returned to pre Covid levels.

Our service demographic user altered with the biggest change, since the start of the pandemic, being in the reduction of clients aged 65 and over. Prior to Covid they made up 20% of our clients, this dropped to just 11% of clients in 2020/21 and was 14% in 2021/2022.

23,482 issues were raised by clients.

We keep track of new income gained for clients. One-off gains are usually benefits backdated for a period of time and on-going gains are calculated as weekly gain x 52. We class debts written off directly, or through legal remedies such as bankruptcy and debt relief orders as gains.

During 2021/2022 our advisors gained £3,802,135 for clients, this includes £709,623 of debts that were written off.

We assisted clients in dealing with a total of £4,431,507 of problem debts this equates to an average of around £8,101 per client.

This total includes £1,672,732 of priority debts such as rent and Council Tax.

We assisted 910 clients with 2,286 Universal Credit problems.

We continue to work in formal and informal partnerships with other local Citizens Advice offices to deliver telephone and email advice and the North Wales Citizens Advice Bureaux.

We were funded by The British Gas Energy Trust to provide advice and assistance to residents of Flintshire. The Fund was aimed at enabling residents to manage their debts and budgets going forward, to maximise their income and their ability to afford their bills and to have a warm home through improving energy efficiency, therefore improving their overall health and well-being. This was the final year of this funding.

Our combined energy projects, British Gas, Force for Energy and the Gwynt y Môr Community Fund enabled us to work locally with people affected by the increasing cost of energy.

Fundraising activities

Total income for the year was £3,614 which is an increase of £207 on 2020/2021. Expenditure on fundraising activities, excluding salaries, was £2,127 (£1,926 in 2020/2021). The fundraising activities have been reduced as a result of the impact of Covid-19.

Investment performance
Our investments in fixed rate bonds with a guaranteed gross / AER interest rate generated an income of £3,377 (2021: £4,701)

Factors affecting the achievement of objectives
The period covered by this report has seen the continued impact of the Coronavirus Pandemic. We have been, either in lockdown, or under varying degrees of restrictions. This has meant we were unable to safely reopen our offices to the public. During 2022-2023 we will able to resume some face-to-face services for our clients, without losing all of the great benefits brought to our service by developing digital platforms.

We have continued to offer remote advice services to clients this year. This has been mainly via telephone and email, but we have also developed a number of new digital services this year.

To mitigate the negative impact of not offering face to face advice, we developed a 'virtual drop-in' for benefits every Tuesday morning using the Attend Anywhere platform. Clients can access this via our website if they have an internet-enabled device with a camera e.g. smartphone, tablet or laptop. During the next year we want to expand our use of Attend Anywhere to offer additional drop-ins, for other advice issues.

We have established a messaging services during this year. Clients can now access advice via SMS text message, WhatsApp and Facebook Messenger. Feedback from clients using these services, has been really positive, with clients commenting on the speed of response. Additionally they found the advice very helpful and the service easy to use.

Telephone calls to our service via our Freephone local Advicelink number have increased dramatically this year. We have doubled the number of calls we answered during the year with the knowledge that additional work is required to expand further to meet the growing demand. For example in June 2020 there were 196 calls to our service, compared with 754 in June 2021, an increase of 285%. In March 2022 call demand reached a peak of 1,061, a record number of calls to our local service, which we believe may be due to the cost of living crisis.

Our Parent Partnership Services contracted by the Local Education Authority moved to a regional commissioning process. We did submit bid however SNAP Cymru secured the contract and the staff member was TUPE'd to them from October 2021.

Reserves policy
CAF is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The bureau will maintain a projection of income for at least two years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £150,000 should be maintained to ensure that all contractual liabilities including redundancy payments are available should the charity no longer be financially viable.

Reserves position
Unrestricted funds stand at £662,172, the tangible fixed assets have a net book value of £nil and £150,000 has been set aside as designated funds leaving approximately £512,172 as the Charity's free reserves. This year we have restricted funds of £65,000 set aside in order to fund four full time staff employed on a contract that we were advised will cease earlier than planned.

The aim is to retain reserves amounting to either four months' of standard operating costs, which would equate to £376,430, or six months, which would equate to £564,645.

Funds in deficit
No funds were in deficit at the balance sheet date.

Principal funding sources
We continue to work closely with Flintshire County Council with the aim of ensuring that local advice services are integrated and to avoid duplication. We continue to manage the Welfare Rights service to ensure integrated advice provision and reduce duplication.

The Directors extend their gratitude to Flintshire County Council who continued to support the core operating capacity of the charity. Additionally project-specific funding was received from a range of funders to respond to the significant increase in demand for benefits and debt advice following Covid.
The Welsh Government Advicelink contract, provides quality-assured advice with support for clients from partners. This service provides advice on benefits and income generation, debt, housing, education and discrimination. The specialist housing advice is provided by our partner Shelter and for Education by SNAP Cymru in North Wales.

As part of this contract we continue to deliver a Discrimination Service to cover all aspects of discrimination faced by people with protected characteristics across North Wales.

The Welsh Government also committed to supporting EU Citizens to apply for settled status in Wales. We deliver a Regional service across North Wales which includes supporting people with applications and the associated work involved as well as providing employment advice and discrimination advice.

We continued working in partnership with Supporting People to allocate advice-based referrals to encourage partnership working and avoid duplication of advice services in Flintshire Gateway.

We were supported by Town and Community Councils including Buckley Town Council who commission an outreach service for their residents, which is also supported by Hawarden, Higher Kinnerton and Penyffordd Community Councils. As with other services this continued to be delivered by telephone and digital channels due to Covid.

Mold and Holywell Town Councils supported our work via a donation as did, Northop, Penyffordd and Leeswood Community Councils.

The WCVA supported our work with a grant to help deliver our communications plan and drive forward digital content which reaches and engages the people of Flintshire.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Investment policy
As required in its Memorandum paragraph 4.17 in furtherance of its objects, the Trustees have the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

We ensure that we invest in accounts that have strong social and ethical approaches to investments.
Our policy is that funds not required for current expenditure will be deposited in interest bearing bank / investment accounts that provide access within a reasonable notice period.

This year we invested in fixed rate bonds with a guaranteed gross / AER interest rate calculated on a daily basis and added to the capital balance on the anniversary of the account being opened providing the investment has been in place for the fixed 12-month period. We deposited up to the maximum amount that would provide full compensation should there be a financial crisis. Currently the Government statutory deposit guarantee scheme will repay up to £85,000 in the event of the investment company becoming insolvent.

Risk factors
The trustees have assessed the major risks to which the charity is exposed. During this period the practical issues arising from the Covid 19 pandemic including the need to work from home led to a significant shift to moving our information onto cloud based software so that the business could continue. This mitigation will remain permanently in the future. The Trustees will carry out a comprehensive review of our approach to risk management in 2022.

FUTURE PLANS
CAF aims to continually improve its service both in terms of access and seeks to extend its service to an even wider number of the community through whatever opportunities become available. Increasing access to face to face advice is a key priority whilst maintaining the benefits of being able to help more people using digital channels. We will work to ensure our service is targeted at those most in need.

Structure, governance and management
Governing document
CAF is a registered charity and company limited by guarantee and governed by its Memorandum and Articles of Association. Membership is open to anyone over the age of 18 who is interested in furthering the work of the Charity and who is not a paid worker at the bureaux and anybody corporate or any unincorporated association which is interested in furthering the Charity's work and is admitted to membership in accordance with article 5 (any such body being called in these articles a "member organisation"). It is registered as a charity with the Charity Commission.

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:
L Clays
S Tyson
L Mulvaney
B M Grew
K Armstrong Braun
V M Perfect
P Bevan
S Griffiths-Parry

Recruitment and appointment of new trustees
As set out in the Articles of Association, trustees are elected and chosen for their particular skills, and are elected at the Annual General Meeting and shall hold office from the conclusion of that meeting. Trustees can be nominated by member organisations or co-opted by the Trustee Board.

Public notices are issued with invitations to nominate trustees prior to the AGM advising members of the retiring trustees and requesting nominations for the AGM.

The positions assigned to each of the trustees are as follows:

Laura Clays	Chair
Sara Tyson	Vice Chair
Lucie Mulvaney	Treasurer
Bryan M Grew	Director
Klaus Armstrong Braun	Director
Michelle Perfect	Director
Paul Bevan	Director
Sally Griffiths-Parry	Director

Organisational structure
CAF is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAF and for ensuring that the charity satisfies its legal and contractual obligations.

A Chief Executive, currently Salli Edwards, is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within the terms of delegation approved by the trustees, for operational matters including finance.

Induction and training of new trustees
Newly appointed Trustees are provided with a comprehensive induction to CAF through the provision of training courses and mentoring by established trustees and the Chief Executive Officer.

Wider network
CAF is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CAF in order to fulfil its charitable objects and comply with the national membership requirements.

CAF usually works in close partnership with Friends of Flintshire CAB (FOFCAB) who offer complementary services.

The café was not able to operate during this period due to the Covid pandemic. The uncertainty led the Trustees to make the company dormant.

Risk management
Citizens Advice Flintshire has a Risk Management Strategy and Risk Register agreed by the Trustee Board. The Trustees recognise that any major risks to which to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. This year, as stated above, the Covid Pandemic exposed risks that led to immediate recovery and implementation of new ways of working actions. This has led to the decision to carry out a comprehensive review of the Risk policy and Register.

Auditor
In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at the forthcoming Annual General Meeting.

Disclosure of information to auditor
Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

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

.....S.Edwards

S D Edwards
Secretary
Dated: 17/10/2022

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT,

Opinion
We have audited the financial statements of Canolfannau Cynghori Sir Y Fflint, (the 'charity') for the year ended 31 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 31 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.

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.

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.

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 design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

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.

Melanie Langton-Davies ACA FCCA (Senior Statutory Auditor)
for and on behalf of Azets Audit Services

24 October 2022

Chartered Accountants
Statutory Auditor

Brynford House
21 Brynford Street
Holywell
Flintshire
United Kingdom
CH8 7RD

Azets Audit Services 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income and endowments from:							
Donations and grant income	2	219,142	959,150	1,178,292	204,539	762,881	967,420
Fundraising	3	3,614	-	3,614	3,407	-	3,407
Investments	4	3,377	-	3,377	4,701	-	4,701
Other income	5	57,256	18,351	75,607	45,081	158	45,239
Total income		283,389	977,501	1,260,890	257,728	763,039	1,020,767
Expenditure on:							
Charitable activities	6	242,330	887,125	1,129,455	214,247	735,794	950,041
Net incoming resources before transfers		41,059	90,376	131,435	43,481	27,245	70,726
Gross transfers between funds		25,376	(25,376)	-	27,245	(27,245)	-
Net income for the year/ Net movement in funds		66,435	65,000	131,435	70,726	-	70,726
Fund balances at 1 April 2021		595,737	-	595,737	525,011	-	525,011
Fund balances at 31 March 2022		662,172	65,000	727,172	595,737	-	595,737

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
BALANCE SHEET
AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Current assets					
Debtors	**11**	68,261		135,140	
Cash at bank and in hand		908,333		663,082	
		976,594		798,222	
Creditors: amounts falling due within one year	**12**	(249,422)		(202,485)	
Net current assets			727,172		595,737
Income funds					
Restricted funds	**14**		65,000		-
Unrestricted funds					
Designated funds	**16**	150,000		140,000	
General unrestricted funds		512,172		455,737	
			662,172		595,737
			727,172		595,737

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 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 17/10/2022

L Clays
Trustee

L Mulvaney
Trustee

Company Registration No. 03985923

1 Accounting policies

Charity information

Canolfannau Cynghori Sir Y Fflint, is a private company limited by guarantee incorporated in England and Wales. The registered office is Terrig House, Mold, Flintshire, CH7 1EG, United Kingdom.

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.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

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.

1 Accounting policies **(Continued)**

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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:

Office equipment	25% on cost
Fixtures and fittings	25% on cost
Computers	50% on cost

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 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.8 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Cash flows from operating activities					
Cash generated from operations	**21**		241,874		24,763
Investing activities					
Investment income received		3,377		4,701	
Net cash generated from investing activities			3,377		4,701
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			245,251		29,464
Cash and cash equivalents at beginning of year			663,082		633,617
Cash and cash equivalents at end of year			908,333		663,081

2 Donations and grant income

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2022	**2022**	**2022**	2021	2021	2021
	£	**£**	**£**	£	£	£
Donations and gifts	-	-	-	397	-	397
Grants for core activities	219,142	959,150	1,178,292	204,142	762,881	967,023
	219,142	959,150	1,178,292	204,539	762,881	967,420
Donations and gifts						
Donations	-	-	-	397	-	397
	-	-	-	397	-	397
Grants receivable for core activities						
Flintshire County Council - Core & Contracts	204,142	259,708	463,850	204,142	150,522	354,664
Welsh Government	-	520,826	520,826	-	497,911	497,911
National Lottery	-	148,434	148,434	-	37,272	37,272
Citizens Advice - EnergyTrust	-	20,145	20,145	-	27,749	27,749
Rural, RDP Project	-	-	-	-	49,427	49,427
Energy Funding	-	10,037	10,037	-	-	-
Other	15,000	-	15,000	-	-	-
	219,142	959,150	1,178,292	204,142	762,881	967,023

3 Fundraising

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations	3,614	3,407

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Bank deposit interest	3,377	4,701

5 Other income

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2022	**2022**	**2022**	2021	2021	2021
	£	**£**	**£**	£	£	£
Other income	45,156	18,351	63,507	33,881	158	34,039
Town & County Councils	12,100	-	12,100	11,200	-	11,200
	57,256	18,351	75,607	45,081	158	45,239

6 Charitable activities

	Charitable Expenditure 2022 £	Charitable Expenditure 2021 £
Staff costs	1,028,026	867,639
Staff and volunteer expenses	17,286	8,147
Rates and water charges	5,076	5,075
Power, light and heat	9,347	9,190
Maintenance and repairs	6,767	1,587
Telephone charges	14,391	12,831
Postage	829	5,101
Printing	1,159	1,302
Photocopying	5,976	5,976
Stationery	235	60
IT support	17,045	11,292
Subscriptions	10,933	8,205
Publicity and promotions	1,252	1,614
Professional fees	4,026	5,141
Insurance	3,739	3,456
Bank charges	248	354
Partnership payments and other charitable expenditure	1,320	1,071
	1,127,655	948,041
Share of governance costs (see note 7)	1,800	2,000
	1,129,455	950,041
Analysis by fund		
Unrestricted funds	242,330	214,247
Restricted funds	887,125	735,794
	1,129,455	950,041

7 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Audit fees	-	1,800	1,800	-	2,000	2,000
	-	1,800	1,800	-	2,000	2,000
Analysed between						
Charitable activities	-	1,800	1,800	-	2,000	2,000

Governance costs includes payments to the auditors of £1,800 (2021- £2,000) for audit fees.

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Trustees' expenses for the year amounted to £nil during this financial year (2021: £nil).

9 Employees

The average monthly number of full-time employees during the year was 24 and the average monthly number of part-time employees during the year was 25; with all employee time involved in providing support to the charity.

	2022 Number	2021 Number
Full-time and part-time staff	49	41

Employment costs	2022 £	2021 £
Wages and salaries	1,028,026	867,639

There were no employees whose annual remuneration was more than £60,000.

10 Tangible fixed assets

	Office equipment	Fixtures and fittings	Computers	Total
	£	£	£	£
Cost				
At 1 April 2021	38,664	39,664	59,814	138,142
At 31 March 2022	38,664	39,664	59,814	138,142
Depreciation and impairment				
At 1 April 2021	38,664	39,664	59,814	138,142
At 31 March 2022	38,664	39,664	59,814	138,142
Carrying amount				

11 Debtors

	2022	2021
Amounts falling due within one year:	£	£
Trade debtors	-	106,834
Prepayments and accrued income	68,261	28,306
	68,261	135,140

12 Creditors: amounts falling due within one year

	Notes	2022	2021
		£	£
Other taxation and social security		24,663	19,815
Deferred income	13	145,199	137,102
Trade creditors		58,306	41,016
Accruals and deferred income		21,254	4,552
		249,422	202,485

13 Deferred income

	2022	2021
	£	£
Arising from grants received in advance	145,199	137,102

Deferred income is included in the financial statements as follows:

13 Deferred income **(Continued)**

	2022	2021
	£	£
Deferred income is included within:		
Current liabilities	145,199	137,102
Movements in the year:		
Deferred income at 1 April 2021	137,102	66,634
Resources deferred in the year	8,097	70,468
Deferred income at 31 March 2022	145,199	137,102

Grants received in advance for the period in which the funder requires the expenditure to be applied are included in deferred income, For the year ended 31 March 2022 such grants received amounted to £145,199 (2021: £137,102)

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Incoming resources	Resources expended	Transfers	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 31 March 2022
	£	£	£	£	£	£	£	£
Welsh Government	498,068	498,068	-	-	520,826	(525,356)	69,530	65,000
Flintshire County Council	150,522	(119,381)	(31,141)	-	278,059	(181,033)	(97,026)	-
Citizens Advice - Energy Trust	27,749	(20,573)	(7,176)	-	20,145	(21,800)	1,655	-
National Lottery	37,272	(37,272)	-	-	148,434	(148,434)	-	-
Rural, RDP Project	49,427	(60,500)	11,073	-	-	-	-	-
Energy Funding	-	-	-	-	10,037	(10,502)	465	-
	763,038	260,342	(27,244)	-	977,501	(887,125)	(25,376)	65,000

Purposes of restricted funds

The Trustees committed £65,000 to maintain the employment of four full time advisers recruited in the belief it would be a twelve month contract. The funder reduced the period of funding, across the whole of Wales, and the trustees are committed to retaining the staff members.

15 Analysis of net assets between funds

	Unrestricted funds 2022	Restricted funds 2022	Total 2022	Unrestricted funds 2021	Restricted funds 2021	Total 2021
	£	£	£	£	£	£
Fund balances at 31 March 2022 are represented by:						
Current assets/ (liabilities)	662,172	65,000	727,172	595,737	-	595,737
	662,172	65,000	727,172	595,737	-	595,737

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 1 April 2020	Transfers	Balance at 1 April 2021	Transfers	Balance at 31 March 2022
	£	£	£	£	£
Designated fund	140,000	-	140,000	10,000	150,000
	140,000	-	140,000	10,000	150,000

17 Financial commitments, guarantees and contingent liabilities

As at 31 March 2022 the charitable company had no contingent liabilities.

18 Capital commitments

As at 31 March 2022 the chartable company has no capital commitments.

19 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

20 Going Concern

The charitable company has informed management and they are constantly reviewing the guidelines given by the UK Government and adapting their business accordingly so as to best service their clients whilst keeping their staff safe. Regular board meetings ensure communication between informed management and allow for changes to be implemented in a controlled and structured manner.

There is no evidence of a reduction to funding in the next 12 months, supported by the budgets prepared by management so it is felt that the going concern assumption remains appropriate.

21	Cash generated from operations	2022 £	2021 £
	Surplus for the year	131,435	70,726
	Adjustments for:		
	Investment income recognised in statement of financial activities	(3,377)	(4,701)
	Movements in working capital:		
	Decrease/(increase) in debtors	66,879	(104,051)
	Increase/(decrease) in creditors	38,840	(7,679)
	Increase in deferred income	8,097	70,468
	Cash generated from operations	241,874	24,763

Company Registration No. 03985923 (England and Wales)

Charity Registration No. 1090010

CANOLFANNAU CYNGHORI SIR Y FFLINT,

FLINTSHIRE CITIZENS ADVICE BUREAUX

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

AZETS

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
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CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	L Clays S Tyson L Mulvaney B M Grew K Armstrong Braun V M Perfect P Bevan S Griffiths-Parry
Secretary	S D Edwards
Charity number	1090010
Company number	03985923
Registered office	Terrig House Mold Flintshire United Kingdom CH7 1EG
Auditor	Azets Audit Services Brynford House 21 Brynford Street Holywell Flintshire United Kingdom CH8 7RD
Bankers	National Westminister Bank PLC 48 High Street Mold Flintshire CH7 1BA

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2022

The trustees, who are also the directors of Canolfannau Cynghori Sir Y Fflint, 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their annual report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's Memorandum & Articles of Association, 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

Objectives

The principal activities of the charity in the period under review were those of promoting any charitable purpose for the benefit of the whole community in Flintshire and beyond by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Objectives, Strategies and Activities for the Year

Our vision for Citizens Advice Flintshire is to provide a high quality, comprehensive and accessible advice service which is capable of responding to the changing needs of the people of Flintshire in partnership with other organisations within the community.

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

CAF Objectives and Priorities for 2022 – 2027

We have adopted a new business plan based on Citizens Advice's 'Framework for Advice'. This enables us to work collectively as a network whilst recognising the local issues and needs of the community in Flintshire.

We have set out ambitious goals in five key areas:

Our advice goal:
We will improve the experience people have when they come to us for help, therefore everyone leaves with the knowledge and confidence they need to find a way forward.

Our advocacy goal:
We will be a stronger voice on the issues that matter most to the people who come to us for help.

Our technology goal:
We will use technology to enable a great experience for the people who come to us for help, while freeing up resources that will allow us to meet more demand.

Our sustainability goal:
We will secure our future as a service through a more collaborative, proactive and competitive approach to funding.

Our culture goal:
We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion and challenges discrimination.

Principal activities
The principal activity of Citizens Advice Flintshire remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public.

We have offices in Mold, Holywell and Connah's Quay, as well as several outreaches throughout the county. We also provide advice and information via telephone, email and digital services. Our offices have been closed to the public during this year due to the ongoing pandemic.

We have worked this year to develop outreaches to ensure some face to face provision is available.

Working in partnership with Betsi Cadwaladr Health Board, Flintshire County Council and Warm Wales in July 2021 we established an outreach in Shotton which is targeted at helping those in most need and this service has been extended.

Our Extra Mile service established three outreaches during this period at the ICAN Hubs in Flint and Holywell. They also established a much needed service in the regions Mental Health Residential Unit in Wrexham.

The necessity of moving to remote / digital channels through telephone advice, digital contact forms and emails meant we did actually help more people.

In addition to generalist advice the following specialist advisory services were provided:

Advicelink – in partnership with the North Wales CAB's, Shelter Cymru and SNAP Cymru we deliver specialist advice in Welfare Benefits, Debt, Employment, Education and Discrimination. This service has enabled closer partnerships with a range of local organisations and enabled us to target clients in the most need.

This includes a specialist Regional Discrimination advice service covering North Wales.

Working in partnership with Supporting People (FCC) to allocate advice referrals and ensure partnership working and avoid duplication of services via Flintshire Gateway.

Working in partnership with Cardiff and the Vale and Newport LCA's we supported European Union Citizens obtain their rights. In particular we advised and supported them to apply for Pre or Settled Status so they could remain living and working in Wales post Brexit. This service provided casework as well as specialist employment advice.

We continue to provide the County's Welfare Rights Service supporting people with income generation and supporting people with reviews and appeals. We received additional funding for an extra Welfare Rights caseworker for the 2021-2022 tax year and this has continued for 2022-2023.

We work in partnership with regional LCAs to deliver the WG funded 'Claim What's Yours' helpline which is aimed at maximising benefit and grant income for people across Wales.

We have two FCC funded debt posts. Our initial Housing Support Group debt post has been funded since November 2020 (initially until March 2021) and this has been extended through 2022-2023 – with a focus on avoiding homelessness. The additional FCC funded debt post commenced October 2021 and has been funded until March 2023 – with a focus on advising clients with rent or mortgage arrears (who may also have additional support needs.)

Our mental health service, the Extra Mile project, targeted generalist advice and casework at clients struggling with their mental health and wellbeing. We commenced delivery of outreach services in two community iCAN hubs and at the Heddfan Mental Health Unit for hospital inpatients. Following client feedback, we commenced delivery of new digital access channels including WhatsApp, SMS and Messenger making initial contact easier for clients who struggle to use the phone.

Working with the North Wales CABs, led by Denbighshire, we were engaged to provide a dedicated energy and income maximisation service for veterans. This regional service is called Force for Energy and started in January 2022.

We also received funding via the Big Energy Saving Network to provide one-to-one energy advice to vulnerable consumers who were in fuel poverty or at risk of fuel poverty.

The Gwynt y Môr Community Fund funded us to provide targeted income maximisation and energy advice in the specific Gym community areas to those that are most in need.

We contributed to national and local research and campaigns.

Public benefit
The organisation's trustees can confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission. Significant activities that we undertook during the year that demonstrate public benefit are set out below.

Volunteers
CAF is a voluntary service that has been part of the Flintshire community for 60 years. Our ratio of staff to volunteers is normally around 30:70 but unfortunately many of our volunteers have still not returned therefore the ratio of staff to 'active' volunteers has currently switched to 70:30.

As it became clear that volunteers would not be able to return to the office in the short term, work commenced on developing refresher training that could be accessed and completed remotely. This included training plans for volunteers who complete benefit forms for clients, for gateway assessors and for advisers. All training plans included compliance training for GDPR, SMCR and cyber security.

The Extra Mile Service recruited volunteers who were able to start in November 2021 with a brief pause because of Covid restrictions.

By the end of March 2022, there were twenty volunteers completing client work remotely. The strategy of bringing back small groups of volunteers ensured there was sufficient capacity for support and supervision which proved effective.

Achievements and performance

Charitable activities

Advice and information continued to be our main activity, although the channels moved to mostly digital.

An increasing area of demand was the distribution of both food and fuel vouchers, which historically had been paper and issued in person. As a result of Covid, these are now issued digitally after receiving log in details to supplier organisations.

We continue to support and contribute to a number of local regional meetings and forums which are mostly concerned with social inclusion and community development and delivered via Zoom or Google Meet.

We continue to highlight our clients that are often in dire situations and have actively participated in gathering evidence and campaigning.

Key achievements during the year 2021/2022

In 2021/2022 we helped 6,275 people, compared with 4,167 in the previous year which has returned to pre Covid levels.

Our service demographic user altered with the biggest change, since the start of the pandemic, being in the reduction of clients aged 65 and over. Prior to Covid they made up 20% of our clients, this dropped to just 11% of clients in 2020/21 and was 14% in 2021/2022.

23,482 issues were raised by clients.

We keep track of new income gained for clients. One-off gains are usually benefits backdated for a period of time and on-going gains are calculated as weekly gain x 52. We class debts written off directly, or through legal remedies such as bankruptcy and debt relief orders as gains.

During 2021/2022 our advisors gained £3,802,135 for clients, this includes £709,623 of debts that were written off.

We assisted clients in dealing with a total of £4,431,507 of problem debts this equates to an average of around £8,101 per client.

This total includes £1,672,732 of priority debts such as rent and Council Tax.

We assisted 910 clients with 2,286 Universal Credit problems.

We continue to work in formal and informal partnerships with other local Citizens Advice offices to deliver telephone and email advice and the North Wales Citizens Advice Bureaux.

We were funded by The British Gas Energy Trust to provide advice and assistance to residents of Flintshire. The Fund was aimed at enabling residents to manage their debts and budgets going forward, to maximise their income and their ability to afford their bills and to have a warm home through improving energy efficiency, therefore improving their overall health and well-being. This was the final year of this funding.

Our combined energy projects, British Gas, Force for Energy and the Gwynt y Môr Community Fund enabled us to work locally with people affected by the increasing cost of energy.

Fundraising activities

Total income for the year was £3,614 which is an increase of £207 on 2020/2021. Expenditure on fundraising activities, excluding salaries, was £2,127 (£1,926 in 2020/2021). The fundraising activities have been reduced as a result of the impact of Covid-19.

Investment performance
Our investments in fixed rate bonds with a guaranteed gross / AER interest rate generated an income of £3,377 (2021: £4,701)

Factors affecting the achievement of objectives
The period covered by this report has seen the continued impact of the Coronavirus Pandemic. We have been, either in lockdown, or under varying degrees of restrictions. This has meant we were unable to safely reopen our offices to the public. During 2022-2023 we will able to resume some face-to-face services for our clients, without losing all of the great benefits brought to our service by developing digital platforms.

We have continued to offer remote advice services to clients this year. This has been mainly via telephone and email, but we have also developed a number of new digital services this year.

To mitigate the negative impact of not offering face to face advice, we developed a 'virtual drop-in' for benefits every Tuesday morning using the Attend Anywhere platform. Clients can access this via our website if they have an internet-enabled device with a camera e.g. smartphone, tablet or laptop. During the next year we want to expand our use of Attend Anywhere to offer additional drop-ins, for other advice issues.

We have established a messaging services during this year. Clients can now access advice via SMS text message, WhatsApp and Facebook Messenger. Feedback from clients using these services, has been really positive, with clients commenting on the speed of response. Additionally they found the advice very helpful and the service easy to use.

Telephone calls to our service via our Freephone local Advicelink number have increased dramatically this year. We have doubled the number of calls we answered during the year with the knowledge that additional work is required to expand further to meet the growing demand. For example in June 2020 there were 196 calls to our service, compared with 754 in June 2021, an increase of 285%. In March 2022 call demand reached a peak of 1,061, a record number of calls to our local service, which we believe may be due to the cost of living crisis.

Our Parent Partnership Services contracted by the Local Education Authority moved to a regional commissioning process. We did submit bid however SNAP Cymru secured the contract and the staff member was TUPE'd to them from October 2021.

Reserves policy
CAF is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The bureau will maintain a projection of income for at least two years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £150,000 should be maintained to ensure that all contractual liabilities including redundancy payments are available should the charity no longer be financially viable.

Reserves position
Unrestricted funds stand at £662,172, the tangible fixed assets have a net book value of £nil and £150,000 has been set aside as designated funds leaving approximately £512,172 as the Charity's free reserves. This year we have restricted funds of £65,000 set aside in order to fund four full time staff employed on a contract that we were advised will cease earlier than planned.

The aim is to retain reserves amounting to either four months' of standard operating costs, which would equate to £376,430, or six months, which would equate to £564,645.

Funds in deficit
No funds were in deficit at the balance sheet date.

Principal funding sources
We continue to work closely with Flintshire County Council with the aim of ensuring that local advice services are integrated and to avoid duplication. We continue to manage the Welfare Rights service to ensure integrated advice provision and reduce duplication.

The Directors extend their gratitude to Flintshire County Council who continued to support the core operating capacity of the charity. Additionally project-specific funding was received from a range of funders to respond to the significant increase in demand for benefits and debt advice following Covid.
The Welsh Government Advicelink contract, provides quality-assured advice with support for clients from partners. This service provides advice on benefits and income generation, debt, housing, education and discrimination. The specialist housing advice is provided by our partner Shelter and for Education by SNAP Cymru in North Wales.

As part of this contract we continue to deliver a Discrimination Service to cover all aspects of discrimination faced by people with protected characteristics across North Wales.

The Welsh Government also committed to supporting EU Citizens to apply for settled status in Wales. We deliver a Regional service across North Wales which includes supporting people with applications and the associated work involved as well as providing employment advice and discrimination advice.

We continued working in partnership with Supporting People to allocate advice-based referrals to encourage partnership working and avoid duplication of advice services in Flintshire Gateway.

We were supported by Town and Community Councils including Buckley Town Council who commission an outreach service for their residents, which is also supported by Hawarden, Higher Kinnerton and Penyffordd Community Councils. As with other services this continued to be delivered by telephone and digital channels due to Covid.

Mold and Holywell Town Councils supported our work via a donation as did, Northop, Penyffordd and Leeswood Community Councils.

The WCVA supported our work with a grant to help deliver our communications plan and drive forward digital content which reaches and engages the people of Flintshire.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Investment policy
As required in its Memorandum paragraph 4.17 in furtherance of its objects, the Trustees have the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

We ensure that we invest in accounts that have strong social and ethical approaches to investments.
Our policy is that funds not required for current expenditure will be deposited in interest bearing bank / investment accounts that provide access within a reasonable notice period.

This year we invested in fixed rate bonds with a guaranteed gross / AER interest rate calculated on a daily basis and added to the capital balance on the anniversary of the account being opened providing the investment has been in place for the fixed 12-month period. We deposited up to the maximum amount that would provide full compensation should there be a financial crisis. Currently the Government statutory deposit guarantee scheme will repay up to £85,000 in the event of the investment company becoming insolvent.

Risk factors
The trustees have assessed the major risks to which the charity is exposed. During this period the practical issues arising from the Covid 19 pandemic including the need to work from home led to a significant shift to moving our information onto cloud based software so that the business could continue. This mitigation will remain permanently in the future. The Trustees will carry out a comprehensive review of our approach to risk management in 2022.

FUTURE PLANS
CAF aims to continually improve its service both in terms of access and seeks to extend its service to an even wider number of the community through whatever opportunities become available. Increasing access to face to face advice is a key priority whilst maintaining the benefits of being able to help more people using digital channels. We will work to ensure our service is targeted at those most in need.

Structure, governance and management
Governing document
CAF is a registered charity and company limited by guarantee and governed by its Memorandum and Articles of Association. Membership is open to anyone over the age of 18 who is interested in furthering the work of the Charity and who is not a paid worker at the bureaux and anybody corporate or any unincorporated association which is interested in furthering the Charity's work and is admitted to membership in accordance with article 5 (any such body being called in these articles a "member organisation"). It is registered as a charity with the Charity Commission.

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:
L Clays
S Tyson
L Mulvaney
B M Grew
K Armstrong Braun
V M Perfect
P Bevan
S Griffiths-Parry

Recruitment and appointment of new trustees
As set out in the Articles of Association, trustees are elected and chosen for their particular skills, and are elected at the Annual General Meeting and shall hold office from the conclusion of that meeting. Trustees can be nominated by member organisations or co-opted by the Trustee Board.

Public notices are issued with invitations to nominate trustees prior to the AGM advising members of the retiring trustees and requesting nominations for the AGM.

The positions assigned to each of the trustees are as follows:

Laura Clays	Chair
Sara Tyson	Vice Chair
Lucie Mulvaney	Treasurer
Bryan M Grew	Director
Klaus Armstrong Braun	Director
Michelle Perfect	Director
Paul Bevan	Director
Sally Griffiths-Parry	Director

Organisational structure
CAF is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAF and for ensuring that the charity satisfies its legal and contractual obligations.

A Chief Executive, currently Salli Edwards, is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within the terms of delegation approved by the trustees, for operational matters including finance.

Induction and training of new trustees
Newly appointed Trustees are provided with a comprehensive induction to CAF through the provision of training courses and mentoring by established trustees and the Chief Executive Officer.

Wider network
CAF is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CAF in order to fulfil its charitable objects and comply with the national membership requirements.

CAF usually works in close partnership with Friends of Flintshire CAB (FOFCAB) who offer complementary services.

The café was not able to operate during this period due to the Covid pandemic. The uncertainty led the Trustees to make the company dormant.

Risk management
Citizens Advice Flintshire has a Risk Management Strategy and Risk Register agreed by the Trustee Board. The Trustees recognise that any major risks to which to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. This year, as stated above, the Covid Pandemic exposed risks that led to immediate recovery and implementation of new ways of working actions. This has led to the decision to carry out a comprehensive review of the Risk policy and Register.

Auditor
In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at the forthcoming Annual General Meeting.

Disclosure of information to auditor
Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

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

.....S.Edwards

S D Edwards
Secretary
Dated: 17/10/2022

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CANOLFANNAU CYNGHORI SIR Y FFLINT,

Opinion
We have audited the financial statements of Canolfannau Cynghori Sir Y Fflint, (the 'charity') for the year ended 31 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 31 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.

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.

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.

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 design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

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.

Melanie Langton-Davies ACA FCCA (Senior Statutory Auditor)
for and on behalf of Azets Audit Services

24 October 2022

Chartered Accountants
Statutory Auditor

Brynford House
21 Brynford Street
Holywell
Flintshire
United Kingdom
CH8 7RD

Azets Audit Services 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income and endowments from:							
Donations and grant income	2	219,142	959,150	1,178,292	204,539	762,881	967,420
Fundraising	3	3,614	-	3,614	3,407	-	3,407
Investments	4	3,377	-	3,377	4,701	-	4,701
Other income	5	57,256	18,351	75,607	45,081	158	45,239
Total income		283,389	977,501	1,260,890	257,728	763,039	1,020,767
Expenditure on:							
Charitable activities	6	242,330	887,125	1,129,455	214,247	735,794	950,041
Net incoming resources before transfers		41,059	90,376	131,435	43,481	27,245	70,726
Gross transfers between funds		25,376	(25,376)	-	27,245	(27,245)	-
Net income for the year/ Net movement in funds		66,435	65,000	131,435	70,726	-	70,726
Fund balances at 1 April 2021		595,737	-	595,737	525,011	-	525,011
Fund balances at 31 March 2022		662,172	65,000	727,172	595,737	-	595,737

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
BALANCE SHEET
AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Current assets					
Debtors	**11**	68,261		135,140	
Cash at bank and in hand		908,333		663,082	
		976,594		798,222	
Creditors: amounts falling due within one year	**12**	(249,422)		(202,485)	
Net current assets			727,172		595,737
Income funds					
Restricted funds	**14**		65,000		-
Unrestricted funds					
Designated funds	**16**	150,000		140,000	
General unrestricted funds		512,172		455,737	
			662,172		595,737
			727,172		595,737

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 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 17/10/2022

L Clays
Trustee

L Mulvaney
Trustee

Company Registration No. 03985923

1 Accounting policies

Charity information

Canolfannau Cynghori Sir Y Fflint, is a private company limited by guarantee incorporated in England and Wales. The registered office is Terrig House, Mold, Flintshire, CH7 1EG, United Kingdom.

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.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

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.

1 Accounting policies **(Continued)**

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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:

Office equipment	25% on cost
Fixtures and fittings	25% on cost
Computers	50% on cost

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 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.8 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.

CANOLFANNAU CYNGHORI SIR Y FFLINT, FLINTSHIRE CITIZENS ADVICE BUREAUX
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Cash flows from operating activities					
Cash generated from operations	**21**		241,874		24,763
Investing activities					
Investment income received		3,377		4,701	
Net cash generated from investing activities			3,377		4,701
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			245,251		29,464
Cash and cash equivalents at beginning of year			663,082		633,617
Cash and cash equivalents at end of year			908,333		663,081

2 Donations and grant income

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2022	**2022**	**2022**	2021	2021	2021
	£	**£**	**£**	£	£	£
Donations and gifts	-	-	-	397	-	397
Grants for core activities	219,142	959,150	1,178,292	204,142	762,881	967,023
	219,142	959,150	1,178,292	204,539	762,881	967,420
Donations and gifts						
Donations	-	-	-	397	-	397
	-	-	-	397	-	397
Grants receivable for core activities						
Flintshire County Council - Core & Contracts	204,142	259,708	463,850	204,142	150,522	354,664
Welsh Government	-	520,826	520,826	-	497,911	497,911
National Lottery	-	148,434	148,434	-	37,272	37,272
Citizens Advice - EnergyTrust	-	20,145	20,145	-	27,749	27,749
Rural, RDP Project	-	-	-	-	49,427	49,427
Energy Funding	-	10,037	10,037	-	-	-
Other	15,000	-	15,000	-	-	-
	219,142	959,150	1,178,292	204,142	762,881	967,023

3 Fundraising

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations	3,614	3,407

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Bank deposit interest	3,377	4,701

5 Other income

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2022	**2022**	**2022**	2021	2021	2021
	£	**£**	**£**	£	£	£
Other income	45,156	18,351	63,507	33,881	158	34,039
Town & County Councils	12,100	-	12,100	11,200	-	11,200
	57,256	18,351	75,607	45,081	158	45,239

6 Charitable activities

	Charitable Expenditure 2022 £	Charitable Expenditure 2021 £
Staff costs	1,028,026	867,639
Staff and volunteer expenses	17,286	8,147
Rates and water charges	5,076	5,075
Power, light and heat	9,347	9,190
Maintenance and repairs	6,767	1,587
Telephone charges	14,391	12,831
Postage	829	5,101
Printing	1,159	1,302
Photocopying	5,976	5,976
Stationery	235	60
IT support	17,045	11,292
Subscriptions	10,933	8,205
Publicity and promotions	1,252	1,614
Professional fees	4,026	5,141
Insurance	3,739	3,456
Bank charges	248	354
Partnership payments and other charitable expenditure	1,320	1,071
	1,127,655	948,041
Share of governance costs (see note 7)	1,800	2,000
	1,129,455	950,041
Analysis by fund		
Unrestricted funds	242,330	214,247
Restricted funds	887,125	735,794
	1,129,455	950,041

7 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Audit fees	-	1,800	1,800	-	2,000	2,000
	-	1,800	1,800	-	2,000	2,000
Analysed between						
Charitable activities	-	1,800	1,800	-	2,000	2,000

Governance costs includes payments to the auditors of £1,800 (2021- £2,000) for audit fees.

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Trustees' expenses for the year amounted to £nil during this financial year (2021: £nil).

9 Employees

The average monthly number of full-time employees during the year was 24 and the average monthly number of part-time employees during the year was 25; with all employee time involved in providing support to the charity.

	2022 Number	2021 Number
Full-time and part-time staff	49	41

Employment costs	2022 £	2021 £
Wages and salaries	1,028,026	867,639

There were no employees whose annual remuneration was more than £60,000.

10 Tangible fixed assets

	Office equipment	Fixtures and fittings	Computers	Total
	£	£	£	£
Cost				
At 1 April 2021	38,664	39,664	59,814	138,142
At 31 March 2022	38,664	39,664	59,814	138,142
Depreciation and impairment				
At 1 April 2021	38,664	39,664	59,814	138,142
At 31 March 2022	38,664	39,664	59,814	138,142
Carrying amount				

11 Debtors

	2022	2021
Amounts falling due within one year:	£	£
Trade debtors	-	106,834
Prepayments and accrued income	68,261	28,306
	68,261	135,140

12 Creditors: amounts falling due within one year

	Notes	2022	2021
		£	£
Other taxation and social security		24,663	19,815
Deferred income	13	145,199	137,102
Trade creditors		58,306	41,016
Accruals and deferred income		21,254	4,552
		249,422	202,485

13 Deferred income

	2022	2021
	£	£
Arising from grants received in advance	145,199	137,102

Deferred income is included in the financial statements as follows:

13 Deferred income **(Continued)**

	2022	2021
	£	£
Deferred income is included within:		
Current liabilities	145,199	137,102
Movements in the year:		
Deferred income at 1 April 2021	137,102	66,634
Resources deferred in the year	8,097	70,468
Deferred income at 31 March 2022	145,199	137,102

Grants received in advance for the period in which the funder requires the expenditure to be applied are included in deferred income, For the year ended 31 March 2022 such grants received amounted to £145,199 (2021: £137,102)

14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Incoming resources	Resources expended	Transfers	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 31 March 2022
	£	£	£	£	£	£	£	£
Welsh Government	498,068	498,068	-	-	520,826	(525,356)	69,530	65,000
Flintshire County Council	150,522	(119,381)	(31,141)	-	278,059	(181,033)	(97,026)	-
Citizens Advice - Energy Trust	27,749	(20,573)	(7,176)	-	20,145	(21,800)	1,655	-
National Lottery	37,272	(37,272)	-	-	148,434	(148,434)	-	-
Rural, RDP Project	49,427	(60,500)	11,073	-	-	-	-	-
Energy Funding	-	-	-	-	10,037	(10,502)	465	-
	763,038	260,342	(27,244)	-	977,501	(887,125)	(25,376)	65,000

Purposes of restricted funds

The Trustees committed £65,000 to maintain the employment of four full time advisers recruited in the belief it would be a twelve month contract. The funder reduced the period of funding, across the whole of Wales, and the trustees are committed to retaining the staff members.

15 Analysis of net assets between funds

	Unrestricted funds 2022	Restricted funds 2022	Total 2022	Unrestricted funds 2021	Restricted funds 2021	Total 2021
	£	£	£	£	£	£
Fund balances at 31 March 2022 are represented by:						
Current assets/ (liabilities)	662,172	65,000	727,172	595,737	-	595,737
	662,172	65,000	727,172	595,737	-	595,737

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 1 April 2020	Transfers	Balance at 1 April 2021	Transfers	Balance at 31 March 2022
	£	£	£	£	£
Designated fund	140,000	-	140,000	10,000	150,000
	140,000	-	140,000	10,000	150,000

17 Financial commitments, guarantees and contingent liabilities

As at 31 March 2022 the charitable company had no contingent liabilities.

18 Capital commitments

As at 31 March 2022 the chartable company has no capital commitments.

19 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

20 Going Concern

The charitable company has informed management and they are constantly reviewing the guidelines given by the UK Government and adapting their business accordingly so as to best service their clients whilst keeping their staff safe. Regular board meetings ensure communication between informed management and allow for changes to be implemented in a controlled and structured manner.

There is no evidence of a reduction to funding in the next 12 months, supported by the budgets prepared by management so it is felt that the going concern assumption remains appropriate.

21	Cash generated from operations	2022 £	2021 £
	Surplus for the year	131,435	70,726
	Adjustments for:		
	Investment income recognised in statement of financial activities	(3,377)	(4,701)
	Movements in working capital:		
	Decrease/(increase) in debtors	66,879	(104,051)
	Increase/(decrease) in creditors	38,840	(7,679)
	Increase in deferred income	8,097	70,468
	Cash generated from operations	241,874	24,763

FLINTSHIRE CITIZENS ADVICE BUREAUX

England & Wales - Charity number 1090010

Accounts

Company Registration No. 03985923 (England and Wales)

Charity Registration No. 1090010

FLINTSHIRE CITIZENS ADVICE BUREAUX LTD

CANOLFANNAU CYNCHORI SIR Y FFLINT, OPERATING AS CITIZENS ADVICE FLINTSHIRE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

AZETS

FLINTSHIRE CITIZENS ADVICE BUREAUX LTD
CANOLFANNAU CYNCHORI SIR Y FFLINT, OPERATING AS CITIZENS ADVICE FLINTSHIRE
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	L Clays	
	S Tyson	
	L Mulvaney	
	B M Grew	
	K Armstrong Braun	
	V M Perfect	
	P Bevan	(Appointed 2 November 2020)
	S Griffiths-Parry	(Appointed 2 November 2020)
Secretary	S D Edwards	
Charity number	1090010	
Company number	03985923	
Registered office	Terrig House Mold Clwyd United Kingdom CH7 1EG	
Auditor	Azets Audit Services Brynford House 21 Brynford Street Holywell Clwyd United Kingdom CH8 7RD	
Bankers		
	National Westminister Bank PLC 48 High Street Mold Flinshire CH7 1BA	

FLINTSHIRE CITIZENS ADVICE BUREAUX LTD
CANOLFANNAU CYNCHORI SIR Y FFLINT, OPERATING AS CITIZENS ADVICE FLINTSHIRE
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FLINTSHIRE CITIZENS ADVICE BUREAUX LTD
CANOLFANNAU CYNCHORI SIR Y FFLINT, OPERATING AS CITIZENS ADVICE FLINTSHIRE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in the notes 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

Objectives

The principal activities of the charity in the period under review were those of promoting any charitable purpose for the benefit of the whole community in Flintshire and beyond by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Objectives, Strategies and Activities for the Year

Flintshire Citizens Advice Bureaux (operating as Citizens Advice Flintshire and referred to as CAF hereafter) aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

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

CAF Objectives and Priorities for 2021 – 2026

We have adopted a new business plan based on Citizens Advice's 'Framework for Advice'. This enables us to work collectively as a network whilst recognising the local issues and needs of the community in Flintshire.

We have set out ambitious goals in five key areas:

Our advice goal:
We will improve the experience people have when they come to us for help, so everyone leaves with the knowledge and confidence they need to find a way forward.

Our advocacy goal:
We will be a stronger voice on the issues that matter most to the people who come to us for help.

Our technology goal:
We will use technology to enable a great experience for the people who come to us for help, while freeing up resources that will allow us to meet more demand.

Our sustainability goal:
We will secure our future as a service through a more collaborative, proactive and competitive approach to funding.

Our culture goal:
We will be a collaborative, innovative and high-performing service that promotes equality, diversity and inclusion and challenges discrimination.

Principal activities
The principal activity of Citizens Advice Flintshire remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public.

This is provided through three local Citizens Advice in the County, Mold, Holywell and Deeside. Due to Covid 19 all face to face services were postponed between April 2020 and March 2021. Advice was provided through telephone advice, digital contact forms and emails.

In addition to generalist advice the following specialist advisory services were provided:

Advicelink – in partnership with the North Wales CAB's we deliver specialist advice in Welfare Benefits, Debt, Employment and Discrimination.

This includes a specialist Discrimination advice service covering North Wales.

Working partnership with Supporting People (FCC) to allocate advice referrals and ensure partnership working and avoid duplication of services via Flintshire Gateway.

We continued to provide a Parental Support Service for parents and carers of children with additional needs.

We continue to provide the County's Welfare Rights Service.

We contributed to national and local research and campaigns.

We delivered a dedicated energy advice service funded by British Gas and deliver an Energy Advice Programme funded via Citizens Advice.

Our rural outreach / learning CADWYN Rural Development Project completed its final year and as with all other services focused on digital access.

Our new mental Health service, the Extra Mile project started after an initial pause due to Covid.

Public benefit
The organisation's trustees can confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission. Significant activities that we undertook during the year that demonstrate public benefit are set out below.

Volunteers
Following the shutdown that commenced on the 23rd March 2020, all volunteers were asked to stand down and recruitment of new volunteers was suspended.

As it became clear that volunteers would not be able to return to the office for some time, work commenced on developing refresher training that could be completed remotely. This included training plans for volunteers who complete benefit forms for clients, for gateway assessors and for advisers. All training plans included compliance training for GDPR, SMCR and cyber security.

Advice Supervisors contacted all their volunteers to explore who was willing to work from home and whether they needed any IT equipment. It was decided to run a pilot of a small number of volunteers in the first instance to do client work based at home. In November 2020 the first group of four advisers started doing form-filling appointments before moving onto general advice appointments all remotely.

By the end of February 2021 thirteen volunteers were doing client work based at home. The strategy of bringing back small groups of volunteers at a time, based on the knowledge that there was sufficient capacity for support and supervision worked well.

Achievements and performance

Charitable activities

Once again, in 2020/2021, volunteers were successful in gaining paid employment with CAF: an employment caseworker, a welfare rights caseworker, SAF Generalist caseworker, and apprentice trainee Generalist caseworker.

Advice supervisors remained in regular contact with volunteers throughout the year. Only a couple indicated that they were not sure about returning to volunteering. We look forward in 2021 as restrictions are lifted to re-engaging our volunteers who have not yet been able to return to rota.

We continue to support and contribute to a number of local regional meetings and forums concerned with social inclusion and community development. The difference in this engagement was just the medium moving to a range of video conferencing channels.

We continued to highlight our clients often dire situation and actively participated in gathering evidence and campaigning.

Key achievements during the year 2020/2021

In 2020/21 we helped 4,167 people, compared with 6,169 the previous year. The significant drop in client numbers is likely to be the result of a number of factors including: our offices being closed due to lockdown restrictions, the majority of benefit assessments and appeals being on hold during this time, payment holidays offered by lenders on mortgage and debt repayments, a freeze on evictions, and the up-rating in Universal Credit rates.

4,168 Unique clients
23,482 issues raised by clients.

We keep track of new income gained for clients. One-off gains are usually benefits backdated for a period of time and on-going gains are calculated as weekly gain x 52. We class debts written off directly, or through legal remedies such as bankruptcy and debt relief orders as gains.

During 2020/2021 our advisors gained £3,987,883 for clients, including £639,435 of written off debts.

We assisted clients in dealing with a total of £939,911.24 of problem debt. This figure includes £283,485.97of priority debt (rent, mortgage, energy and council tax), an average of around £3,883 per client.

We assisted 633 clients with 1,784 Universal Credit problems.

We continue to work in formal and informal partnerships with other local Citizens Advice offices to deliver telephone and email advice and the North Wales Citizens Advice Bureaux.

The British Gas Energy Trust funded us to provide advice and assistance to people in Flintshire aimed at enabling them to manage their debts and budgets going forward, to maximise their income and their ability to afford to pay their bills and have a warm home through improving energy efficiency therefore improving their health and well-being.

We also received funding via the Big Energy Saving Network provide one-to-one energy advice to vulnerable consumers who were in fuel poverty or at risk of fuel poverty.

We continued to answer Adviceline calls however we do not have details on this as we moved onto the national Citizens Advicelink as part of our response to Covid-19.

Fundraising activities
Total income for the year was £3,407 a decrease of £9,983 on 2019 / 2020. Expenditure on fundraising activities, excluding salaries, was £1,926 (£7,420 in 2019 / 2020). The fundraising activities have been reduced as a result of the impact of Covid-19.

Investment performance
The charity does not currently hold material investments.

Factors affecting the achievement of objectives
The entire period covered by this report has been impacted in some way by the Coronavirus Pandemic. We have either been in lockdown or under varying degrees of restrictions.

This has affected the way we could deliver our services safely and in March 2020 led to us ceasing all face-to-face services. We stood down all volunteers and had to set up all employees with the equipment and infrastructure to work from home. We also postponed all recruitment.

We have since been offering remote advice services mainly via telephone and email.

In December our local Advicelink number became a Freephone telephone number. It had previously been 0300 which is free to most callers, but not those with a pay-as-you-go mobile phone. We were really pleased to be among the first in Wales to launch our new 0808 number which is free to all callers including PAYG mobiles.

Our workforce has faced many challenges during this time. The Chief Executive was suddenly seriously unwell and had to take sick leave for three months. Our Operations Manager was also on maternity leave at the start of the pandemic. Staff had to start working from home and, for several months, many had young children at home to care for due to school and nursery closures. Despite all of this, we continued to offer the best possible service to our clients and have ensured that access to the service has continued throughout.

There have been additional challenges in trying to resolve client issues without them being present with all their paperwork, or able to sign a form of authority etc. We are continuously working to improve the service that we offer. For example, we will start to use DocuSign in 2021/22 to speed up the process for obtaining signed authority from clients.

Reserves policy
CAF is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The bureau will maintain a projection of income for at least two years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves of £140,000 should be maintained to ensure that all contractual liabilities including redundancy payments are available should the charity no longer be financially viable.

Reserves position
Unrestricted funds stand at £595,737, the tangible fixed assets have a net book value of £nil and £140,000 has been set aside as designated funds leaving approximately £455,737 as the Charity's free reserves. The aim is to retain reserves amounting to either four months' of standard operating costs, which would equate to £316,680, or six months, which would equate to £475,020.

Funds in deficit
No funds were in deficit at the balance sheet date.

Principal funding sources
We continue to work closely with Flintshire County Council with the aim of ensuring that local advice services are integrated and to avoid duplication. We continue to manage the Welfare Rights service to ensure integrated advice provision and reduce duplication.

The Directors extend their gratitude to Flintshire County Council who continued to support the core operating capacity of the charity. Additionally project-specific funding was received from a range of funders.

The Welsh Government Advicelink contract, provides quality-assured advice with wraparound support for clients from partners. This support could be practical, emotional, clinical or social.

This service provides advice on benefits and income generation, debt, housing, education and discrimination. The specialist housing advice is provided by our partner Shelter and for Education by SNAP Cymru in North Wales.

As part of this contract we continue to deliver a Discrimination Service to cover all aspects of discrimination faced by people with protected characteristics across North Wales.

The Welsh Government also committed to supporting EU Citizens to apply for settled status in Wales. We deliver a Regional service across North Wales which includes supporting people with applications and the associated work involved as well as providing employment advice and discrimination advice.

Flintshire County Council commissions a number of services, again some in a wider partnership including:

A Parent Partnership Service contracted by the Local Education Authority to support parents and carers of children with additional needs.

We continued working in partnership with Supporting People to allocate advice-based referrals to encourage partnership working and avoid duplication of advice services in Flintshire Gateway.

We were supported by Town and Community Councils including Buckley Town Council who commission an outreach service for their residents, which is also supported by Hawarden, Higher Kinnerton and Penyffordd Community Councils.

Mold and Holywell Town Councils supported our work via a donation as did, Northop and Penyffordd Community Councils.

The WCVA supported our work with a grant to help towards revenue and consumable costs as well as funding laptops for our staff workings from home.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Investment policy
As required in its Memorandum paragraph 4.17 in furtherance of its objects, the Trustees have the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

Risk factors
The trustees have assessed the major risks to which the charity is exposed. During this period the practical issues arising from the Covid 19 pandemic including the need to work from home led to a significant shift to moving our information onto cloud based software so that the business could continue. This mitigation will remain permanently in the future. The Trustees will carry out a comprehensive review of our approach to risk management in 2021.

FUTURE PLANS
CAF aims to continually improve access to its service, and seeks to extend its service to an even wider number of the community through whatever opportunities become available. The service recognised that as a result of the Covid-19 limitations and the increased demand means that we need to review our access channels and deliver more via telephone and digital so will pursue a digital expansion approach.

Structure, governance and management
Governing document
CAF is a registered charity and company limited by guarantee and governed by its Memorandum and Articles of Association. Membership is open to anyone over the age of 18 who is interested in furthering the work of the Charity and who is not a paid worker at the bureaux and anybody corporate or any unincorporated association which is interested in furthering the Charity's work and is admitted to membership in accordance with article 5 (any such body being called in these articles a "member organisation"). It is registered as a charity with the Charity Commission.

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:

L Clays	
S Tyson	
L Mulvaney	
B M Grew	
K Armstrong Braun	
V M Perfect	
P Bevan	(Appointed 2 November 2020)
S Griffiths-Parry	(Appointed 2 November 2020)

Recruitment and appointment of new trustees
As set out in the Articles of Association, trustees are elected and chosen for their particular skills, and are elected at the Annual General Meeting and shall hold office from the conclusion of that meeting. Trustees can be nominated by member organisations or co-opted by the Trustee Board.

Public notices are issued with invitations to nominate trustees prior to the AGM advising members of the retiring trustees and requesting nominations for the AGM.

The Board postponed their annual skills audit and a Board appraisal due to the CEO not being present and they need to provide support to the Senior Management Team.

The positions assigned to each of the trustees are as follows:

L Clays	Chair
S Tyson	Vice Chair
L Mulvaney	Treasurer
B M Grew	Director
K Armstrong Braun	Director
V M Perfect	Director
Paul Bevan	Strategic Change / Project Support
Sally Griffiths-Parry	Strategic Change / Project Support

Organisational structure
CAF is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CAF and for ensuring that the charity satisfies its legal and contractual obligations.

A Chief Executive, currently Salli Edwards, is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within the terms of delegation approved by the trustees, for operational matters including finance,

Induction and training of new trustees
Newly appointed Trustees are provided with a comprehensive induction to CAF through the provision of training courses and mentoring by established trustees and the Chief Executive Officer.

Wider network
CAF is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CAF in order to fulfil its charitable objects and comply with the national membership requirements.

CAF usually works in close partnership with Friends of CAB (FOFCAB) who offer complementary services however the café closed during this entire period due to the Covid pandemic.

The charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients.

Risk management
Citizens Advice Flintshire has a Risk Management Strategy and Risk Register agreed by the Trustee Board. The Trustees recognise that any major risks to which to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. This year, as stated above, the Covid Pandemic exposed risks that led to immediate recovery and implementation of new ways of working actions. This has led to the decision to carry out a comprehensive review of the Risk policy and Register.

Auditor
In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at the forthcoming Annual General Meeting.

Disclosure of information to auditor
Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

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

S - Edwards

S D Edwards
Secretary
Dated: 5 October 2021

FLINTSHIRE CITIZENS ADVICE BUREAUX LTD
CANOLFANNAU CYNCHORI SIR Y FFLINT, OPERATING AS CITIZENS ADVICE FLINTSHIRE
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2021

The trustees, who are also the directors of Flintshire Citizens Advice Bureaux 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.

FLINTSHIRE CITIZENS ADVICE BUREAUX LTD
CANOLFANNAU CYNCHORI SIR Y FFLINT, OPERATING AS CITIZENS ADVICE FLINTSHIRE
INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF FLINTSHIRE CITIZENS ADVICE BUREAUX LTD

Opinion

We have audited the financial statements of Flintshire Citizens Advice Bureaux Ltd (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the 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 FRS 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 31 March 2021 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.

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.

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.

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 design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

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.

M J Hayton Davies

Azets Audit Services

Chartered Accountants
Statutory Auditor

9 December 2021.

Brynford House
21 Brynford Street
Holywell
Clwyd
United Kingdom
CH8 7RD

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

FLINTSHIRE CITIZENS ADVICE BUREAUX LTD
CANOLFANNAU CYNCHORI SIR Y FFLINT, OPERATING AS CITIZENS ADVICE FLINTSHIRE
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income and endowments from:							
Donations and grant income	3	204,539	762,881	967,420	204,424	683,123	887,547
Fundraising	4	3,407	-	3,407	13,390	-	13,390
Investments	5	4,701	-	4,701	5,123	-	5,123
Other income	6	45,081	158	45,239	19,637	60	19,697
Total income		257,728	763,039	1,020,767	242,574	683,183	925,757
Expenditure on:							
Charitable activities	7	214,247	735,794	950,041	281,698	616,451	898,149
Net incoming resources before transfers		43,481	27,245	70,726	(39,124)	66,732	27,608
Gross transfers between funds		27,245	(27,245)	-	66,732	(66,732)	-
Net income for the year/ Net movement in funds		70,726	-	70,726	27,608	-	27,608
Fund balances at 1 April 2020		525,011	-	525,011	497,403	-	497,403
Fund balances at 31 March 2021		595,737	-	595,737	525,011	-	525,011

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

FLINTSHIRE CITIZENS ADVICE BUREAUX LTD
CANOLFANNAU CYNCHORI SIR Y FFLINT, OPERATING AS CITIZENS ADVICE FLINTSHIRE
BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Current assets					
Debtors	12	135,140		31,090	
Cash at bank and in hand		663,082		633,617	
		798,222		664,707	
Creditors: amounts falling due within one year	13	(202,485)		(139,696)	
Net current assets			595,737		525,011
Income funds					
Unrestricted funds					
Designated funds	16	140,000		140,000	
General unrestricted funds		455,737		385,011	
			595,737		525,011
			595,737		525,011

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

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 5 October 2021

L Clays
Trustee

L Mulvaney
Trustee

Company Registration No. 03985923

FLINTSHIRE CITIZENS ADVICE BUREAUX LTD
CANOLFANNAU CYNCHORI SIR Y FFLINT, OPERATING AS CITIZENS ADVICE FLINTSHIRE
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Cash flows from operating activities					
Cash generated from operations	21		24,764		105,112
Investing activities					
Investment income received		4,701		5,123	
Net cash generated from investing activities			4,701		5,123
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			29,465		110,235
Cash and cash equivalents at beginning of year			633,617		523,381
Cash and cash equivalents at end of year			663,082		633,616

1 Accounting policies

Charity information

Flintshire Citizens Advice Bureaux Ltd is a private company limited by guarantee incorporated in England and Wales. The registered office is Terrig House, Mold, Clwyd, CH7 1EG, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance 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)". 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.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

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.

1 Accounting policies (Continued)

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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:

Office equipment	25% on cost
Fixtures and fittings	25% on cost
Computers	50% on cost

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 net income/(expenditure) for the year.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

1.8 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.

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 Donations and grant income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	**2021**	**2021**	2020	2020	2020
	£	**£**	**£**	£	£	£
Donations and gifts	397	-	397	283	-	283
Grants for core activities	204,142	762,881	967,023	204,141	683,123	887,264
	204,539	762,881	967,420	204,424	683,123	887,547
Donations and gifts						
Donations	397	-	397	283	-	283
	397	-	397	283	-	283
Grants receivable for core activities						
Flintshire County Council - Core	204,142	-	204,142	204,141	-	204,141
Welsh Government	-	-	-	-	189,032	189,032
Welsh Government	-	367,837	367,837	-	64,798	64,798
Flintshire County Council	-	150,522	150,522	-	161,463	161,463
NEWCIS	-	-	-	-	35,000	35,000
MASDAP Money Advice Service	-	-	-	-	39,102	39,102
National Lottery	-	37,272	37,272	-	-	-
Citizens Advice - Energy Trust	-	27,749	27,749	-	34,006	34,006
EU Citizens Rights	-	130,074	130,074	-	99,196	99,196
Rural, RDP Project	-	49,427	49,427	-	60,526	60,526
	204,142	762,881	967,023	204,141	683,123	887,264

4 Fundraising

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Fundraising events	3,407	13,390

5 Investments

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Bank deposit interest	4,701	5,123

6 Other income

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Other income	33,881	158	34,039	8,837	60	8,897
Town & County Councils	11,200	-	11,200	10,800	-	10,800
	45,081	158	45,239	19,637	60	19,697

Other income:

Other income - salary support	£23,423 (2020: £nil)
Other income - SAF Test & Learn	£7,612 (2020: £nil)
Other income - MCF Team	£1,500 (2020: £1,500)
Other income	£1,504 (2020: £7,397)

7 Charitable activities

	Charitable Expenditure 2021 £	Charitable Expenditure 2020 £
Staff costs	867,639	744,589
Depreciation and impairment	-	6,091
Staff and volunteer expenses	8,147	24,207
Rates and water charges	5,075	4,232
Power, light and heat	9,190	15,945
Maintenance and repairs	1,587	8,371
Telephone charges	12,831	14,852
Postage	5,101	5,649
Printing	1,302	4,238
Photocopying	5,976	7,097
Stationery	60	26
IT support	11,292	17,532
Subscriptions	8,205	10,929
Publicity and promotions	1,614	5,135
Professional fees	5,141	5,208
Insurance	3,456	4,581
Bank charges	354	412
Partnership payments and other charitable expenditure	1,071	17,035
	948,041	896,129
Share of governance costs (see note 8)	2,000	2,020
	950,041	898,149
Analysis by fund		
Unrestricted funds	214,247	281,698
Restricted funds	735,794	616,451
	950,041	898,149

8 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Audit fees	-	2,000	2,000	-	2,000	2,000
Trustees expenses	-	-	-	-	20	20
	-	2,000	2,000	-	2,020	2,020
Analysed between						
Charitable activities	-	2,000	2,000	-	2,020	2,020

Governance costs includes payments to the auditors of £2,000 (2020- £2,000) for audit fees.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Trustees' expenses for the year amounted to £nil during this financial year (2020: £20).

10 Employees

The average monthly number of full-time employees during the year was 17 and the average monthly number of part-time employees during the year was 24; with all employee time involved in providing support to the charity.

	2021 Number	2020 Number
Full-time and part-time staff	41	37

Employment costs	2021 £	2020 £
Wages and salaries	867,639	744,589

There were no employees whose annual remuneration was £60,000 or more.

11 Tangible fixed assets

	Office equipment	Fixtures and fittings	Computers	Total
	£	£	£	£
Cost				
At 1 April 2020	38,664	39,664	59,814	138,142
At 31 March 2021	38,664	39,664	59,814	138,142
Depreciation and impairment				
At 1 April 2020	38,664	39,664	59,814	138,142
At 31 March 2021	38,664	39,664	59,814	138,142
Carrying amount				

12 Debtors

	2021	2020
Amounts falling due within one year:	£	£
Trade debtors	106,834	12,135
Prepayments and accrued income	28,306	18,955
	135,140	31,090

13 Creditors: amounts falling due within one year

	Notes	2021	2020
		£	£
Other taxation and social security		19,815	14,651
Deferred income	14	137,102	66,634
Trade creditors		41,016	55,394
Accruals and deferred income		4,552	3,017
		202,485	139,696

14 Deferred income

	2021	2020
	£	£
Arising from grants received in advance	137,102	66,634

Grants received in advance for the period in which the funder requires the expenditure to be applied are included in deferred income, For the year ended 31 March 2021 such grants received amounted to £137,102 (2020: £66,634)

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Incoming resources	Resources expended	Transfers	Balance at 1 April 2020	Incoming resources	Resources expended	Transfers	Balance at 31 March 2021
	£	£	£	£	£	£	£	£
Welsh Government	253,889	(220,553)	(33,336)	-	367,994	(367,994)	-	-
Flintshire County Council	161,463	(127,291)	(34,172)	-	150,522	(119,381)	(31,141)	-
Citizens Advice - MASDAP Money Advice Service	39,103	(35,695)	(3,408)	-	-	-	-	-
Citizens Advice - Energy Trust	34,006	(16,822)	(17,184)	-	27,749	(20,573)	(7,176)	-
NEWCIS Carers Advice	35,000	(36,545)	1,545	-	-	-	-	-
RURAL, RDP Project	60,526	(73,497)	12,971	-	49,427	(60,500)	11,073	-
EU Citizens Rights	99,196	(99,196)	-	-	130,074	(130,074)	-	-
National Lottery	-	(6,852)	6,852	-	37,272	(37,272)	-	-
	683,183	(616,451)	(66,732)	-	763,038	(735,794)	(27,244)	-

15 Restricted funds **(Continued)**

Purposes of restricted funds

Welsh Government - Advicelink
In 2018 the Welsh Government decided to change how they commission advice services across Wales and were committed to introducing 'better coordination with its own advice service funding'. To this end, the Welsh Government merged a number of its separate grant funding programmes for advice services into a Single Advice Fund now known as Advicelink.

A competitive bidding process was launched in April 2019, based on a regional footprint and all North Wales Citizens Advice Bureaux worked together and in partnership with Shelter and SNAP Cymru, to bid for the North Wales contract to deliver advice services and we were successful.

CAF delivers three component of Advicelink as follows:

Welsh Government - Debt Advice
This element of Advicelink provides specialist debt advice delivered by our by our specialist debt caseworkers who takes on more complex cases and also funds a Debt Drop in service at our Deeside office where volunteers are trained in basic debt advice. Debt continues to be one of the largest areas of advice need among the local community.

Welsh Government - Regional Discrimination Service
The Employment and Discrimination service provides specialist employment advice and early mediation services to help prevent or resolve workplace problems and to challenge all types of direct and indirect discrimination experienced in the workplace or via accessing goods and services. This service is available across North Wales.

We also contribute specialist Employment and Discrimination advice for the national remote service.

Welsh - Government - Communities Focus Service
This is a generalist service that provides information and advice on housing, discrimination, welfare benefits, education and debt. This service is provides to agreed regional priority groups.

15 Restricted funds **(Continued)**

Flintshire County Council - Flintshire Local Advice Gateway
Citizens Advice Flintshire delivers the FLAG (Flintshire Local Advice Gateway) project with funding from Flintshire County Council. This is a single point of access for partner agencies to refer clients with benefit or debt advice needs. Our triage system identifies the most appropriate next step for clients and refers to relevant providers.

Flintshire County Council - Parent Partnership Service
Flintshire Parent Partnership Service provides advice, information and support for parents/guardians of children with additional learning needs. The role of the caseworker is to help parents understand procedures, express their views and deal with any paperwork in connection with the learning needs of their child. The role also ensures that clients are accessing all their benefit and grant entitlements.

Flintshire County Council - Welfare Rights Service
Working partnership with Flintshire County Council the Welfare Rights Service is delivered by CAF. The aim of this is to ensure the most effective use of resources juice any duplication. Locating service within CAF compliments the FLAG project.

Rural Advice & Digital Skills Enhancement
This project is funded by the Welsh Government Rural Communities - Rural Development Programme 2014-2020, and will run until December 2020. The project provides advice directly out in the rural communities of Flintshire to people who may otherwise have issues with accessing our services e.g. poor public transport from rural areas. The project also works in partnership with Coleg Cambria to provide short courses, out in the rural communities, to help improve the digital skills of rural residents so that can be more confident to use online systems to aid their lives.

15 Restricted funds **(Continued)**

Money Advice Service Debt Advice Project (MASDAP)
This debt service enables people to access specialist debt advice if they want to apply for a Debt Relief Order (DRO), or if court action has been issued against them for debt e.g. mortgage repossession, bailiff action.

Energy Advice Project
There are several small energy projects currently running to help people with their energy advice needs. This includes the Warmer Wales scheme, funded by the British Gas Energy Trust, to deliver in depth advice sessions to help people with a range of home energy concerns. The project in particular is targeted at those who may be vulnerable to ill health due to cold homes and unaffordable energy bills.

NEWCIS - Carers Wellbeing
We deliver an advice and casework service to carers in Flintshire in partnership with North East Wales Carers Information Service (NEWCIS).

EU Settled Status (EUSS) Project
Our EU Citizens Rights Service provides advice on settled status applications and in-depth, specialist help on social welfare issues. It supports EU, EEA or Swiss citizens living in the UK, and their families, if they want to apply to the EU Settlement Scheme to continue living in the UK after 30 June 2021 (or 31 December 2020 if no deal).

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 1 April 2019	Transfers	Balance at 1 April 2020	Movement in funds: Incoming resources	Balance at 31 March 2021
	£	£	£	£	£
Designated fund	125,000	15,000	140,000	-	140,000
	125,000	15,000	140,000	-	140,000

17 Financial commitments, guarantees and contingent liabilities

As at 31 March 2021 the charitable company had no contingent liabilities.

18 Capital commitments

As at 31 March 2021 the chartable company has no capital commitments.

19 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

20 Going Concern

The charitable company has informed management and they are constantly reviewing the guidelines given by the UK Government and adapting their business accordingly so as to best service their clients whilst keeping their staff safe. Regular board meetings ensure communication between informed management and allow for changes to be implemented in a controlled and structured manner.

There is no evidence of a reduction to funding in the next 12 months, supported by the budgets prepared by management so it is felt that the going concern assumption remains appropriate.

21	**Cash generated from operations**	**2021**	**2020**
		£	**£**
	Surplus for the year	70,726	27,608
	Adjustments for:		
	Investment income recognised in statement of financial activities	(4,701)	(5,123)
	Depreciation and impairment of tangible fixed assets	-	6,091
	Movements in working capital:		
	(Increase) in debtors	(104,050)	(3,449)
	(Decrease)/increase in creditors	(7,679)	38,031
	Increase in deferred income	70,468	41,954
	Cash generated from operations	24,764	105,112