

REGISTERED COMPANY NUMBER: 05446940 (England and Wales)
REGISTERED CHARITY NUMBER: 1109852

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025
FOR
CYNGOR AR BOPETH SIR DDINBYCH CITIZENS
ADVICE DENBIGHSHIRE**

Williams Denton Cyf
Chartered Certified Accountants
Statutory Auditors
Glaslyn
Ffordd y Parc
Parc Menai
Bangor
Gwynedd
LL57 4FE

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FOR THE YEAR ENDED 31 MARCH 2025**

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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 and aims

The Mission of Cyngor Ar Bopeth Sir Ddinbych Citizens Advice Denbighshire (CAD) is:

'To reduce poverty, improve financial and personal resilience, and prevent homelessness, thereby contributing to improved wellbeing within our community.'

The charity's core activities in delivering that mission are provision of an information, advice, and advocacy service, including money advice in the area of benefits, funded through a 'Consumer and Finance Contract' with Denbighshire County Council (DCC) and grants from Big Lottery Fund, Welsh Government, Energy Saving Trust, Trussell Trust, Rhyl Town Council and other organisations.

We at CAD champion equality through the way we operate, the advice we provide - which is accessible to all - and through our contribution to research and campaigns that shine a light on the issues of inequality in our communities.

The charity's main objectives for the year were to sustain its current programmes, establish new projects and acquire further funding to extend its volunteer base. The charity was particularly proactive in recruiting volunteers by raising the profile of the service using local print media and social media and exhibiting/speaking at local events and community groups. We also offered placements to students and those seeking work experience to give them an insight into how the organisation operates.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding on the activities the charity should undertake and regularly reviewed its business plan and strategy.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

OBJECTIVES AND ACTIVITIES

Significant activities

In the financial year 2024/25 CAD has :

Successfully delivered the DCC contracts to provide a Consumer and Financial Advice Service for the whole of Denbighshire. This funding from DCC has facilitated services/support in the following areas:

- *Direct support for tenants in DCC Housing including advice on energy via DCC Housing Department (the 'Key 2 Advice' project)*
- Provision of a full-time caseworker to support the work of DCC's Homelessness Prevention Team
- Provision of a Carers Befriending Service in partnership with North East Wales Carers Information Service (NEWCIS)
- A project delivered in partnership with DCC's Working Denbighshire scheme to encourage the economically inactive into employment and assist them in securing welfare benefit entitlements

With funding from Welsh Government (via Citizens Advice Cymru) we have delivered the following activity:

- Wide ranging advice for people across Wales via Advicelink - Single Advice Fund (SAF)
- Welfare benefits advice via the telephone, encouraging people to claim their entitlements through the 'Claim What's Yours' project
- Advice to young people leaving care via the Basic Income Pilot project

Projects and activity funded by other partners included:

- *'Your Place or Ours' - funded by The Lottery Community Fund working in partnership with South Denbighshire Community Partnership (SDCP) to work with local communities to identify and develop new services that will support independent living, combat rural poverty and enable people to live well in their communities. The Project started in 2018 in Corwen and Edeyrnion. In 2020 the funding was extended to include services to the Llangollen community.*
- *Help Through Hardship - Trussell Trust funded project, in partnership with Ynys Mon Citizens Advice to deliver a telephone advice service for people requesting a food bank voucher.*
- *Help Through Hardship Local - Trussell Trust funded project in partnership with Vale of Clwyd Mind, seeking to align foodbank and mental health support with holistic advice to break the cycle of deprivation.*
- *Vale of Clwyd Food/Fuel Bank - this project is aimed at further helping clients who find themselves in fuel poverty. Co-op vouchers are topped up with £20 each and provided to clients in urgent need of electricity supply via prepayment meters.*
- *Tudor Trust funding in partnership with Ynys Mon Citizens Advice for the 'We Can See You Now' project provided a digital /virtual 'drop in' service for clients via video link using the Attend Anywhere platform. This has become a key platform for our service and has been widely welcomed by our clients.*
- *Warmer Wales 2 - Moondance Foundation funded project via Citizens Advice Cymru to provide clients with energy advice.*
- *BESN Energy Adviser - funded by the National Grid via Citizens Advice for an Energy Caseworker to deliver specialist energy advice and income maximisation support to clients experiencing fuel poverty.*
- *Energy Advice Programmes - funded by the National Grid and Energy Supplier Warm Homes Discount Initiative via Citizens Advice Cymru to provide one-to-one energy advice to clients who are in or at risk of fuel poverty, often vulnerable and may be struggling to pay their bills. Energy advice includes advice on fuel options, tariffs, energy grants, as well energy efficiency advice, with the aim of reducing their bills.*
- *Energy Outreach Project - funding from the Department for Business, Energy & Industrial Strategy (BEIS) via Citizens Advice Cymru for Energy Champions (trained energy advisers) to offer advice to consumers by identifying vulnerable consumers in their community and provide advice to help them take action to improve their energy situation, delivered in either a one-to-one or a group setting.*
- *The Improving Outcomes through Legal Support (IOTLS) project funded by Access to Justice Fund. This project was aimed at establishing a comprehensive legal advice service for litigants in person in North and Mid Wales providing specialist advice in the areas of family and community care law.*

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

OBJECTIVES AND ACTIVITIES

- Denbighshire Voluntary Services Council Multiply Fund - Funding for a full-time Numeracy Champion. This project offered our clients one-to-one advice and support in managing household finances. We also held financial capability workshops focussing on budgeting, managing finances, understanding bills and financial terminology and calculating discounts. The workshops also coached clients in drawing up their own 'better off' calculations, understanding priority debts and other everyday numeracy skills.
- Clocaenog Forest Wind Farm Fund's Rural Connections Advice Service. This project funds a part-time adviser to work from various rural community venues improving access to advice around benefits in an effort to reduce personal stress and anxiety associated with low income and / or indebtedness.
- Gwynt y Mor Offshore Wind Farm Ltd's 'It's not too late' project. This project was funded to deliver an 'out of hours' money advice service to clients who find it difficult to attend our offices during working hours.
- Scottish Power Energy Trust (SPEN) - Funding from Scottish Power via Citizens Advice Scotland to offer advice to clients in fuel poverty on switching tariffs, energy efficiency, income maximisation and debt management.

Every funding organisation has its own requirements in terms of measuring and evaluating the impact of the project they are funding. CAD gathers the necessary data and qualitative information for funders and to inform its own work and strategy.

In addition to specific funded projects, we maintain a multi-channel advice and information service i.e. online, on the phone and face-to-face - available to everyone in need. We continue to promote volunteering opportunities within CAD with a view to continuing to expand our service to locations in the community.

We have also undertaken research and campaigns to inform decision makers about social injustice and inequality and the impact of the cost of living crisis.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

OBJECTIVES AND ACTIVITIES

Public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by CAD during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

How our activities deliver Public Benefit - our performance and achievements

In the year ended 31 March 2025, CAD achieved Welfare Benefit gains of £12,988,043 and handled £16,911,531 of debt on behalf of clients.

Training of our staff and volunteers requires constant attention as there are always changes to the entitlements available to our clients, changes in the law and finance, and in opportunities for local and community support for our team to be aware of, as well as the need to offer more general developmental training. The fact that we are doing this effectively is evidenced by our Leadership Self Assessment (LSA) award from independent auditors appointed by Citizens Advice, and the positive feedback we receive from clients. Our accredited training course makes our volunteers more employable, and indeed, if we lose volunteers it is often because when they apply for jobs employers recognise the skills and confidence that our training has given them.

CAD has continued partnerships with all five Local Citizens Advice operations in North Wales, the ASK Centre in Rhyl, DCC and South Denbighshire Community Partnership (SDCP). These partnerships offer improved opportunities for acquiring funding and for consolidating working relationships. In addition, CAD has a strong community presence and the relationships with the Local Authority and town and community councils are important to the work it carries out.

We continue to offer an in-person face-to-face triage service on two days per week at our sites in Rhyl, Denbigh and Ruthin, alongside the digital ('Attend Anywhere') and telephone service. We also provide community triage services in Prestatyn, Corwen, Llangollen, Clawddnewydd, Llanarmon-yn-Ial and Llandyrnog. Wider remote based services are offered across Wales through Advicelink and across England and Wales through Help Through Hardship.

We continue to meet all project targets and we have been awarded extra opportunities on the strength of excellent project management and delivery.

Our annual client satisfaction survey continues to indicate strong positive results.

The Board of Trustees is committed to act in an ethical way regarding its financial dealings and to this end an Ethical Investment and Financial Management Policy is in place.

The Board has reviewed the Business Development Plan for 2024-2027 and measured the outcomes against the objectives within that plan. This plan has been reviewed during the Financial Year ending 31 March 2025. This plan is a joint effort between the Chief Executive Officer and the Trustee Board.

Quality Assurance

- We are a member of the National Citizens Advice Organisation (National Association of Citizens Advice Bureaux) having passed an audit of quality of advice and membership standards.
- A standards-based quality assurance system, based on self-assessment and external scrutiny system, (the LSA mentioned earlier) quarterly quality audits and organisational annual audit ensures the continued improvement of our service.
- We hold an Advice Quality Standard Service in Generalist Advice, and Advice with casework for Debt, Welfare Benefits and Family Law. We also hold the Welsh Government's Information and advice quality framework (IAQF) quality mark.
- We have Charity Commission endorsement.
- We hold a current cyber essentials certification.
- We have access to a National competence-based training and assessment scheme for all staff and volunteers.
- We have approved Debt Relief Order Intermediaries.
- All of our Energy Advisers are City & Guilds Level 3 qualified or equivalent.

**CYNGOR AR BOPETH SIR DDINBYCH CITIZENS
ADVICE DENBIGHSHIRE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

OBJECTIVES AND ACTIVITIES

Effective Research and Campaigns Work

We draw on clients' experiences to help with the development of the social policies and services.

We have a good statistical recording and monitoring system which can, while preserving the confidentiality of clients, provide valuable data to other agencies and policy-makers.

We assisted pensioners across Denbighshire gain over £712,000 in unclaimed benefits in partnership with DCC. The Council ran a campaign to encourage pensioners to find out about the Pension Credit they may have been missing out on, with residents being supported by CAD.

Collaborative Regional Impact

- We actively participate in the North Wales Research & Campaigns (R&C) group, contributing insights on issues like zero-point PIP awards, UC50 deadlines, and service charges in supported living accommodation.
- Our regional collaboration ensures Denbighshire's challenges and solutions are reflected in national Citizens Advice strategy discussions and upcoming R&C conferences.

Public Awareness and Advocacy

Through bilingual social media campaigns and public briefings, we have raised awareness about:

- Pension Credit and Council Tax reductions.
- Debt and money advice services.
- Consumer rights (e.g. faulty goods, landlord responsibilities).
- Volunteer recruitment and community engagement initiatives.

STRATEGIC REPORT

Financial position

CAD has a diverse portfolio of funding including contract funding received; £341,172 in restricted monies from DCC and a further £10,785 in unrestricted funds from various sources.

We also received £713,700 from a variety of funders as restricted funding.

Our income for the year also included £33,205 from donations, legacies and investment income.

Overall, the fund balances (including assets and liabilities) carried forward are £664,943 and £124,141 for unrestricted and restricted funds respectively, giving total net assets carried forward of £789,084.

At the balance sheet date, current assets include a total of £347,060 (2024 - £332,878) of short term deposits, and call deposits totalling £268,006 (2024 - £258,409). All deposits are with UK banks & building societies.

Reserves policy

It is the policy of CAD that unrestricted funds which have not been designated for a specific use should be maintained at a level sufficient to ensure that, in the unlikely event of a catastrophic loss of funding, CAD will be able to meet its liabilities to both staff and suppliers while considering its future options.

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.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRATEGIC REPORT

Financial review

Risk Management

The trustees have an ongoing process of reviewing circumstances which may give rise to CAD being exposed to risk and are satisfied that systems are in place to mitigate exposure to such risks.

Principal risks and uncertainties

However well an organisation is managed, there may be risks which are beyond the organisation's control which would rate as high risk. The organisation believes it identifies and manages these risks as pro-actively as possible.

Examples may include:

- Unexpected reduction in funding from existing sources.
- Failure to win competitive contracts for additional projects.

The trustees and the senior management team recognise these risks and take a proactive approach to identify and manage them.

Any significant reduction in core funding may result in a reduction in core service. This has been mitigated to some extent by the new contractual relationship with DCC. Nevertheless, the organisation has a strategic reduction plan to best manage projects in such a situation:

If CAD were to lose its entire core funding, the trustees believe it is likely that they would have to implement a strategic closure plan and if funds could not be found to replace core funding, all projects would cease to operate over the medium term. Funding is in place through the Reserves Policy to enable this to be done in an orderly fashion.

During the course of the year health and safety inspections have been completed at all of the charity's premises and the trustees continue to identify and deal with relevant issues.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRATEGIC REPORT

Future plans

Over the next three years, Citizens Advice Denbighshire will focus on delivering a more agile, inclusive, and accessible advice service, aligned with our 2025-2028 Business Development Plan and rooted in the Citizens Advice One Service Strategy.

Key Strategic Developments:

- Mobile Advice Unit Launch

We will launch a mobile advice unit to reach underserved communities, particularly in rural areas such as the Edeyrnion Valley. This mobile service will offer face-to-face advice where physical offices are no longer viable.

- Enhanced Volunteer Engagement

We will strengthen and diversify our volunteer workforce through improved training pathways and designing and offering flexible roles. This includes launching a Learning & Development Hub to build capacity and resilience in our teams.

- Embedding Advisers in Health and Education Settings

We aim to embed advisers in local hospitals, GP surgeries, pharmacies, and primary schools, enhancing preventative advice and early intervention for individuals and families at risk.

- Out-of-Hours Debt Advice Expansion

Building on recent funding success, we will increase out-of-hours debt support in Rhyl and Prestatyn, areas identified as high-deprivation areas. We will measure this initiative's impact through client outcome tracking and funder engagement.

- Youth-Focused Service Development

In partnership with Children in Need, we will consult on and pilot a dedicated youth advice service that responds to the unique needs of young people navigating housing, employment, and mental health challenges.

- Equality and Culture Transformation

We will continue implementing our inclusivity strategy by investing in external training, internal staff development, and monitoring mechanisms to support cultural change across the organisation. We aim to be a model of diversity, equity, and inclusion within the third sector in Wales.

- Income Diversification and Sponsorships

Our financial sustainability strategy includes developing paid training packages for external partners, securing local sponsorships (£10,000-£15,000 annually per office), and expanding contract delivery through strategic partnerships.

- Improved Digital and Data Infrastructure

We will continue upgrading our digital case management and data reporting systems to ensure efficient service delivery and evidence-led decision-making.

Strategic Continuity and Learning

We are committed to building on the foundational work of previous strategic periods, including the One Service Change Programme, the move toward multi-channel access (phone, webchat, email), and efforts to diversify funding streams nationally and locally. Our future plans are grounded in the need to operate sustainably, respond effectively to community needs, and maintain a high-quality, integrated advice service.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice Denbighshire is a charity operating as a company limited by guarantee and the trustees are Directors of the Trustee Board of the company which is registered with Companies House under company number 05446940 and also with the Charity Commission under charity number 1109852. The charity is governed by the Trust Deed and the Memorandum and Articles of Association.

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

Yveline Hands
Gaynor Brooks
Alison Henshaw
Alastair Morgan
Nigel Nicoll
Pauline Bowe (resigned 28.5.24)
Sanjay Bhalla (resigned 28.5.24)
John Parry (appointed 1.5.24)
Emma Johnson (appointed 27.9.24)
Margaret Sian Owen (appointed 30.4.25)

The Trustee Board meets on a quarterly basis and has two sub committees, which monitor and deal with detailed issues in their respective areas and report to the Board. The sub committees are:

- Staffing, Premises and Information Assurance
- Business Planning and Finance

Additional meetings of either the Board or sub committees may be called if there is an urgent need to do so. There are *also occasional 'task and finish' groups set up for specific projects.*

Recruitment and appointment of new trustees

Efforts to recruit new Trustees were ongoing this year. Trustees are appointed by election at the Annual General Meeting, nominated by member organisations or co-opted by the Trustee Board. Provided that the co-opted and nominated Trustees do not exceed one third of the number of the total number of trustees.

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

**CYNGOR AR BOPETH SIR DDINBYCH CITIZENS
ADVICE DENBIGHSHIRE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Executive Team, Staff and Volunteers

The central management structure of CAD during the financial year consisted of a Chief Executive Officer, Finance Officer, Performance and Projects Manager, and a Business Development and Operations Manager. Management of projects and advice services is delegated to other managers.

There was a change of leadership during the year when Chief Officer Graham Kendall left the organisation and Julie Pierce stepped in on an interim basis going on to be appointed as CEO in March 2025.

New staff members are normally appointed following public advertisement and interview and receive comprehensive induction and training when they take the post. Staff have also been employed following work experience.

Most staff work part of the week in the office and part of the week at their home base. This has in part been a carry over from post Covid working arrangements and has been effective for the organisation. The arrangements are kept under review.

The Charity this year relied on some 17 volunteer advisers (less than in the previous year) as well as 35 full and part-time staff (at the year end) who carry out a wide range of advice work and administrative tasks. The use of volunteers in the course of undertaking charitable and income generating activities is not recognised within the SOFA. Our Trustees are also volunteers (numbering 10 over the 24/25 period) who are required to undertake training, attend a series of quarterly meetings and provide the guidance, governance and scrutiny required by the Charity Commission and the organisation's Memorandum and Articles.

Wider network

The CAD team engages in networking activity with a wide range of local charities for the good of the community and, where appropriate, enters into partnerships with other charities and statutory agencies.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05446940 (England and Wales)

Registered Charity number

1109852

Registered office

23 High Street
Denbigh
DENBIGHSHIRE
LL16 3HY

Trustees

Yveline Hands
Gaynor Brooks
Alison Henshaw
Alastair Morgan
Nigel Nicoll
Pauline Bowe (resigned 25.5.24)
Sanjay Bhalla (resigned 28.5.24)
John Parry (appointed 1.5.24)

Company Secretary

Yveline Hands

**CYNGOR AR BOPETH SIR DDINBYCH CITIZENS
ADVICE DENBIGHSHIRE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

Williams Denton Cyf
Chartered Certified Accountants
Statutory Auditors
Glaslyn
Ffordd y Parc
Parc Menai
Bangor
Gwynedd
LL57 4FE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Cyngor Ar Bopeth Sir Ddinbych Citizens Advice Denbighshire for the purposes of company law) are responsible for preparing the Report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

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


In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Williams Denton Cyf, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on30/7/2025..... and signed on the board's behalf by:



Alison Henshaw - Trustee

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
CYNGOR AR BOPETH SIR DDINBYCH CITIZENS
ADVICE DENBIGHSHIRE**

Opinion

We have audited the financial statements of Cyngor Ar Bopeth Sir Ddinbych Citizens Advice Denbighshire (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 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The 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.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
CYNGOR AR BOPETH SIR DDINBYCH CITIZENS
ADVICE DENBIGHSHIRE**

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- *the financial statements are not in agreement with the accounting records and returns; or*
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the 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.

Our 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.

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

We gained an understanding of the legal and regulatory framework applicable to the company and the industry in which it operates, and considered the risk of acts by the company that were contrary to applicable laws and regulations, including fraud.

We designed audit procedures to respond to the risk, recognising that 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 by, for example, forgery or intentional misrepresentations, or through collusion.

We focussed on laws and regulations which could give rise to a material misstatement in the financial statements, *including, but not limited to, the Companies Act 2006 and UK tax legislation. Our tests included agreeing the financial statement disclosures to underlying supporting documentation, enquiries with management and enquiries of legal counsel.* There are inherent limitations in the audit procedures described above and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it.

We did not identify any key audit matters relating to irregularities, including fraud. As in all our audits, we also addressed the risk of management override of internal controls, including testing journals and evaluating whether there was evidence of bias by the directors that represented a risk of material misstatement due to fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
CYNGOR AR BOPETH SIR DDINBYCH CITIZENS
ADVICE DENBIGHSHIRE**

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Mr Martin Steven Barrett (Senior Statutory Auditor)
for and on behalf of Williams Denton Cyf
Chartered Certified Accountants
Statutory Auditors
Glaslyn
Ffordd y Parc
Parc Menai
Bangor
Gwynedd
LL57 4FE

Date: 30/7/2025

**CYNGOR AR BOPETH SIR DDINBYCH CITIZENS
ADVICE DENBIGHSHIRE**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	301	-	301	-
Charitable activities	4				
Advice and information service		10,785	1,054,873	1,065,658	1,273,286
Investment income	3	24,898	-	24,898	18,017
Other income	5	8,007	-	8,007	304
Total		<u>43,991</u>	<u>1,054,873</u>	<u>1,098,864</u>	<u>1,291,607</u>
EXPENDITURE ON					
Charitable activities	6				
Advice and information service		<u>83,635</u>	<u>1,028,732</u>	<u>1,112,367</u>	<u>1,244,203</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	17	(39,644) <u>(4,081)</u>	26,141 <u>4,081</u>	(13,503) <u>-</u>	47,404 <u>-</u>
Net movement in funds		(43,725)	30,222	(13,503)	47,404
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>708,667</u>	<u>93,920</u>	<u>802,587</u>	<u>755,183</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>664,943</u></u>	<u><u>124,141</u></u>	<u><u>789,084</u></u>	<u><u>802,587</u></u>

The notes form part of these financial statements


**CYNGOR AR BOPETH SIR DDINBYCH CITIZENS
ADVICE DENBIGHSHIRE**

**BALANCE SHEET
31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	12	6,036	-	6,036	9,363
CURRENT ASSETS					
Debtors	13	15,414	23,822	39,236	28,642
Investments	14	347,060	-	347,060	332,878
Cash at bank and in hand		379,559	100,319	479,878	449,776
		<u>742,033</u>	<u>124,141</u>	<u>866,174</u>	<u>811,296</u>
CREDITORS					
Amounts falling due within one year	15	(83,126)	-	(83,126)	(18,072)
NET CURRENT ASSETS		<u>658,907</u>	<u>124,141</u>	<u>783,048</u>	<u>793,224</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>664,943</u>	<u>124,141</u>	<u>789,084</u>	<u>802,587</u>
NET ASSETS		<u>664,943</u>	<u>124,141</u>	<u>789,084</u>	<u>802,587</u>
FUNDS	17				
Unrestricted funds				664,943	708,667
Restricted funds				124,141	93,920
TOTAL FUNDS				<u>789,084</u>	<u>802,587</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30/7/2025 and were signed on its behalf by:


Alison Henshaw - Trustee


Alastair Morgan - Trustee

The notes form part of these financial statements

**CYNGOR AR BOPETH SIR DDINBYCH CITIZENS
ADVICE DENBIGHSHIRE**

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	<u>20,310</u>	<u>117,160</u>
Net cash provided by operating activities		<u>20,310</u>	<u>117,160</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(924)	(2,114)
Acquisition of Investments		(14,182)	(7,589)
Interest received		<u>24,898</u>	<u>18,017</u>
Net cash provided by investing activities		<u>9,792</u>	<u>8,314</u>
Change in cash and cash equivalents in the reporting period		<u>30,102</u>	<u>125,474</u>
Cash and cash equivalents at the beginning of the reporting period		<u>449,776</u>	<u>324,302</u>
Cash and cash equivalents at the end of the reporting period		<u><u>479,878</u></u>	<u><u>449,776</u></u>

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM
OPERATING ACTIVITIES

	2025 £	2024 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(13,503)	47,404
Adjustments for:		
Depreciation charges	4,251	4,697
Interest received	(24,898)	(18,017)
(Increase)/decrease in debtors	(10,594)	205,362
Increase/(decrease) in creditors	65,054	(122,286)
Net cash provided by operations	<u>20,310</u>	<u>117,160</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank and in hand	449,776	30,102	479,878
	<u>449,776</u>	<u>30,102</u>	<u>479,878</u>
Liquid resources			
Deposits included in cash	-	-	-
Current asset investments	332,878	14,182	347,060
	<u>332,878</u>	<u>14,182</u>	<u>347,060</u>
Total	<u>782,654</u>	<u>44,284</u>	<u>826,938</u>

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', *Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'* and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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.

Grant 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.

Investment income is recognised when receivable.

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.

Cash and cash equivalents

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

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 25% on cost
Fixtures and fittings	- 25% 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.

Capitalisation is based on a value of £250 or more, however, this is at the discretion of the Trustees and is also based on the length of the fund to which the asset is attributed.

Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

Charitable funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES - continued

Charitable funds

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Further explanation of the nature and purpose of each fund is included in the Trustees report.

Employee benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

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.

Leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Use of volunteers

The charity relies on approximately 17 fully trained volunteers who carry out a wide range of advice work and administrative tasks. The use of volunteers in the course of undertaking the charitable and income generating activities is not recognised within the Statement of Financial Activities.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	<u>301</u>	<u>-</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	<u>24,898</u>	<u>18,017</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

4. INCOME FROM CHARITABLE ACTIVITIES

		2025	2024
	Activity	£	£
Grants	Advice and information service	<u>1,065,658</u>	<u>1,273,286</u>

5. OTHER INCOME

	2025	2024
	£	£
Donations, legacies and other income	<u>8,007</u>	<u>304</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Advice and information service	<u>1,104,565</u>	<u>7,802</u>	<u>1,112,367</u>

7. SUPPORT COSTS

	Governance costs £
Advice and information service	<u>7,802</u>

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Auditors' remuneration	<u>2,700</u>	<u>2,250</u>
Depreciation - owned assets	<u>4,251</u>	<u>4,697</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

9. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

During the year reimbursements for travel expenses were made totalling £720 paid to four trustees (2024: £641 paid to five trustees)

10. STAFF COSTS

	2025 £	2024 £
Wages and salaries	953,195	981,017
Other pension costs	18,993	18,754
	<u>972,188</u>	<u>999,771</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Manager and Project Casework	18	16
Management and Administration of Charity	4	6
Project Staff	10	11
Training Officers	1	1
Office Administration	3	4
	<u>36</u>	<u>38</u>

No employees received emoluments in excess of £60,000.

Remuneration paid to key management personnel during the year totalled £153,646 (2024: £142,205). The total number of key management personnel was 3 (2024: 4)

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	-	-	-
Charitable activities			
Advice and information service	277,638	995,648	1,273,286
Investment income	18,017	-	18,017
Other income	304	-	304
Total	<u>295,959</u>	<u>995,648</u>	<u>1,291,607</u>
EXPENDITURE ON			
Charitable activities			
Advice and information service	<u>267,915</u>	<u>976,288</u>	<u>1,244,203</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
NET INCOME	28,044	19,360	47,404
Transfers between funds	22,477	(22,477)	-
Net movement in funds	50,521	(3,117)	47,404
RECONCILIATION OF FUNDS			
Total funds brought forward	658,146	97,037	755,183
TOTAL FUNDS CARRIED FORWARD	708,667	93,920	802,587

12. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Totals £
COST			
At 1 April 2024	20,650	159,361	180,011
Additions	924	-	924
At 31 March 2025	21,574	159,361	180,935
DEPRECIATION			
At 1 April 2024	11,287	159,361	170,648
Charge for year	4,251	-	4,251
At 31 March 2025	15,538	159,361	174,899
NET BOOK VALUE			
At 31 March 2025	6,036	-	6,036
At 31 March 2024	9,363	-	9,363

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	23,823	8,544
Other debtors	9,444	14,310
Prepayments	5,969	5,788
	39,236	28,642

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

14. CURRENT ASSET INVESTMENTS

	2025	2024
	£	£
Unlisted investments	347,060	332,878

The current asset investments relate to monies deposited in short term bonds.

All current asset investments are term deposits with UK registered financial institutions and are fully protected against bank and building society failures by the Financial Services Compensation Scheme.

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	2,643	3,269
Accruals and deferred income	70,903	5,493
Accrued expenses	9,580	9,310
	83,126	18,072

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	34,918	29,894
Between one and five years	13,934	34,910
	48,852	64,804

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

17. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	378,667	(39,643)	(16,123)	322,901
Designated Fund	330,000	-	12,042	342,042
	<u>708,667</u>	<u>(39,643)</u>	<u>(4,081)</u>	<u>664,943</u>
Restricted funds				
Welsh Government	68	(686)	618	-
Citizens Advice Cymru	4,517	2,213	15,408	22,138
Denbighshire County Council	78,421	13,613	(2,960)	89,074
Individual Projects	5,630	7,296	(3,322)	9,604
South Denbighshire Community Partnership	5,284	379	(5,663)	-
Citizens Advice Scotland	-	3,325	-	3,325
	<u>93,920</u>	<u>26,140</u>	<u>4,081</u>	<u>124,141</u>
TOTAL FUNDS	<u>802,587</u>	<u>(13,503)</u>	<u>-</u>	<u>789,084</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	43,991	(83,634)	(39,643)
Restricted funds			
Welsh Government	341,982	(342,668)	(686)
Citizens Advice Cymru	229,756	(227,543)	2,213
Denbighshire County Council	341,173	(327,560)	13,613
Individual Projects	121,266	(113,970)	7,296
South Denbighshire Community Partnership	7,371	(6,992)	379
Citizens Advice Scotland	13,325	(10,000)	3,325
	<u>1,054,873</u>	<u>(1,028,733)</u>	<u>26,140</u>
TOTAL FUNDS	<u>1,098,864</u>	<u>(1,112,367)</u>	<u>(13,503)</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	358,146	28,044	(7,523)	378,667
Designated Fund	300,000	-	30,000	330,000
	658,146	28,044	22,477	708,667
Restricted funds				
Welsh Government	-	(8,364)	8,432	68
Citizens Advice Cymru	20,570	(880)	(15,173)	4,517
Denbighshire County Council	70,682	13,351	(5,612)	78,421
Individual Projects	4,655	11,099	(10,124)	5,630
South Denbighshire Community Partnership	1,130	4,154	-	5,284
	97,037	19,360	(22,477)	93,920
TOTAL FUNDS	<u>755,183</u>	<u>47,404</u>	<u>-</u>	<u>802,587</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	295,960	(267,916)	28,044
Restricted funds			
Welsh Government	373,298	(381,662)	(8,364)
Citizens Advice Cymru	177,680	(178,560)	(880)
Denbighshire County Council	94,248	(80,897)	13,351
Individual Projects	320,935	(309,836)	11,099
South Denbighshire Community Partnership	29,486	(25,332)	4,154
	995,647	(976,287)	19,360
TOTAL FUNDS	<u>1,291,607</u>	<u>(1,244,203)</u>	<u>47,404</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	358,146	(11,599)	(23,646)	322,901
Designated Fund	300,000	-	42,042	342,042
	<u>658,146</u>	<u>(11,599)</u>	<u>18,396</u>	<u>664,943</u>
Restricted funds				
Welsh Government	-	(9,050)	9,050	-
Citizens Advice Cymru	20,570	1,333	235	22,138
Denbighshire County Council	70,682	26,964	(8,572)	89,074
Individual Projects	4,655	18,395	(13,446)	9,604
South Denbighshire Community Partnership	1,130	4,533	(5,663)	-
Citizens Advice Scotland	-	3,325	-	3,325
	<u>97,037</u>	<u>45,500</u>	<u>(18,396)</u>	<u>124,141</u>
TOTAL FUNDS	<u>755,183</u>	<u>33,901</u>	<u>-</u>	<u>789,084</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	339,951	(351,550)	(11,599)
Restricted funds			
Welsh Government	715,280	(724,330)	(9,050)
Citizens Advice Cymru	407,436	(406,103)	1,333
Denbighshire County Council	435,421	(408,457)	26,964
Individual Projects	442,201	(423,806)	18,395
South Denbighshire Community Partnership	36,857	(32,324)	4,533
Citizens Advice Scotland	13,325	(10,000)	3,325
	<u>2,050,520</u>	<u>(2,005,020)</u>	<u>45,500</u>
TOTAL FUNDS	<u>2,390,471</u>	<u>(2,356,570)</u>	<u>33,901</u>

Designated Funds

A Designated Fund has been created which includes anticipated costs of winding up in the unlikely event of a catastrophic loss of business.

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

17. MOVEMENT IN FUNDS - continued

Restricted Funds

Welsh Government - Includes a number of projects that provide access to advice services for debt and welfare benefit, and help to claim entitlement to benefits.

Citizens Advice Cymru - Includes a number of projects that provide help with energy advice, emergency food bank assistance and welfare benefit advice.

Denbighshire County Council - Includes projects specific to the Denbighshire area for consumer and financial advice, housing, homelessness, information for carers and assisting economically inactive people into employment.

South Denbighshire Community Project - Is a project to reduce isolation, improve wellbeing and increase resilience primarily for older people and those unable to access services in eight villages in South Denbighshire.

Individual Projects - Includes various projects run by Rhyl Town Council and other providers including local food banks, Wind Farms, and family and community care law.

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	301	-
Investment income		
Deposit account interest	24,898	18,017
Charitable activities		
Grants	1,065,658	1,273,286
Other income		
Donations, legacies and other income	8,007	304
Total incoming resources	1,098,864	1,291,607
EXPENDITURE		
Charitable activities		
Wages	953,195	981,017
Pensions	18,993	18,754
Rent and rates	19,989	19,311
Insurance	3,103	3,056
Light and heat	12,477	14,514
Project purchases	330	12,830
Partnership payments	6,000	106,469
Professional fees	15,515	11,932
Training	3,331	3,525
Repairs and renewals	4,817	4,729
Travel expenses	7,352	6,727
Citizens advice charges	11,536	11,159
Sundry expenses	1,544	2,541
Payroll fees	1,770	731
Other charitable expenditure	39,985	33,735
Bank charges	377	370
Fixtures and fittings	4,251	4,697
	1,104,565	1,236,097
Support costs		
Governance costs		
Auditors' remuneration	2,700	2,250
Accountancy fees	1,830	2,250
Carried forward	4,530	4,500

This page does not form part of the statutory financial statements

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2024 £
Governance costs		
Brought forward	4,530	4,500
AGM and trustees meeting expenses	3,272	3,606
	7,802	8,106
Total resources expended	1,112,367	1,244,203
Net (expenditure)/income	(13,503)	47,404

This page does not form part of the statutory financial statements

