

PEMBROKESHIRE CITIZENS ADVICE BUREAU

England & Wales · Charity number 1121804

Details

Status Registered

Legal form Charitable company

Company number [06359417](#)

Registered 2007-12-03

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

Contact

Address Citizens Advice Pembrokeshire
38 Meyrick Street
Pembroke Dock
Dyfed
SA72 6UT

Phone 01437765245

Email admin@pembscab.org

Website pembscab.org

Activities

Objects: The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Wales (the area of benefit)

Activities: The Bureau provides a professional, free, confidential information and advice service to its clients. Its objectives are to provide easier and faster access to quality service and information; to develop the Citizens Advice Bureau network and new initiatives in advice work; to highlight social policy issues.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** PEMBROKESHIRE
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£732,301	£700,340	£316,649	24
2024-03-31	£761,777	£706,773	£284,688	26
2023-03-31	£604,587	£543,274	£229,684	22
2022-03-31	£577,807	£565,999	£168,371	25
2021-03-31	£536,758	£551,581	£156,563	24

Trustees

Name	Role	Appointed
ANTHONY EDWARD SANGSTER	Chair	2018-07-10
Andrew Frederick John Glaze		2023-10-31
Cennydd Charles Williams		2026-02-19
Chedes sarrionandia		2022-04-15
Chris Osborne		2020-09-30
Robert White		2022-04-15
Sonia Ann Hay		2026-02-13
Wendy Matthews		2022-01-22

PEMBROKESHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1121804

Accounts

REGISTERED COMPANY NUMBER: 06359417 (England and Wales)
REGISTERED CHARITY NUMBER: 1121804

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2024
for
Pembrokeshire Citizens Advice Bureau

Ashmole and Co.
Williamston House
7 Goat Street
Haverfordwest
Pembrokeshire
SA61 1PX

**Contents of the Financial Statements
for the Year Ended 31 March 2024**

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Pembrokeshire Citizens Advice Bureau

**Reference and Administrative Details
for the Year Ended 31 March 2024**

TRUSTEES

Mrs M Bowen
Mr A E Sangster (Chair)
Mr C Osborne
Mrs W Matthews
Mr R White
Miss C Sarrionandia
Mr A Glaze Trustee (appointed 31.10.23)

PCC REPRESENTATIVES

Cllr Steve Alderman
Cllr Tim Evans

REGISTERED OFFICE

38 Meyrick Street
Pembroke Dock
Pembrokeshire
SA72 6UT

**REGISTERED COMPANY
NUMBER**

06359417 (England and Wales)

REGISTERED CHARITY NUMBER 1121804

INDEPENDENT EXAMINER

Ashmole and Co.
Williamston House
7 Goat Street
Haverfordwest
Pembrokeshire
SA61 1PX

BANKERS

CAF Bank Ltd
25 King Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

**Report of the Trustees
for the Year Ended 31 March 2024**

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 2024. 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

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Citizens Advice Pembrokeshire (CAP) provides a free, professional, confidential information and advice service to its clients. Citizens Advice Pembrokeshire holds the General Help Level Quality Mark with casework for welfare benefits and debt. CAP values diversity, promotes equality, challenges discrimination and is committed to ensuring the service is relevant and accessible to all members of the community. It works in partnership with other voluntary, statutory, and private agencies for the benefit of its clients.

The Citizens Advice service works to fulfil 2 aims:

1. To provide the advice people need for the problems they face
2. To improve the policies and practices that affect people's lives

These aims embody the principle that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.

The advice we give is free, independent, impartial, and confidential. The service is non-judgemental, offering assistance as appropriate to all callers. It aims to be equitable and fair in its approach and provide a service to everyone who seeks or needs help, regardless of age, sex, class, race, religion, disability, sexuality, or any other aspect of individuality. All advice workers, whether paid or volunteer, are professionally trained to provide an accurate, high quality, confidential service and to be supportive to clients.

**Report of the Trustees
for the Year Ended 31 March 2024**

OBJECTIVES AND ACTIVITIES

Significant activities

This year has seen ongoing challenges within our community due to the impact of the cost-of-living crisis which drove demand for help with food & fuel costs, emergency debts, and benefit checks. Despite the challenges, our organisation has continued to deliver a quality service. Our staff and volunteers are to be commended for their dedication and compassion.

We initiated a strategic review in early 2024 with the aim to ensure we remain flexible in our response to challenge and that we use our resources effectively and efficiently, while putting the needs of our community and our team at the forefront of our thinking.

Our service model is reflective of the benefits to both clients and to our organisation of a mix of face-to-face, telephone, and online services. We have continued to forge strong and effective partnerships with other service providers in the statutory and Third Sector and our referrals to and from these agencies increased. In 2023-24 we received over 850 referrals from partner agencies.

Advice Statistics

In 2023-24 we helped 6,206 clients with 24,536 issues which represents a six-year high.

43% of issues were regarding welfare benefits and Universal Credit, 22.5% debt and financial capability, 40% of all welfare benefits enquiries concerned personal independence payments (PIP), 8% regarding Universal Credit. Where recorded, 68% of our clients were disabled or had a long-term health condition.

Income gains: £ 1,979,355

Debt write-offs: £ 219,110

Projects

General Advice

We are funded by Pembrokeshire County Council (PCC) to provide generalist advice services to all communities of Pembrokeshire through our local adviceline and appointments and via emails. We also receive direct referrals for PCC tenants in need to debt advice and income maximisation.

The service constitutes a core prevention activity, designed as both a re-active service for those in need and pro-active service to prevent people getting into difficulties. It includes:

- General advice on issues such as debt management and welfare benefits, housing, immigration and asylum, employment, consumer complaints and landlord-tenant disputes
- Specialist benefit advice and income maximisation with specific elements focusing on clients of PCC services and outreach work e.g. in schools, health settings and other locations
- Debt advice, budgeting and money management

PCC also funds us to deliver the People PoWeR Welfare Rights project. This enables us to work with families with children and young people to boost their incomes by identifying missing benefit entitlement that they can apply for. The service is based in schools and community, working in a multi-agency way with statutory and third sector family and children's support services.

**Report of the Trustees
for the Year Ended 31 March 2024**

OBJECTIVES AND ACTIVITIES

Advicelink project, funded by Welsh Government's Single Advice Fund (SAF), has been a vital element of our provision. The aim of the Community Advice Team (CAT) is to provide a service for the people of Pembrokeshire within their community and which works on a collaborative and multi-agency basis. This approach also focuses on prevention, puts those most in need first, and makes it easier for people to get the right support when they need it. CAT caseworkers carry out home visits for those clients who are unable to visit the offices or outreaches due to ill health or their caring responsibilities.

We also offer a welfare benefits appeals service including full appeal hearing preparation and support on points of appeal.

The Debt Team aims to help clients manage their debt problems by identifying the most suitable options so that they can decide on what is the best one for them. As well as helping clients to negotiate affordable repayments to priority and non-priority creditors, we can also help them to apply for Debt Relief Orders and Bankruptcy.

Claim What's Yours: The Welsh Government's 'Claim What's Yours' campaign aims to raise awareness amongst those on lower incomes, or those affected by the cost of living crisis, that they could be missing out on funding they are entitled to claim. We delivered remote telephone support to clients across Wales checking callers' eligibility for additional benefits and assisting with claiming them. This service also provides generalist advice from the national remote overflow calls.

Partners for the Journey project, funded by Hywel Dda University Health Board and local GP clusters, is a collaboration between Citizens Advice Pembrokeshire and Mind Pembrokeshire with the objective being to support GP and other Primary Health care service users, who have underlying non-medical needs and/or low-level mental health problems, to deal with a range of issues such as loneliness, isolation, housing, welfare benefits, and debt and thereby ensure that Health Care staff can concentrate their time with those patients on relevant health issues. Joint working between both organisations aims to ensure that each patient/client's journey is person-centered and encapsulates a seamless and integrated response to their issues.

Warmer Wales: We provide in-depth energy support by providing advice and information on energy debt, lowering usage, comparison checks, and bill queries remotely from our offices in Pembroke Dock and Haverfordwest. We also have the capacity to undertake home visits for vulnerable client through this project. Last Winter we were funded by the local authority to deliver fuel vouchers and pre-paid energy cards to clients.

Basic Income Pilot: The Welsh Government committed to piloting a scheme for a Basic Income welfare model, as an alternative to the existing welfare benefits system and is targeting this towards young adults who are leaving full-time care with their local authority. The pilot scheme offers 24 months of payments to everyone entering it. As part of the pilot scheme, the Welsh Government offers the support of a free advice service and Citizens Advice Pembrokeshire offers advice support that include financial advice, financial education, and skills development, with the aim of supporting the young people to live independently on a day-to-day basis.

Quality of Advice

Quality of advice is assessed through our involvement with a national quality of advice assessment (QAA) project. Throughout 2023-24, our advisers were consistently assessed as providing good or excellent advice. Feedback from the QAA assists in identifying training needs and improving advice to clients.

Advice Partners

We are very proud of our collaborative working with a wide range of organisations in the county. We have worked closely with Shelter, Mind Pembrokeshire/Carmarthenshire, PATCH, Trussell, Pobl/Gwalia, Pembrokeshire People First, and PATH, Social Care and Housing department, Education and Family Support department (Pembrokeshire County Council), DWP, Hywel Dda Health Board, Alzheimer's Society, Pembrokeshire Community Hub, Ateb, Care and Repair, Advocacy West Wales, Pembrokeshire Association of Voluntary Services/Community Connectors, Welsh Women's Aid, Dyfed Drug and Alcohol Service (DDAS), Pembrokeshire Care Society
POBL, DAF, RNIB, Asbestos Cymru.

**Report of the Trustees
for the Year Ended 31 March 2024**

OBJECTIVES AND ACTIVITIES

Research & Campaigns

Our Research and Campaign work involves raising awareness, both locally and nationally, of issues that our clients are experiencing. We do this by analysing the information and data we gather and also by completing case studies about issues that we think need to be raised with policy makers and service providers e.g. the lack of awareness of benefit entitlement in the pensioner age population; another was the widening gap between the local housing allowance and local rents. We met with prospective candidates in the general election and also presented at information sessions for candidates.

STRATEGIC REPORT

Overview

We continued to be funded by Pembrokeshire County Council without whom we could not continue to deliver our services. We also received major financial support from Welsh Government. We received funding from British Gas Energy Trust and the Moondance Foundation, Primary Care Clusters/Hywel Dda Health Board, and Pembroke Dock Town Council. We are also most grateful to all those who made donations. We employed an average of 26 staff and 14 volunteers throughout the year and salary costs accounted for 74% of our total budget.

Total Income £761,777

Total Expenditure £706,773

Surplus £55,004

The board of Trustees, recognising the necessity to maintain the ability to support continued delivery of services despite potential variations in funding, approved a deficit budget for the financial year 2024/25 of £1,556

The trustees are mindful of continuing financial pressures: a review of our reserves policy has been undertaken and future budgets will be determined so as to maintain or improve on current levels, and where possible also allow for a contingency to ensure we can continue to operate and meet the needs of our clients in the event of unforeseen circumstances.

Within that overall approach we continue to concentrate on the cost of providing the best possible service to each and every client to determine the best approach to ensure client satisfaction.

Reserves Policy

The trustee board believes that Citizens Advice should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising, and also to enable a responsible closure of premises.

Unrestricted reserves

The trustees consider that due to the current economic uncertainty it would be prudent to set aside an amount equivalent to at least three months operating expenditure.

Restricted reserves

These funds are restricted by the donor or funder and cannot be used for the general purposes of the CAP. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the financial year and the funding year of the project concerned.

This reserves policy is monitored and reviewed by the trustees annually.

**Report of the Trustees
for the Year Ended 31 March 2024**

STRATEGIC REPORT

Future developments 2024 - 25

Following a strategic review of our service which involved all members of our team, we will be focusing on the following priorities and outcomes

1. Provide advice to people in the best way for them and be flexible in how we do this.

- Clients are better off (income gains, debt write-offs, etc.)
- Quality of Advice (improved QAA)
- Range of ways to access (phone, face-2-face, email, webchat and drop-ins when we can manage it.
- People are better at helping themselves

2. Improve access for the most vulnerable through focused partnerships

- Better informed partners so that referrals are appropriate and clients are helped - 'wrap-around' support.
- Shared funding and projects / resources
- Two-way flow of referrals - training other organisations can help to receive appropriate referrals.

3. Focus on our People and Culture

- A work environment is maintained where all members of the workforce can thrive and achieve their fullest potential within our organisation.
- Our organisation promotes equality, diversity and inclusion and challenges discrimination.
- The volunteer experience and support offer has been improved
- Our staff and volunteers are empowered - We trust our people to use their initiative

Improve client outcomes through a focus on positioning, profile, and influence

- We continue to develop strong collaborative working relationships with other agencies in the county and regionally.
- We have strengthened our Research & Campaigns effort and impact.
- We have better communication systems - internal and external

Maintain a financially robust and sustainable organisation

- We have developed a more diverse funding base that allows us to establish a sustainable staffing level to meet rising demand.
- Our ICT and equipment infrastructure supports new and varied delivery platforms.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

**Report of the Trustees
for the Year Ended 31 March 2024**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Citizens Advice Pembrokeshire has now completed 15 years as a countywide delivery centre. It is a registered charity No. 06359417 and a company limited by guarantee, governed by Memorandum and Articles of Association. It is also a member of Citizens Advice, the national association of Citizens Advice Bureau. The Trustee Board is the governing body. No trustees resigned during the year. The Local Authority, Pembrokeshire County Council, has 2 non-voting representatives who attend quarterly meetings. Any representatives from funding bodies are always in a minority on the board.

New members of the Trustee Board are drawn from the Pembrokeshire community which the organisation serves and are appointed in accordance with the governing document and Citizens Advice criteria. Trustees are recruited for their skills and expertise plus a commitment to Citizens Advice Aims and Principles, so Trustees are encouraged to be involved with the work of National Citizens Advice. This ensures stronger contact at Trustee level between local and national policies, practices and trends.

The Trustee Board meets quarterly and is attended by all Trustees and senior managers. The managers attend in an advisory, non-voting capacity. The Board is active and committees dealing with finance, business and development, personnel and health and safety meet regularly. There is also a Trustee lead for our Research and Campaigns development work.

The Chief Executive Officer is responsible to the Board for the day-to-day management, governance, and strategic development of the service. The organisation pays for the services of a Citizens Advice Finance Consultant who works closely with the Chief Executive to ensure effective financial management of the charity. The Service Delivery Manager is responsible for supporting the Chief Executive to deliver the organisation's business plan, and development of new programmes and projects. He is also responsible for the day-to-day advice service delivery of the service. The Training and Quality Manager is responsible for developing and delivering the organisation's training programme and for ensuring quality of advice is maintained. They are supported by Managers/Supervisors in supporting our team of advisers, both paid and volunteer. The Office Manager is responsible for ensuring all administrative and support functions are maintained to a high order, including HR and IT. The Finance administrator is responsible for assisting the Chief Executive to undertake her finance duties.

Risk management and Information Assurance

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees ensure that a Risk Assessment is carried out and reviewed at least annually. The Risk Assessment findings are incorporated into the Business Development Plan.

Project workers make verbal reports to the Trustee Board on a quarterly basis to explain their work, who it helps, and how targets are met. This helps Trustees to stay informed, make appropriate decisions and thereby minimise risk. The Trustee Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018. Citizens Advice Pembrokeshire is committed to the management of information risk and a summary of key points and internal controls is available upon request from the Chief Executive Officer.

The Trustee Board assesses the rigour of the charity's leadership, across a range of factors including governance, strategic business planning and the management of people, resources and finance, and this is then verified by independent assessors at Citizens Advice. We are committed to continuing this high-quality standard of management at all levels of the team.

**Report of the Trustees
for the Year Ended 31 March 2024**

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 7 November 2024 and signed on the board's behalf by:

A handwritten signature in black ink, appearing to read 'A E Sangster', written in a cursive style.

Mr A E Sangster (Chair) - Trustee

**Independent Examiner's Report to the Trustees of
Pembrokeshire Citizens Advice Bureau**

Independent examiner's report to the trustees of Pembrokeshire Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr D.M.T. Gould B.A (Hons), F.C.C.A
The Association of Chartered Certified Accountants

Ashmole and Co.
Williamston House
7 Goat Street
Haverfordwest
Pembrokeshire
SA61 1PX

Date: 7.11.24

Pembrokeshire Citizens Advice Bureau

Statement of Financial Activities
for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	6,028	-	6,028	4,947
Charitable activities	4				
Charitable activities		304,523	441,738	746,261	593,173
Investment income	3	5,648	-	5,648	1,667
Other income	5	3,840	-	3,840	4,800
Total		<u>320,039</u>	<u>441,738</u>	<u>761,777</u>	<u>604,587</u>
EXPENDITURE ON					
Charitable activities	6				
Charitable activities		201,074	427,465	628,539	480,920
Support costs		52,984	24,515	77,499	61,756
Governance		284	451	735	598
Total		<u>254,342</u>	<u>452,431</u>	<u>706,773</u>	<u>543,274</u>
NET INCOME/(EXPENDITURE)		65,697	(10,693)	55,004	61,313
Transfers between funds	16	<u>(13,435)</u>	<u>13,435</u>	<u>-</u>	<u>-</u>
Net movement in funds		52,262	2,742	55,004	61,313
RECONCILIATION OF FUNDS					
Total funds brought forward		204,446	25,238	229,684	168,371
TOTAL FUNDS CARRIED FORWARD		<u><u>256,708</u></u>	<u><u>27,980</u></u>	<u><u>284,688</u></u>	<u><u>229,684</u></u>

The notes form part of these financial statements

**Balance Sheet
31 March 2024**

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
CURRENT ASSETS					
Debtors	13	73,996	630	74,626	83,627
Cash at bank and in hand		229,973	27,350	257,323	206,489
		<u>303,969</u>	<u>27,980</u>	<u>331,949</u>	<u>290,116</u>
CREDITORS					
Amounts falling due within one year	14	(47,261)	-	(47,261)	(60,432)
		<u>256,708</u>	<u>27,980</u>	<u>284,688</u>	<u>229,684</u>
NET CURRENT ASSETS					
		<u>256,708</u>	<u>27,980</u>	<u>284,688</u>	<u>229,684</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>256,708</u>	<u>27,980</u>	<u>284,688</u>	<u>229,684</u>
NET ASSETS					
		<u>256,708</u>	<u>27,980</u>	<u>284,688</u>	<u>229,684</u>
FUNDS					
	16			256,708	204,446
Unrestricted funds				27,980	25,238
Restricted funds				<u>284,688</u>	<u>229,684</u>
TOTAL FUNDS					

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each 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 charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 7 November 2024 and were signed on its behalf by:



Mr A E Sangster (Chair) - Trustee

The notes form part of these financial statements

**Cash Flow Statement
for the Year Ended 31 March 2024**

	Notes	31.3.24 £	31.3.23 £
Cash flows from operating activities			
Cash generated from operations	1	49,616	10,632
Net cash provided by operating activities		<u>49,616</u>	<u>10,632</u>
Cash flows from investing activities			
Interest received		5,648	1,667
Net cash provided by investing activities		<u>5,648</u>	<u>1,667</u>
Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period	2	202,059	189,760
Cash and cash equivalents at the end of the reporting period	2	<u>257,323</u>	<u>202,059</u>

The notes form part of these financial statements

Pembrokeshire Citizens Advice Bureau

Notes to the Cash Flow Statement
for the Year Ended 31 March 2024

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES			
		31.3.24	31.3.23
		£	£
Net income for the reporting period (as per the Statement of Financial Activities)		55,004	61,313
Adjustments for:			
Interest received		(5,648)	(1,667)
Decrease/(increase) in debtors		9,001	(46,103)
Decrease in creditors		(8,741)	(2,911)
		<u>49,616</u>	<u>10,632</u>
Net cash provided by operations		<u>49,616</u>	<u>10,632</u>
2. ANALYSIS OF CASH AND CASH EQUIVALENTS			
		31.3.24	31.3.23
		£	£
Cash in hand		215	215
Notice deposits (less than 3 months)		257,108	206,274
Overdrafts included in bank loans and overdrafts falling due within one year		-	(4,430)
		<u>257,323</u>	<u>202,059</u>
Total cash and cash equivalents		<u>257,323</u>	<u>202,059</u>
3. ANALYSIS OF CHANGES IN NET FUNDS			
	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
Net cash			
Cash at bank and in hand	206,489	50,834	257,323
Bank overdraft	(4,430)	4,430	-
	<u>202,059</u>	<u>55,264</u>	<u>257,323</u>
Total	<u>202,059</u>	<u>55,264</u>	<u>257,323</u>

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31 March 2024**

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.

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.

Allocation and apportionment of costs

Costs have been allocated as far as possible between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others have been apportioned based on the estimated usage of the resource.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement 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.

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

2. DONATIONS AND LEGACIES

	31.3.24	31.3.23
	£	£
Donations	549	3,811
Grants	5,479	1,136
	<u>6,028</u>	<u>4,947</u>

Grants received, included in the above, are as follows:

	31.3.24	31.3.23
	£	£
DRO grant	137	136
Pembroke Dock Town Council	5,000	-
Tesco	-	1,000
Other grants	342	-
	<u>5,479</u>	<u>1,136</u>

3. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Deposit account interest	5,648	1,667
	<u>5,648</u>	<u>1,667</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.24	31.3.23
		£	£
Service level agreements	Charitable activities	216,829	243,849
Grants	Charitable activities	529,432	349,324
		<u>746,261</u>	<u>593,173</u>

Service agreements included in the above, are as follows:

	31.3.24	31.3.23
	£	£
Pembrokeshire County Council	145,000	136,467
Universal Credit, Help to Claim	-	(93)
Hywel Dda, GP Partners and Partners for the journey	-	55,000
Big Energy Saving Network / Energy Advice Programme	20,450	14,160
Financial Capability Forum	-	6,715
Moondance Foundation	-	31,600
Warmer Wales	51,379	-
	<u>216,829</u>	<u>243,849</u>

Pembrokeshire Citizens Advice Bureau

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

4. INCOME FROM CHARITABLE ACTIVITIES - continued

Grants received, included in the above, are as follows:

	31.3.24	31.3.23
	£	£
PAVS - Care in communities	49,039	-
Single Advice Fund	302,429	298,179
Hywel Dda Health Board - GP Partners	65,700	-
Kickstart Scheme	-	8,206
PCC - Welfare Rights	90,000	-
PAVS, Keep warm, keep well	-	42,939
Winter Capacity Funding	7,264	-
Guardian Fund	15,000	-
	<u>529,432</u>	<u>349,324</u>

During the year, Pembrokeshire Citizens Advice Bureau received £28,375 as agent from Citizens Advice - Advicelink, SAF funding. The funds were paid over in full to 3 partner organisations during the year.

5. OTHER INCOME

	31.3.24	31.3.23
	£	£
Room hire	3,840	4,800
	<u>3,840</u>	<u>4,800</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Charitable activities	628,539	-	628,539
Support costs	-	77,499	77,499
Governance	-	735	735
	<u>628,539</u>	<u>78,234</u>	<u>706,773</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.24	31.3.23
	£	£
Staff costs	501,541	372,894
Staff expenses	7,439	1,659
Office costs	33,857	23,716
Premises costs	37,807	32,030
Citizens Advice fees	5,191	5,773
Small equipment purchases	1,365	6,927
Volunteer travel	1,237	697
Staff training	617	1,619
Legal and Professional	-	1,400
Sundry	385	1,105
Energy vouchers	39,100	33,100
	<u>628,539</u>	<u>480,920</u>

8. SUPPORT COSTS

	Management	Finance	Governance	Totals
	£	£	costs £	£
Support costs	77,281	218	-	77,499
Governance	-	-	735	735
	<u>77,281</u>	<u>218</u>	<u>735</u>	<u>78,234</u>

Support costs, included in the above, are as follows:

Management

	31.3.24	31.3.23
	Support	Total
	costs	activities
	£	£
Wages	43,412	38,333
Pensions	1,309	886
Sundries	1,286	768
Office support costs	14,937	10,485
Rent and premises costs	5,251	4,514
Accountancy	9,312	4,910
Payroll fees	1,774	1,751
	<u>77,281</u>	<u>61,647</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

8. SUPPORT COSTS - continued

Finance

	31.3.24 Support costs £	31.3.23 Total activities £
Bank charges	218	109

Governance costs

	31.3.24 Governance £	31.3.23 Total activities £
Accountancy fees	551	550
Legal fees	184	48
	<u>735</u>	<u>598</u>

9. NET INCOME/(EXPENDITURE)

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

	31.3.24 £	31.3.23 £
Independent examiners fee	2,800	2,760

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

11. STAFF COSTS

	31.03.24 £	31.03.23 £
Wages and salaries	506,371	380,238
Social Security costs	25,456	20,818
Other pension costs	14,327	11,057
	<u>546,154</u>	<u>412,113</u>

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

	31.3.24	31.3.23
All activities	26	22

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

11. STAFF COSTS - continued

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - 31.03.2023

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	4,947	-	4,947
Charitable activities			
Charitable activities	199,234	393,939	593,173
Investment income	1,667	-	1,667
Other income	4,800	-	4,800
Total	210,648	393,939	604,587
EXPENDITURE ON			
Charitable activities			
Charitable activities	104,218	376,702	480,920
Support costs	42,227	19,529	61,756
Governance	140	458	598
Total	146,585	396,689	543,274
NET INCOME/(EXPENDITURE)	64,063	(2,750)	61,313
Transfers between funds	(3,665)	3,665	-
Net movement in funds	60,398	915	61,313

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - 31.03.2023 - continued	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	144,048	24,323	168,371
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD	<u>204,446</u>	<u>25,238</u>	<u>229,684</u>
13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		31.3.24	31.3.23
		£	£
Accrued income		72,250	81,771
Prepaid expenses		2,376	1,856
		<hr/>	<hr/>
		<u>74,626</u>	<u>83,627</u>
14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		31.3.24	31.3.23
		£	£
Bank loans and overdrafts (see note 15)		-	4,430
Creditors		15,937	9,554
Accrued expenses		31,324	8,948
Deferred income		-	37,500
		<hr/>	<hr/>
		<u>47,261</u>	<u>60,432</u>
15. LOANS			

Amounts showing as bank overdrafts represent a timing difference between when the restricted expenditure has been incurred and the receipt of the restricted funding in the Charity's bank account. This is not an actual bank overdraft, it is recording that the fund is overdrawn only.

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

16. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General advice	204,446	65,697	(13,435)	256,708
Restricted funds				
Warmer Wales	1,993	768	-	2,761
Advicelink	-	(13,431)	13,431	-
Partners for the Journey	20,772	(470)	-	20,302
Energy Advice Programme	1,686	2,444	-	4,130
British Gas Energy Trust - Community Reach	787	-	-	787
Cost of Living	-	(4)	4	-
	<u>25,238</u>	<u>(10,693)</u>	<u>13,435</u>	<u>27,980</u>
TOTAL FUNDS	<u>229,684</u>	<u>55,004</u>	<u>-</u>	<u>284,688</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General advice	320,039	(254,342)	65,697
Restricted funds			
Warmer Wales	41,479	(40,711)	768
Advicelink	302,429	(315,860)	(13,431)
Partners for the Journey	65,700	(66,170)	(470)
Energy Advice Programme	17,130	(14,686)	2,444
Cost of Living	15,000	(15,004)	(4)
	<u>441,738</u>	<u>(452,431)</u>	<u>(10,693)</u>
TOTAL FUNDS	<u>761,777</u>	<u>(706,773)</u>	<u>55,004</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General advice	144,048	64,063	(3,665)	204,446
Restricted funds				
Warmer Wales	-	1,993	-	1,993
Advicelink	-	(3,657)	3,657	-
BEIS	1,799	(1,807)	8	-
Partners for the Journey	21,737	(965)	-	20,772
Energy Advice Programme	-	1,686	-	1,686
British Gas Energy Trust - Community Reach	787	-	-	787
	<u>24,323</u>	<u>(2,750)</u>	<u>3,665</u>	<u>25,238</u>
TOTAL FUNDS	<u>168,371</u>	<u>61,313</u>	<u>-</u>	<u>229,684</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General advice	210,648	(146,585)	64,063
Restricted funds			
Warmer Wales	31,600	(29,607)	1,993
Advicelink	293,179	(296,836)	(3,657)
BEIS	-	(1,807)	(1,807)
Partners for the Journey	55,000	(55,965)	(965)
Energy Advice Programme	14,160	(12,474)	1,686
	<u>393,939</u>	<u>(396,689)</u>	<u>(2,750)</u>
TOTAL FUNDS	<u>604,587</u>	<u>(543,274)</u>	<u>61,313</u>

Pembrokeshire Citizens Advice Bureau

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2024**

17. RELATED PARTY DISCLOSURES

Mr A.E. Sangster (Chairman) is a Trustee of Pembrokeshire Association of Voluntary Services (PAVS). During the period PAVS provided funding of £49,039 to the Charity and acted as its landlord.



PEMBROKESHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1121804

Accounts

REGISTERED COMPANY NUMBER: 06359417 (England and Wales)
REGISTERED CHARITY NUMBER: 1121804

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2023
for
Pembrokeshire Citizens Advice Bureau**

Ashmole and Co.
Williamston House
7 Goat Street
Haverfordwest
Pembrokeshire
SA61 1PX

Pembrokeshire Citizens Advice Bureau

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for the Year Ended 31 March 2023**

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Pembrokeshire Citizens Advice Bureau

**Reference and Administrative Details
for the Year Ended 31 March 2023**

TRUSTEES	Mrs M Bowen Mr A E Sangster (Chair) Mr C Osborne Mrs W Matthews Mr R White (appointed 15.4.22) Miss C Sarrionandia (appointed 15.4.22)
PCC REPRESENTATIVES	Cllr Steve Alderman Cllr Tim Evans Cllr Reg Owen (Resigned Feb 2023)
REGISTERED OFFICE	38 Meyrick Street Pembroke Dock Pembrokeshire SA72 6UT
REGISTERED COMPANY NUMBER	06359417 (England and Wales)
REGISTERED CHARITY NUMBER	1121804
INDEPENDENT EXAMINER	Ashmole and Co. Williamston House 7 Goat Street Haverfordwest Pembrokeshire SA61 1PX
BANKERS	CAF Bank Ltd 25 King Hill Avenue Kings Hill West Malling Kent ME19 4JQ

Pembrokeshire Citizens Advice Bureau

**Report of the Trustees
for the Year Ended 31 March 2023**

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 2023. 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

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Citizens Advice Pembrokeshire (CAP) provides a free, professional, confidential information and advice service to its clients. Citizens Advice Pembrokeshire holds the General Help Level Quality Mark with casework for welfare benefits and debt. CAP values diversity, promotes equality, challenges discrimination and is committed to ensuring the service is relevant and accessible to all members of the community. It works in partnership with other voluntary, statutory and private agencies for the benefit of its clients.

The Citizens Advice service works to fulfil two aims:

1. To provide the advice people need for the problems they face
2. To improve the policies and practices that affect people's lives

These aims embody the principle that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.

The advice we give is free, independent, impartial, and confidential. The service is non-judgemental, offering assistance as appropriate to all callers. It aims to be equitable and fair in its approach and provide a service to everyone who seeks or needs help, regardless of age, sex, class, race, religion, disability, sexuality, or any other aspect of individuality. All advice workers, whether paid or volunteer, are professionally trained to provide an accurate, high quality, confidential service and to be supportive to clients.

Pembrokeshire Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2023

OBJECTIVES AND ACTIVITIES

Significant activities

This year was one of ongoing challenges to our community due to the impact of the cost-of-living crisis which drove demand for help with food & fuel costs, emergency debts, and benefit checks. As a result, in Q4, we helped more clients in a quarter than ever before.

Despite the challenges, our organisation has continued to deliver a quality service. Our staff and volunteers are to be commended for their dedication and compassion. Our service model is reflective of the benefits to both clients and to our organisation of a mix of face-to-face, telephone, and online services. We have restored face-to-face appointments for vulnerable clients, made arrangements for clients to call in person to make appointments or to bring essential paperwork, and maintained a telephone and email service. We have also developed our outreach provision in collaboration with partner agencies and notably through our Welfare Rights project which started in January.

Advice Statistics

In 2022-23 we helped 4,121 clients with 24,366 issues which represents a five-year high.

39% of issues were regarding welfare benefits and Universal Credit, 21% debt and financial capability. 33% of all welfare benefits enquiries concerned personal independence payments (PIP), 19% regarding Universal Credit. Where recorded, 68% of our clients were disabled or had a long-term health condition.

Income gain: £1,630,089

Debt write-offs: £235,235

Projects

General Advice

During the summer of 2022 Pembrokeshire County Council put their funded advice service out to tender and we, naturally, put a great effort into bidding for the new contract which was to replace our funded general advice provision. Happily, we were successful and the new contract started in January 2023 with a seamless handover to the new contract, with additional (core) funding for general advice as well as a new project working with young people and their families. This latter one is based in schools and community, working with statutory and third sector family and children's support services.

The service constitutes a core prevention activity, designed as both a re-active service for those in need and pro-active service to prevent people getting into difficulties. It includes:

- General advice on issues such as debt management and welfare benefits, housing, immigration and asylum, employment, consumer complaints and landlord-tenant disputes
- Specialist benefit advice and income maximisation with specific elements focusing on clients of PCC services and outreach work e.g. in schools, health settings and other locations
- Debt advice, budgeting and money management

Advicelink project, funded by Welsh Government's Single Advice Fund (SAF) has been a vital element of our provision. The aim of the Community Advice Team (CAT) is to provide a service for the people of Pembrokeshire within their community and which works on a collaborative and multi-agency basis. This approach also focuses on prevention, puts those most in need first, and makes it easier for people to get the right support when they need it. CAT caseworkers carry out home visits for those clients who are unable to visit the offices or outreaches due to ill health or their caring responsibilities. This vital part of our service has made a welcome return after Lockdown as referrals from partnership organisation have continued to increase.

We also offer a welfare benefits appeals service including full appeal hearing preparation and support on points of appeal.

The Debt Team aims to help clients manage their debt problems by identifying the most suitable options so that they can decide on what is the best one for them. As well as helping clients to negotiate affordable repayments to priority and non-priority creditors, we can also help them to apply for Debt Relief Orders and Bankruptcy.

**Report of the Trustees
for the Year Ended 31 March 2023**

OBJECTIVES AND ACTIVITIES

Claim What's Yours: The Welsh Government's 'Claim What's Yours' campaign aims to raise awareness amongst those on lower incomes, or those affected by the cost of living crisis, that they could be missing out on funding they are entitled to claim. The campaign encourages individuals to call Advicelink Cymru for free, independent financial advice and support. The funding has been included in the Advicelink programme in each county and Citizens Advice Pembrokeshire has offered the service since March 2021.

Partners for the Journey project is a collaboration between Citizens Advice Pembrokeshire and Mind Pembrokeshire with the objective being to support GP and other Primary Health care service users, who have underlying non-medical needs and/or low-level mental health problems, to deal with a range of issues such as loneliness, isolation, housing, welfare benefits, and debt and thereby ensure that Health Care staff can concentrate their time with those patients on relevant health issues. Joint working between both organisations aims to ensure that each patient/client's journey is person-centered and encapsulates a seamless and integrated response to their issues.

Energy Projects: During 2022-23 we delivered three energy focused projects: National Energy Advice Program (NEAP); Carbon Monoxide (CMAP); Moondance (renamed as Warmer Wales 2)

National Energy Advice Program (NEAP) combines advice around clients' bills, how to save money on their energy spending, energy efficiency improvements and income maximisation through benefit checks and access to cheaper tariffs for energy, water, and telecoms. We can also signpost to other organisations such as NEST, Eco Delivery companies and Care & Repair Cymru. The main issues which are re-occurring are debt advice with clients asking either how to manage this debt or whether it is correct.

Carbon Monoxide (CMAP) offers advice sessions on the dangers of carbon monoxide and how to prevent the harm caused by the gas which is the by-product of inefficient combustion. Within these sessions we also cover the Warm Home Discount, the priority services register and of course carbon monoxide advice. The project surpassed its target of 75 advice sessions with 98 total advice sessions given.

Moondance (renamed Warmer Wales 2 mid-year) energy advice project mission statement is to prevent or relieve poverty, support the welfare and well-being of women, children, the elderly and the vulnerable in our society, improve health outcomes, raise educational standards and preserve our environment for future generations. The project provides one-to-one energy advice contacts to fuel poor and vulnerable consumers who are struggling to pay their bills. Energy advice includes advice on fuel options, tariffs and energy grants, as well energy efficiency advice, with the aim of reducing their bills. As well as energy advice, clients are offered benefit entitlement checks and non-monetary debt assistance.

Basic Income Pilot: The Welsh Government has committed to piloting a scheme for a Basic Income welfare model, as an alternative to the existing welfare benefits system and is targeting this towards young adults who are leaving full-time care with their local authority. The pilot scheme offers 24 months of payments to everyone entering it. As part of the pilot scheme, the Welsh Government offers the support of a free advice service and Citizens Advice Pembrokeshire offers advice support that includes financial advice, financial education, and skills development, with the aim of supporting the young people to live independently on a day-to-day basis.

Quality of Advice

Quality of advice is assessed through our involvement with a national quality of advice assessment (QAA) project. Throughout 2022-23, our advisers were consistently assessed as providing good or excellent advice. Feedback from the QAA assists in identifying training needs and improving advice to clients.

Advice Partners

We are very proud of our collaborative working with a wide range of organisations in the county. We have worked closely with Shelter, Mind Pembrokeshire/Carmarthenshire, Patch, Trussell Trust, Pobl/Gwalia, Pembrokeshire People First, and PATH, Pembrokeshire County Council, the DWP and Hywel Dda Health Board, Alzheimer's Society, Pembrokeshire Community Hub, Pembrokeshire County Council, ATEB, Advocacy West Wales, Pembrokeshire Association of Voluntary Services/Community Connectors, Welsh Women's Aid, Dyfed Drug and Alcohol Service (DDAS), Pembrokeshire Care Society POBL, DAF, RNIB, Asbestos Cymru, and PCC's Family integration Team.

Pembrokeshire Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2023

OBJECTIVES AND ACTIVITIES

Research & Campaigns

We met with local and national politicians to discuss the effect the cost-of-living crisis has had on the community, and we made suggestions for how to better tackle poverty. The R&C team met with Simon Hart MP to discuss the economic and social consequences of the cost-of-living crisis in Pembrokeshire.

We have maintained a high level of social media output to inform clients of services available. Pembrokeshire Citizens Advice took part in the national campaign for Scams Awareness Week, highlighting the campaign via social media. Locally, we have participated in a Safer Sick Pay campaign.

Advisers have completed 16 evidence forms (case studies submitted to the central office for Research & Campaigns) on issues affecting local clients. A large number related to Universal Credit deductions, and the cost-of-living crisis.

STRATEGIC REPORT

Overview

We continue to be funded by Pembrokeshire County Council without whom we could not continue to deliver our services. We also received financial support from Welsh Government, British Gas Energy Trust, Moondance Foundation and Primary Care Clusters/Hywel Dda Health Board. We are also most grateful to all those who made donations. In addition to our general advice service, we delivered a number of projects including community advice, debt advice, benefit appeals, support to people with mental ill-health, energy issues. We employed an average of 22 staff and 11 volunteers throughout the year and salary costs accounted for 78% of our total budget.

Total Income £604,587
Total Expenditure £543,274
Surplus £61,313

The board of Trustees, recognising the necessity to maintain the ability to support continued delivery of services despite potential variations in funding, approved a deficit budget for the financial year 2022/23 of £30,000.

The trustees are mindful of continuing financial pressures and so a review of our reserves policy has been undertaken and future budgets will be determined so as to maintain or improve on current levels, and where possible also allow for a contingency to ensure we can continue to operate and meet the needs of our clients in the event of unforeseen circumstances.

Within that overall approach we continue to concentrate on the cost of providing the best possible service to every client. In doing so, we can determine the best approach to ensure client satisfaction.

Reserves Policy

The trustee board believes that Citizens Advice should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising, and also to enable a responsible closure of premises.

Unrestricted reserves

The trustees consider that due to the current economic uncertainty it would be prudent to set aside an amount equivalent to at least three months operating expenditure.

Restricted reserves

These funds are restricted by the donor or funder and cannot be used for the general purposes of the CAP. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the financial year and the funding year of the project concerned.

This reserves policy is monitored and reviewed by the trustees annually.

Pembrokeshire Citizens Advice Bureau

**Report of the Trustees
for the Year Ended 31 March 2023**

STRATEGIC REPORT

Future developments 2023 - 24

Over the next year we will be focusing on the following 5 priorities

1. Continue to develop our innovative and flexible approach to advice delivery
 - Paid staff & volunteers' roles & locations meet service requirements
 - Advice delivery model provides ease of access for all clients
2. Improve access for the most vulnerable through focused partnerships
 - Strengthen our work with partner organisations
3. Strengthen our culture of collaborative, innovative and high-performing service that promotes equity, diversity, and inclusion, and challenges discrimination
 - Achieve consistent internal and externally verified Advice Quality Standards
 - Improve the volunteer experience and support offer
 - Promote a work environment where all members of the workforce can thrive and achieve their fullest potential
 - Continue to work towards an active Welsh language offer
 - Develop a values-driven performance management /appraisal framework that embeds core competencies and positive behaviours
4. Improve client outcomes through a focus on positioning, profile and influence
 - Continue to develop strong collaborative working relationships with other agencies in the county and regionally
 - Strengthen our Research and Campaigns effort and impact
5. Maintain a financially robust and sustainable organisation
 - Develop a diverse funding base to allow us to establish a sustainable staffing level to meet rising demand
 - Develop a sustainable way of working for staff and volunteers
 - Review and establish effective & sustainable operations in premises, locations and channels

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Pembrokeshire Citizens Advice Bureau

**Report of the Trustees
for the Year Ended 31 March 2023**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Citizens Advice Pembrokeshire has now completed 14 years as a countywide delivery centre. It is a registered charity No. 06359417 and a company limited by guarantee, governed by Memorandum and Articles of Association. It is also a member of Citizens Advice, the national association of Citizens Advice Bureau. The Trustee Board is the governing body. No trustees resigned during the year and one was appointed and given training on his role and responsibilities. The Local Authority, Pembrokeshire County Council has two non-voting representatives who attend quarterly meetings. Any representatives from funding bodies are always in a minority on the board.

New members of the Trustee Board are drawn from the Pembrokeshire community which the organisation serves and are appointed in accordance with the governing document and Citizens Advice criteria. Trustees are recruited for their skills and expertise plus a commitment to Citizens Advice Aims and Principles, so Trustees are encouraged to be involved with the work of National Citizens Advice. This ensures stronger contact at Trustee level between local and national policies, practices and trends.

The Trustee Board meets quarterly and is attended by all Trustees and senior managers. The managers attend in an advisory, non-voting capacity. The Board is active and committees dealing with finance, business and development, personnel and health and safety meet regularly. There is also a Trustee lead for our Research and Campaigns development work. The Chief Executive Officer is responsible to the Board for the day-to-day management of the service. The organisation pays for the services of a Citizens Advice Finance Consultant who works closely with the Chief Executive to ensure effective financial management of the charity. The Advice Service Manager is responsible for day-to-day advice service delivery and the quality of advice. She is supported by Managers/Supervisors and a Training Co-ordinator in supporting our team of advisers, both paid and volunteer. The Office Manager is responsible for all administrative and support functions, including HR and IT.

Risk management and Information Assurance

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees ensure that a Risk Assessment is carried out and reviewed at least annually. The Risk Assessment findings are incorporated into the Business and Development Plan.

Project workers make verbal reports to the Trustee Board on a quarterly basis to explain their work, who it helps and how targets are met. This helps Trustees to stay informed, make appropriate decisions and thereby minimise risk. The Trustee Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018. Citizens Advice Pembrokeshire is committed to the management of information risk and a summary of key points and internal controls is available upon request from the Chief Officer.

The Trustee Board assesses the rigour of the charity's leadership, across a range of factors including governance, strategic business planning and the management of people, resources and finance, and this is then verified by independent assessors at Citizens Advice. We are committed to continuing this high quality standard of management at all levels of the team.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on6-11-2023..... and signed on the board's behalf by:


.....
Mr A E Sangster (Chair) - Trustee

**Independent Examiner's Report to the Trustees of
Pembrokeshire Citizens Advice Bureau**

Independent examiner's report to the trustees of Pembrokeshire Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr D.M.T. Gould B.A (Hons), F.C.C.A
The Association of Chartered Certified Accountants

Ashmole and Co.
Williamston House
7 Goat Street
Haverfordwest
Pembrokeshire
SA61 1PX

Date:6.11.2023.....

Pembrokeshire Citizens Advice Bureau

Statement of Financial Activities
for the Year Ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	4,947	-	4,947	7,317
Charitable activities	4				
Charitable activities		199,234	393,939	593,173	565,737
Investment income	3	1,667	-	1,667	1,173
Other income	5	<u>4,800</u>	<u>-</u>	<u>4,800</u>	<u>3,580</u>
Total		<u>210,648</u>	<u>393,939</u>	<u>604,587</u>	<u>577,807</u>
EXPENDITURE ON					
Charitable activities	6				
Charitable activities		104,218	376,702	480,920	490,107
Support costs		42,227	19,529	61,756	71,947
Governance		<u>140</u>	<u>458</u>	<u>598</u>	<u>3,945</u>
Total		<u>146,585</u>	<u>396,689</u>	<u>543,274</u>	<u>565,999</u>
NET INCOME/(EXPENDITURE)		64,063	(2,750)	61,313	11,808
Transfers between funds	16	<u>(3,665)</u>	<u>3,665</u>	<u>-</u>	<u>-</u>
Net movement in funds		60,398	915	61,313	11,808
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>144,048</u>	<u>24,323</u>	<u>168,371</u>	<u>156,563</u>
TOTAL FUNDS CARRIED FORWARD		<u>204,446</u>	<u>25,238</u>	<u>229,684</u>	<u>168,371</u>

The notes form part of these financial statements

Pembrokeshire Citizens Advice Bureau

Balance Sheet
31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
CURRENT ASSETS					
Debtors	13	55,011	28,616	83,627	37,524
Cash at bank and in hand		<u>167,937</u>	<u>38,552</u>	<u>206,489</u>	<u>199,134</u>
		222,948	67,168	290,116	236,658
CREDITORS					
Amounts falling due within one year	14	(18,502)	(41,930)	(60,432)	(68,287)
NET CURRENT ASSETS					
		<u>204,446</u>	<u>25,238</u>	<u>229,684</u>	<u>168,371</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>204,446</u>	<u>25,238</u>	<u>229,684</u>	<u>168,371</u>
NET ASSETS					
		<u>204,446</u>	<u>25,238</u>	<u>229,684</u>	<u>168,371</u>
FUNDS					
Unrestricted funds	16			204,446	144,048
Restricted funds				<u>25,238</u>	<u>24,323</u>
TOTAL FUNDS					
				<u>229,684</u>	<u>168,371</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each 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 charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 6.11.2023 and were signed on its behalf by:


.....
Mr A E Sangster (Chair) - Trustee

The notes form part of these financial statements

Pembrokeshire Citizens Advice Bureau

**Cash Flow Statement
for the Year Ended 31 March 2023**

	Notes	31.3.23 £	31.3.22 £
Cash flows from operating activities			
Cash generated from operations	1	<u>10,632</u>	<u>58,296</u>
Net cash provided by operating activities		<u>10,632</u>	<u>58,296</u>
Cash flows from investing activities			
Interest received		<u>1,667</u>	<u>1,173</u>
Net cash provided by investing activities		<u>1,667</u>	<u>1,173</u>
		<u> </u>	<u> </u>
Change in cash and cash equivalents in the reporting period		12,299	59,469
Cash and cash equivalents at the beginning of the reporting period	2	<u>189,760</u>	<u>130,291</u>
Cash and cash equivalents at the end of the reporting period	2	<u>202,059</u>	<u>189,760</u>

The notes form part of these financial statements

Pembrokeshire Citizens Advice Bureau

Notes to the Cash Flow Statement
for the Year Ended 31 March 2023

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES			
	31.3.23		31.3.22
	£		£
Net income for the reporting period (as per the Statement of Financial Activities)	61,313		11,808
Adjustments for:			
Interest received	(1,667)		(1,173)
(Increase)/decrease in debtors	(46,103)		45,486
(Decrease)/increase in creditors	<u>(2,911)</u>		<u>2,175</u>
Net cash provided by operations	<u>10,632</u>		<u>58,296</u>
2. ANALYSIS OF CASH AND CASH EQUIVALENTS			
	31.3.23		31.3.22
	£		£
Cash in hand	215		65
Notice deposits (less than 3 months)	206,274		199,069
Overdrafts included in bank loans and overdrafts falling due within one year	<u>(4,430)</u>		<u>(9,374)</u>
Total cash and cash equivalents	<u>202,059</u>		<u>189,760</u>
3. ANALYSIS OF CHANGES IN NET FUNDS			
	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
Net cash			
Cash at bank and in hand	199,134	7,355	206,489
Bank overdraft	<u>(9,374)</u>	<u>4,944</u>	<u>(4,430)</u>
	<u>189,760</u>	<u>12,299</u>	<u>202,059</u>
Total	<u>189,760</u>	<u>12,299</u>	<u>202,059</u>

The notes form part of these financial statements

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements
for the Year Ended 31 March 2023

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.

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.

Allocation and apportionment of costs

Costs have been allocated as far as possible between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others have been apportioned based on the estimated usage of the resource.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement 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.

2. DONATIONS AND LEGACIES

	31.3.23	31.3.22
	£	£
Donations	3,811	2,239
Grants	<u>1,136</u>	<u>5,078</u>
	<u>4,947</u>	<u>7,317</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	31.3.23	31.3.22
	£	£
DRO grant	136	78
Pembroke Dock Town Council	-	5,000
Tesco	<u>1,000</u>	<u>-</u>
	<u>1,136</u>	<u>5,078</u>

3. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Deposit account interest	<u>1,667</u>	<u>1,173</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.23	31.3.22
		£	£
Service level agreements	Charitable activities	243,849	234,985
Grants	Charitable activities	<u>349,324</u>	<u>330,752</u>
		<u>593,173</u>	<u>565,737</u>

Service agreements included in the above, are as follows:

	31.3.23	31.3.22
	£	£
Pembrokeshire County Council	136,467	112,700
Universal Credit, Help to Claim	(93)	54,035
Hywel Dda, GP Partners and Partners for the journey	55,000	60,000
Big Energy Saving Network / Energy Advice Programme	14,160	7,750
Financial Capability Forum	6,715	500
Moondance Foundation	<u>31,600</u>	<u>-</u>
	<u>243,849</u>	<u>234,985</u>

Grants received, included in the above, are as follows:

	31.3.23	31.3.22
	£	£
British Gas Energy Trust	-	10,043
Henry Smith	-	30,000
Single Advice Fund	298,179	244,073
Warmer Wales	-	20,034
CCG - Community Financial Literacy Project, Money Talks	-	15,000
Kickstart Scheme	8,206	11,212
Windrush Compensation Scheme	-	390
PAVS, Keep warm, keep well	<u>42,939</u>	<u>-</u>
	<u>349,324</u>	<u>330,752</u>

During the year, Pembrokeshire Citizens Advice Bureau received £15,000 as agent from Citizens Advice - Advicelink, SAF funding. The funds were paid over in full to 3 partner organisations during the year.

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

5. OTHER INCOME				
			31.3.23	31.3.22
			£	£
Room hire			<u>4,800</u>	<u>3,580</u>
6. CHARITABLE ACTIVITIES COSTS				
		Direct	Support	Totals
		Costs (see	costs (see	
		note 7)	note 8)	
		£	£	£
Charitable activities		480,920	-	480,920
Support costs		-	61,756	61,756
Governance		-	<u>598</u>	<u>598</u>
		<u>480,920</u>	<u>62,354</u>	<u>543,274</u>
7. DIRECT COSTS OF CHARITABLE ACTIVITIES				
			31.3.23	31.3.22
			£	£
Staff costs			372,894	417,720
Staff expenses			1,659	752
Office costs			23,716	26,146
Premises costs			32,030	35,457
Citizens Advice fees			5,773	5,773
Small equipment purchases			6,927	-
Volunteer travel			697	164
Staff training			1,619	1,783
Advertising			-	1,883
Legal and Professional			1,400	321
Sundry			1,105	108
Energy vouchers			<u>33,100</u>	-
			<u>480,920</u>	<u>490,107</u>
8. SUPPORT COSTS				
	Management	Finance	Governance	Totals
	£	£	costs	£
	£	£	£	£
Support costs	61,647	109	-	61,756
Governance	-	-	<u>598</u>	<u>598</u>
	<u>61,647</u>	<u>109</u>	<u>598</u>	<u>62,354</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

8. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

Management

	31.3.23 Support costs £	31.3.22 Total activities £
Wages	38,333	42,432
Pensions	886	1,056
Sundries	768	1,458
Office support costs	10,485	11,389
Rent and premises costs	4,514	6,736
Accountancy	4,910	7,840
Payroll fees	<u>1,751</u>	<u>888</u>
	<u>61,647</u>	<u>71,799</u>

Finance

	31.3.23 Support costs £	31.3.22 Total activities £
Bank charges	<u>109</u>	<u>148</u>

Governance costs

	31.3.23 Governance £	31.3.22 Total activities £
Accountancy fees	550	500
Legal fees	<u>48</u>	<u>3,445</u>
	<u>598</u>	<u>3,945</u>

9. NET INCOME/(EXPENDITURE)

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

	31.3.23 £	31.3.22 £
Independent examiners fee	<u>2,580</u>	<u>2,400</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

Total trustees' expenses paid for the year to 31 March 2023 were £nil (2022 £191).

11. STAFF COSTS

	31.03.23	31.03.22
	£	£
Wages and salaries	380,238	423,752
Social Security costs	20,818	24,623
Other pension costs	<u>11,057</u>	<u>12,833</u>
	<u>412,113</u>	<u>461,208</u>

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

	31.3.23	31.3.22
All activities	<u>22</u>	<u>24</u>

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

Pembrokeshire Citizens Advice Bureau

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - 31.03.2022	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	7,317	-	7,317
Charitable activities			
Charitable activities	128,590	437,147	565,737
Investment income	1,173	-	1,173
Other income	<u>3,580</u>	<u>-</u>	<u>3,580</u>
Total	<u>140,660</u>	<u>437,147</u>	<u>577,807</u>
EXPENDITURE ON			
Charitable activities			
Charitable activities	<u>114,940</u>	<u>451,059</u>	<u>565,999</u>
NET INCOME/(EXPENDITURE)	25,720	(13,912)	11,808
Transfers between funds	<u>(20,258)</u>	<u>20,258</u>	<u>-</u>
Net movement in funds	5,462	6,346	11,808
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>138,586</u>	<u>17,977</u>	<u>156,563</u>
TOTAL FUNDS CARRIED FORWARD	<u>144,048</u>	<u>24,323</u>	<u>168,371</u>
13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
		31.3.23	31.3.22
		£	£
Accrued income		81,771	37,524
Prepaid expenses		<u>1,856</u>	<u>-</u>
		<u>83,627</u>	<u>37,524</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	31.3.23	31.3.22
	£	£
Bank loans and overdrafts (see note 15)	4,430	9,374
Creditors	9,554	8,329
Accrued expenses	8,948	10,584
Deferred income	<u>37,500</u>	<u>40,000</u>
	<u>60,432</u>	<u>68,287</u>

15. LOANS

Amounts showing as bank overdrafts represent a timing difference between when the restricted expenditure has been incurred and the receipt of the restricted funding in the Charity's bank account. This is not an actual bank overdraft, it is recording that the fund is overdrawn only.

16. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General advice	144,048	64,063	(3,665)	204,446
Restricted funds				
Warmer Wales	-	1,993	-	1,993
Advicelink	-	(3,657)	3,657	-
BEIS	1,799	(1,807)	8	-
Partners for the Journey	21,737	(965)	-	20,772
Energy Advice Programme	-	1,686	-	1,686
British Gas Energy Trust - Community Reach	<u>787</u>	<u>-</u>	<u>-</u>	<u>787</u>
	<u>24,323</u>	<u>(2,750)</u>	<u>3,665</u>	<u>25,238</u>
TOTAL FUNDS	<u>168,371</u>	<u>61,313</u>	<u>-</u>	<u>229,684</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General advice	210,648	(146,585)	64,063
Restricted funds			
Warmer Wales	31,600	(29,607)	1,993
Advicelink	293,179	(296,836)	(3,657)
BEIS	-	(1,807)	(1,807)
Partners for the Journey	55,000	(55,965)	(965)
Energy Advice Programme	<u>14,160</u>	<u>(12,474)</u>	<u>1,686</u>
	<u>393,939</u>	<u>(396,689)</u>	<u>(2,750)</u>
TOTAL FUNDS	<u>604,587</u>	<u>(543,274)</u>	<u>61,313</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2023

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General advice	138,586	25,720	(20,258)	144,048
Restricted funds				
Warmer Wales	3,306	(6,733)	3,427	-
Henry Smith	-	(930)	930	-
Help to Claim	-	(254)	254	-
Advicelink	5,522	(18,843)	13,321	-
BEIS	1,799	-	-	1,799
Partners for the Journey	7,350	14,387	-	21,737
Kickstart	-	(2,187)	2,187	-
Energy Advice Programme	-	(139)	139	-
British Gas Energy Trust - Community Reach	-	787	-	787
	<u>17,977</u>	<u>(13,912)</u>	<u>20,258</u>	<u>24,323</u>
TOTAL FUNDS	<u>156,563</u>	<u>11,808</u>	<u>-</u>	<u>168,371</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General advice	140,660	(114,940)	25,720
Restricted funds			
Warmer Wales	20,034	(26,767)	(6,733)
Henry Smith	30,000	(30,930)	(930)
Help to Claim	54,035	(54,289)	(254)
Advicelink	244,073	(262,916)	(18,843)
Partners for the Journey	60,000	(45,613)	14,387
Kickstart	11,212	(13,399)	(2,187)
Energy Advice Programme	7,750	(7,889)	(139)
British Gas Energy Trust - Community Reach	10,043	(9,256)	787
	<u>437,147</u>	<u>(451,059)</u>	<u>(13,912)</u>
TOTAL FUNDS	<u>577,807</u>	<u>(565,999)</u>	<u>11,808</u>

Pembrokeshire Citizens Advice Bureau

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2023**

17. RELATED PARTY DISCLOSURES

Mr A.E. Sangster (Chairman) is a Trustee of Pembrokeshire Association of Voluntary Services (PAVS). During the period PAVS provided funding of £42,939 to the Charity and acted as its landlord.

Pembrokeshire Citizens Advice Bureau

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2023**

	31.3.23	31.3.22
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,811	2,239
Grants	<u>1,136</u>	<u>5,078</u>
	4,947	7,317
Investment income		
Deposit account interest	1,667	1,173
Charitable activities		
Service level agreements	243,849	234,985
Grants	<u>349,324</u>	<u>330,752</u>
	593,173	565,737
Other income		
Room hire	<u>4,800</u>	<u>3,580</u>
Total incoming resources	604,587	577,807
EXPENDITURE		
Charitable activities		
Wages	362,723	405,943
Pensions	10,171	11,777
Staff expenses	1,659	752
Office costs	23,716	26,146
Premises costs	32,030	35,457
Citizens Advice fees	5,773	5,773
Small equipment purchases	6,927	-
Volunteer travel	697	164
Staff training	1,619	1,783
Advertising	-	1,883
Legal and Professional	1,400	321
Sundry	1,105	108
Energy vouchers	<u>33,100</u>	<u>-</u>
	480,920	490,107
Support costs		
Management		
Wages	38,333	42,432
Pensions	886	1,056
Sundries	768	1,458
Office support costs	10,485	11,389
Rent and premises costs	4,514	6,736
Accountancy	4,910	7,840
Carried forward	59,896	70,911

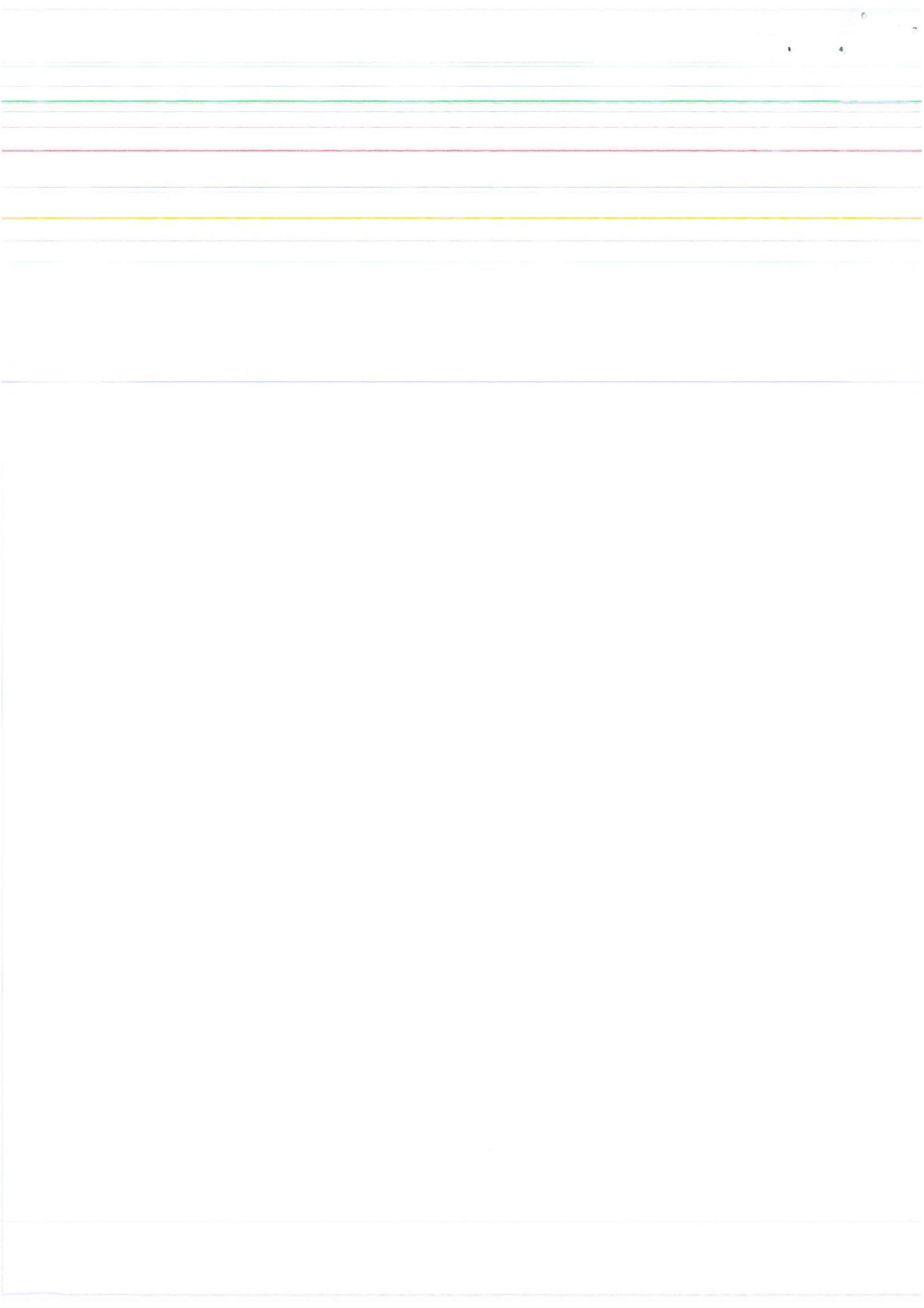
This page does not form part of the statutory financial statements

Pembrokeshire Citizens Advice Bureau

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2023**

	31.3.23 £	31.3.22 £
Management		
Brought forward	59,896	70,911
Payroll fees	<u>1,751</u>	<u>888</u>
	61,647	71,799
Finance		
Bank charges	109	148
Governance costs		
Accountancy fees	550	500
Legal fees	<u>48</u>	<u>3,445</u>
	<u>598</u>	<u>3,945</u>
Total resources expended	<u>543,274</u>	<u>565,999</u>
Net income	<u><u>61,313</u></u>	<u><u>11,808</u></u>

This page does not form part of the statutory financial statements



PEMBROKESHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1121804

Accounts

REGISTERED COMPANY NUMBER: 06359417 (England and Wales)
REGISTERED CHARITY NUMBER: 1121804

**Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 March 2022
for
Pembrokeshire Citizens Advice Bureau**

Ashmole and Co.
Williamston House
7 Goat Street
Haverfordwest
Pembrokeshire
SA61 1PX

Pembrokeshire Citizens Advice Bureau

**Contents of the Financial Statements
for the Year Ended 31 March 2022**

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Pembrokeshire Citizens Advice Bureau

**Reference and Administrative Details
for the Year Ended 31 March 2022**

TRUSTEES	Dr E Muir-Edwards (Vice Chair) (resigned 1.1.22) Mrs M Bowen Mr A E Sangster (Chair) Mr C Osborne Mr I J Phillips (resigned 28.4.21) Mrs W Matthews (appointed 22.1.22) Mr R White (appointed 15.4.22) Miss C Sarrionandia (appointed 15.4.22)
PCC REPRESENTATIVES	Cllr Rhys Sinnett Cllr Tim Evans
REGISTERED OFFICE	38 Meyrick Street Pembroke Dock Pembrokeshire SA72 6UT
REGISTERED COMPANY NUMBER	06359417 (England and Wales)
REGISTERED CHARITY NUMBER	1121804
INDEPENDENT EXAMINER	Ashmole and Co. Williamston House 7 Goat Street Haverfordwest Pembrokeshire SA61 1PX
BANKERS	CAF Bank Ltd 25 King Hill Avenue Kings Hill West Malling Kent ME19 4JQ Cambridge and Counties Bank Ltd Charnwood Court New Walk Leicester LE1 6TE

Pembrokeshire Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2022

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 2022. 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

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Citizens Advice Pembrokeshire (CAP) provides a free, professional, confidential information and advice service to its clients. CAP will play its part in the implementation of the new Strategic Plan of Citizens Advice on a bi-national and local basis. Currently, this plan is being revised

Citizens Advice Pembrokeshire holds the General Help Level Quality Mark with casework for welfare benefits and debt. CAP values diversity, promotes equality, challenges discrimination and is committed to ensuring the service is relevant and accessible to all members of the community. It works in partnership with other voluntary, statutory, and private agencies for the benefit of its clients.

The Citizens Advice service works to fulfil 2 aims:

1. To provide the advice people need for the problems they face
2. To improve the policies and practices that affect people's lives

These aims embody the principle that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.

The advice we give is free, independent, impartial, and confidential. The service is non-judgemental, offering assistance as appropriate to all callers. It aims to be equitable and fair in its approach and provide a service to everyone who seeks or needs help, regardless of age, sex, class, race, religion, disability, sexuality, or any other aspect of individuality. All advice workers, whether paid or volunteer, are professionally trained to provide an accurate, high quality, confidential service and to be supportive to clients.

Pembrokeshire Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2022

OBJECTIVES AND ACTIVITIES

Significant activities

This year has seen ongoing challenges to our community due to the impact of Covid-19. The unpredictable nature of our working arrangements has been yet again a major factor. Despite the challenges, our organisation has continued to deliver a quality service. The negative impact of the pandemic on the people in our community, on top of the previous years of austerity and welfare reform, is very worrying. The energy crisis exacerbated the difficult position many people were in and the final quarter of 2021/22 saw an unprecedented increase in demand for our services.

Our staff and volunteers are to be commended for their dedication and compassion. Since January 2022, in line with Welsh Government regulations, staff and volunteers have returned to the offices. Our new service model is reflective of the benefits to both clients and to our organisation of a mix of face-to-face, telephone, and online services. We have restored face-to-face appointments for vulnerable clients, made arrangements for clients to call in person to make appointments or to bring essential paperwork, and maintained a telephone and email service. Planning for return to outreach provision in collaboration with partner agencies are progressing well.

Advice Statistics

In 2021-22 we helped 3,583 clients with 22,482 issues.

48% of issues were regarding welfare benefits and Universal Credit, 15% debt and financial capability. 46.5% of all welfare benefits enquiries concerned personal independence payments (PIP), 26% regarding Universal Credit. Where recorded, 65% of our clients were disabled or had a long-term health condition.

Overall, we observed a 25% increase in clients compared to 2020-21, which is closer to the number of people we advised in pre-pandemic years.

Income gain: £3,236,364

Debt write-offs: £490,086

Total financial gains: £3,726,450

Projects

Our **General Advice** service was funded by Pembrokeshire County Council. Clients get help with any issue they come to see us about, including Employment, Housing, Consumer rights, Legal rights and responsibilities, Health and disability problems, Family/relationships, Home, and neighbourhood issues.

The **Adviceline project**, funded by Welsh Government's Single Advice Fund has been a vital element of our provision. The aim of the Community Advice project is to provide a service for the people of Pembrokeshire within their community. This approach focuses on prevention, puts those most in need first, and makes it easier for people to get the right support when they need it. The Debt Team aims to help clients manage their debt problems by identifying the most suitable options so that they can decide on what is the best one for them. As well as helping clients to negotiate affordable repayments to priority and non-priority creditors, we can also help them to apply for Debt Relief Orders and Bankruptcy. We also offer a welfare benefits appeals service including full appeal hearing preparation and support on points of appeal.

The **Money in Mind Project** ended in October 2021 having been funded for three years. It provided advice and support to clients with mental health issues or learning disabilities mainly with debt and welfare benefits and was funded by the Henry Smith charity.

The **Partners for the Journey project**, a collaboration with Mind Pembrokeshire, started in December 2020. It was funded by the Primary Care's Cluster s, Hywel Dda Health Board.

The **Warmer Wales Project**, funded by British Gas Energy Trust. provided support with energy saving and switching as well as income maximisation and is

Help to Claim Project provides support to make and manage Universal Credit claims and is funded nationally by the Department of Work & Pensions. It ended in Pembrokeshire in March 2021, following recommissioning on a regional basis. The service is available online

Pembrokeshire Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2022

OBJECTIVES AND ACTIVITIES

Quality of Advice

Quality of advice is assessed through our involvement with a national quality of advice assessment (QAA) project. Throughout 2020-21, our advisers were consistently assessed as providing good or excellent advice in 75% of cases. Feedback from the QAA assists in identifying training needs and improving advice to clients.

Advice Partners

We have continued to work with partners in the local authority and in the charitable sector. We have worked closely with Shelter, Mind Pembrokeshire, Patch, Trussell Trust, Pobl/Gwalia, Pembrokeshire People First, and PATH as well as statutory bodies Pembrokeshire County Council, the DWP and Hywel Dda Health Board.

Research & Campaigns

Our 2020/21 Impact Report was sent to local elected representatives showing the value of our work to the local community and highlighting client issues and outcomes. We met with Simon Hart MP to discuss the effect the pandemic has had on local charities and on the community, and we made suggestions for how to better tackle poverty.

We have maintained a high level of social media output to inform clients of changes to our services and alert them to important changes in legislation. What's more, we've begun to make use of our new website by including new press releases in the news section. Using our social media accounts, we have been able to promote our new website by linking to new press releases. Pembrokeshire Citizens Advice took part in the national campaign for Scams Awareness Week, sending a press release to media outlets and highlighting the campaign via social media. During 2021/22, we attended the DWP Customer Representative Group forum quarterly to keep updated with changes to Welfare Benefit. The forum moved online during this year and is likely to continue as a virtual meeting.

Advisers have completed 18 evidence forms (case studies submitted to the central office for Research & Campaigns) on issues affecting local clients. A large number related to Covid 19 clients feeling unsafe to return to work, issues with the Job Retention Scheme, Tenancy Support Scheme and SEISS grants. Other issues included problems with the administration of benefits and Buy Now Pay Later debts.

STRATEGIC REPORT

Overview

We continue to be funded by Pembrokeshire County Council without whom we could not continue to deliver our services. We also received financial support from Welsh Government, Henry Smith Charity, Department of Work and Pensions, British Gas Energy Trust, Primary Care Clusters/Hywel Dda Health Board, and Pembroke Dock Town Council. We are also most grateful to all those who made donations. In addition to our general advice service, we delivered a number of projects including community advice, debt advice, benefit appeals, support to people with mental ill-health, and energy switching. We employed an average of 9 full time staff and 16 part time staff throughout the year and salary costs accounted for 83% of our total budget.

Total Income £577,807

Total Expenditure £565,999

The board of Trustees, recognising the necessity to maintain the ability to support continued delivery of services despite potential variations in funding, approved a surplus budget for the financial year 2021/22 of £11,808.

The trustees are mindful of continuing financial pressures and so, a review of our reserves policy has been undertaken and future budgets will be determined so as to maintain or improve on current levels, and where possible also allow for a contingency to ensure we can continue to operate and meet the needs of our clients in the event of unforeseen circumstances.

Within that overall approach we continue to concentrate on the cost of providing the best possible service to each and every client to determine the best approach to ensure client satisfaction.

The following report by our accountants sets out the details of our financial activities in 2021/22.

Pembrokeshire Citizens Advice Bureau

**Report of the Trustees
for the Year Ended 31 March 2022**

STRATEGIC REPORT

Financial review

Reserves Policy

The trustee board believes that the CAP should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising, and also to enable a responsible closure of premises.

Unrestricted reserves

The trustees consider that due to the current economic uncertainty it would be prudent to set aside an amount equivalent to at least 3 months operating expenditure.

Restricted reserves

These funds are restricted by the donor or funder and cannot be used for the general purposes of the CAP. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the financial year and the funding year of the project concerned.

This reserves policy is monitored and reviewed by the trustees annually.

Future developments 2022 - 23

We will be focusing on the following 5 areas of priority for development.

Continue to develop our innovative and flexible approach to advice delivery

- Paid staff & volunteers' roles & locations meet service requirements
- Advice delivery model provides ease of access for all clients
- Office & partner locations meet service delivery needs for face-to-face advice and staff office working

Improve access for the most vulnerable through focused partnerships

- Review our work with partner organisations
- Partnership outreach locations established

Strengthen our culture as a collaborative, innovative and high performing service that promotes equality, diversity, and inclusion, and challenges discrimination

- Achieve consistent internal and externally verified Advice Quality Standards
- Improve the volunteer experience and support offer
- Promote a work environment where all members of the workforce can thrive and achieve their fullest potential
- Continue to work towards an active Welsh language offer
- Develop a values-driven performance management / appraisal framework that embeds positive behaviours

Improve client outcomes through our profile, positioning & influence

- Develop strong collaborative working relationships with other agencies in the county and regionally
- Strengthen our Research and Campaigns effort and impact
- Maintain progress regarding quality standards of our Leadership Self-Assessment

Create a financially robust and sustainable organisation

- Develop a diverse funding base to allow us to establish a sustainable staffing level to meet rising demand
- Undertake salary review and develop long-term salary strategy
- Review and establish effective & sustainable operations in Premises, Locations and Channels

Pembrokeshire Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Organisational structure

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Citizens Advice Pembrokeshire has now completed 13 years as a countywide delivery centre. It is a registered charity No. 06359417 and a company limited by guarantee, governed by Memorandum and Articles of Association. It is also a member of Citizens Advice, the national association of Citizens Advice Bureau. The Trustee Board is the governing body. 4 trustees resigned during the year, 5 were appointed and given training on their roles and responsibilities. The Local Authority, Pembrokeshire County Council has 2 non-voting representatives who attend quarterly meetings. Any representatives from funding bodies are always in a minority on the board.

New members of the Trustee Board are drawn from the Pembrokeshire community which the organisation serves and are appointed in accordance with the governing document and Citizens Advice criteria. Trustees are recruited for their skills and expertise plus a commitment to Citizens Advice Aims and Principles, so Trustees are encouraged to sit on National Citizens Advice committees. This ensures stronger contact, at Trustee level between local and national policies, practices and trends.

The Trustee Board meets quarterly and is attended by all Trustees, 4 senior managers, volunteer and paid staff representatives. The managers and representatives attend in an advisory, non-voting capacity. The Board is active and committees dealing with finance, business and development, personnel and health and safety meet regularly. There is also a Trustee lead for our Research and Campaigns development work. The Chief Executive Officer is responsible to the Board for the day-to-day management of the service. The organisation pays for the services of a Citizens Advice Finance Consultant who works closely with the Chief Executive to ensure effective financial management of the charity. The Advice Service Manager is responsible for day-to-day advice service delivery and the quality of advice. She is supported by 3 Advice Line Managers/Supervisors and a Training Co-ordinator. The Office Manager is responsible for all administrative and support functions, including HR and IT.

Risk management and Information Assurance

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees ensure that a Risk Assessment is carried out and reviewed at least annually. The Risk Assessment findings are incorporated into the Business and Development Plan.

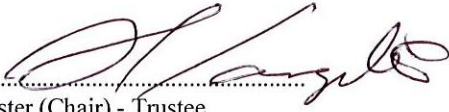
Project workers make verbal reports to the Trustee Board on a quarterly basis to explain their work, who it helps and how targets are met. This helps Trustees to stay informed, make appropriate decisions and thereby minimise risk. The trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018. Citizens Advice Pembrokeshire is committed to the management of information risk and a summary of key points and internal controls is available upon request from the Chief Officer.

The Trustee Board assesses the rigour of the charity's leadership, across a range of factors including governance, strategic business planning and the management of people, resources and finance, and this is then verified by independent assessors at Citizens Advice. We are committed to continuing this high quality standard of management at all levels of the team.

Pembrokeshire Citizens Advice Bureau

**Report of the Trustees
for the Year Ended 31 March 2022**

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on27-10-22..... and signed on the board's behalf by:

..........
Mr A E Sangster (Chair) - Trustee

**Independent Examiner's Report to the Trustees of
Pembrokeshire Citizens Advice Bureau**

Independent examiner's report to the trustees of Pembrokeshire Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ACA, FCCA which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Mr D.M.T. Gould
ACA, FCCA
Ashmole and Co.
Williamston House
7 Goat Street
Haverfordwest
Pembrokeshire
SA61 1PX

Date: 27.12.2022

Pembrokeshire Citizens Advice Bureau

Statement of Financial Activities
for the Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	7,317	-	7,317	3,121
Charitable activities	4				
Charitable activities		128,590	437,147	565,737	521,988
Investment income	3	1,173	-	1,173	3,472
Other income	5	3,580	-	3,580	8,177
Total		<u>140,660</u>	<u>437,147</u>	<u>577,807</u>	<u>536,758</u>
EXPENDITURE ON					
Charitable activities	6				
Charitable activities		114,940	451,059	565,999	551,581
NET INCOME/(EXPENDITURE)		<u>25,720</u>	<u>(13,912)</u>	<u>11,808</u>	<u>(14,823)</u>
Transfers between funds	16	<u>(20,258)</u>	<u>20,258</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>5,462</u>	<u>6,346</u>	<u>11,808</u>	<u>(14,823)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>138,586</u>	<u>17,977</u>	<u>156,563</u>	<u>171,386</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>144,048</u></u>	<u><u>24,323</u></u>	<u><u>168,371</u></u>	<u><u>156,563</u></u>

The notes form part of these financial statements

Pembrokeshire Citizens Advice Bureau

Balance Sheet
31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
CURRENT ASSETS					
Debtors	13	28,150	9,374	37,524	83,010
Cash at bank and in hand		134,811	64,323	199,134	200,919
		<u>162,961</u>	<u>73,697</u>	<u>236,658</u>	<u>283,929</u>
CREDITORS					
Amounts falling due within one year	14	(18,913)	(49,374)	(68,287)	(127,366)
		<u>144,048</u>	<u>24,323</u>	<u>168,371</u>	<u>156,563</u>
NET CURRENT ASSETS					
		<u>144,048</u>	<u>24,323</u>	<u>168,371</u>	<u>156,563</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>144,048</u>	<u>24,323</u>	<u>168,371</u>	<u>156,563</u>
NET ASSETS					
		<u>144,048</u>	<u>24,323</u>	<u>168,371</u>	<u>156,563</u>
FUNDS					
Unrestricted funds	16			144,048	138,586
Restricted funds				24,323	17,977
				<u>168,371</u>	<u>156,563</u>
TOTAL FUNDS					
				<u>168,371</u>	<u>156,563</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each 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 charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 27-10-22 and were signed on its behalf by:


.....
Mr A E Sangster (Chair) - Trustee

The notes form part of these financial statements

Pembrokeshire Citizens Advice Bureau

**Cash Flow Statement
for the Year Ended 31 March 2022**

	Notes	31.3.22 £	31.3.21 £
Cash flows from operating activities			
Cash generated from operations	1	58,296	(48,174)
Net cash provided by/(used in) operating activities		<u>58,296</u>	<u>(48,174)</u>
Cash flows from investing activities			
Interest received		<u>1,173</u>	<u>3,472</u>
Net cash provided by investing activities		<u>1,173</u>	<u>3,472</u>
Change in cash and cash equivalents in the reporting period			
Cash and cash equivalents at the beginning of the reporting period	2	<u>130,291</u>	<u>174,993</u>
Cash and cash equivalents at the end of the reporting period	2	<u><u>189,760</u></u>	<u><u>130,291</u></u>

The notes form part of these financial statements

Pembrokeshire Citizens Advice Bureau

Notes to the Cash Flow Statement
for the Year Ended 31 March 2022

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

	31.3.22	31.3.21
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	11,808	(14,823)
Adjustments for:		
Interest received	(1,173)	(3,472)
Decrease/(increase) in debtors	45,486	(70,430)
Increase in creditors	2,175	40,551
	<u>58,296</u>	<u>(48,174)</u>
Net cash provided by/(used in) operations	<u>58,296</u>	<u>(48,174)</u>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	31.3.22	31.3.21
	£	£
Cash in hand	65	65
Notice deposits (less than 3 months)	199,069	200,854
Overdrafts included in bank loans and overdrafts falling due within one year	(9,374)	(70,628)
	<u>189,760</u>	<u>130,291</u>
Total cash and cash equivalents	<u>189,760</u>	<u>130,291</u>

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
Net cash			
Cash at bank and in hand	200,919	(1,785)	199,134
Bank overdrafts	(70,628)	61,254	(9,374)
	<u>130,291</u>	<u>59,469</u>	<u>189,760</u>
Total	<u>130,291</u>	<u>59,469</u>	<u>189,760</u>

The notes form part of these financial statements

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements
for the Year Ended 31 March 2022

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.

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.

Allocation and apportionment of costs

Costs have been allocated as far as possible between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others have been apportioned based on the estimated usage of the resource.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement 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.

2. DONATIONS AND LEGACIES

	31.3.22	31.3.21
	£	£
Donations	2,239	638
Grants	5,078	2,483
	<u>7,317</u>	<u>3,121</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	31.3.22	31.3.21
	£	£
DRO grant	78	483
Pembroke Dock Town Council	5,000	2,000
	<u>5,078</u>	<u>2,483</u>

3. INVESTMENT INCOME

	31.3.22	31.3.21
	£	£
Deposit account interest	1,173	3,472
	<u>1,173</u>	<u>3,472</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.22	31.3.21
		£	£
Service level agreements	Charitable activities	234,985	190,376
Grants	Charitable activities	330,752	331,612
		<u>565,737</u>	<u>521,988</u>

Service agreements included in the above, are as follows:

	31.3.22	31.3.21
	£	£
Pembrokeshire County Council	112,700	112,600
Universal Credit, Help to Claim	54,035	53,924
Jobs Growth Wales	-	3,852
Hywel Dda, Partners for the journey	60,000	20,000
Big Energy Saving Network / Energy Advice Programme	7,750	-
Financial Capability Forum	500	-
	<u>234,985</u>	<u>190,376</u>

Grants received, included in the above, are as follows:

	31.3.22	31.3.21
	£	£
British Gas Energy Trust	10,043	1,860
Henry Smith	30,000	59,350
Single Advice Fund	244,073	226,838
Warmer Wales	20,034	21,729
PAVS Supporting Community Action Fund	-	2,000
Department of Business, Energy and Industrial Strategy	-	6,700
CCG - Community Financial Literacy Project, Money Talks	15,000	5,000
Help to Claim Covid Grant	-	8,135
Kickstart Scheme	11,212	-
Windrush Compensation Scheme	390	-
	<u>330,752</u>	<u>331,612</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

4. INCOME FROM CHARITABLE ACTIVITIES - continued

Last year, Pembrokeshire Citizens Advice Bureau received £5,000 as agent from Citizens Advice - Advicelink, SAF funding. The funds were paid over in full to 2 partner organisations during that year.

5. OTHER INCOME

	31.3.22	31.3.21
	£	£
Room hire	3,580	4,450
Miscellaneous income	-	425
Reimbursements from CitA	-	3,302
	<u>3,580</u>	<u>8,177</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Charitable activities	<u>490,107</u>	<u>75,892</u>	<u>565,999</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.22	31.3.21
	£	£
Staff costs	417,720	409,750
Staff expenses	752	632
Office costs	26,146	24,967
Premises costs	35,457	22,989
Citizens Advice fees	5,773	7,482
Capital equipment purchases	-	9,332
Volunteer travel	164	114
Staff training	1,783	786
Advertising	1,883	-
Legal and Professional	321	2,895
Sundry	108	425
	<u>490,107</u>	<u>479,372</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

8. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Charitable activities	71,799	148	3,945	75,892

Support costs, included in the above, are as follows:

Management

	31.3.22 Charitable activities £	31.3.21 Total activities £
Wages	42,432	43,197
Pensions	1,056	895
Sundries	1,458	1,786
Office support costs	11,389	17,554
Rent and premises costs	6,736	3,214
Accountancy	7,840	1,540
Payroll fees	888	2,851
	<u>71,799</u>	<u>71,037</u>

Finance

	31.3.22 Charitable activities £	31.3.21 Total activities £
Bank charges	148	101
	<u>148</u>	<u>101</u>

Governance costs

	31.3.22 Charitable activities £	31.3.21 Total activities £
Trustees' expenses	-	191
Accountancy fees	500	500
Legal fees	3,445	380
	<u>3,945</u>	<u>1,071</u>

9. NET INCOME/(EXPENDITURE)

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

	31.3.22 £	31.3.21 £
Independent examiners fee	2,400	2,040
	<u>2,400</u>	<u>2,040</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

Total trustees' expenses paid for the year to 31 March 2022 were £nil (2021 £191).

11. STAFF COSTS

	31.03.22	31.03.21
	£	£
Wages and salaries	423,752	417,400
Social Security costs	24,623	24,649
Other pension costs	12,833	11,793
	<u>461,208</u>	<u>453,842</u>

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

	31.3.22	31.3.21
All activities	<u>24</u>	<u>24</u>

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

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - 31.03.2021	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,121	-	3,121
Charitable activities			
Charitable activities	123,452	398,536	521,988
Investment income	3,472	-	3,472
Other income	7,927	250	8,177
Total	<u>137,972</u>	<u>398,786</u>	<u>536,758</u>
EXPENDITURE ON			
Charitable activities			
Charitable activities	155,609	395,972	551,581
NET INCOME/(EXPENDITURE)	<u>(17,637)</u>	<u>2,814</u>	<u>(14,823)</u>
Transfers between funds	<u>(8,383)</u>	<u>8,383</u>	<u>-</u>
Net movement in funds	<u>(26,020)</u>	<u>11,197</u>	<u>(14,823)</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	164,606	6,780	171,386
TOTAL FUNDS CARRIED FORWARD	<u><u>138,586</u></u>	<u><u>17,977</u></u>	<u><u>156,563</u></u>
13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
	31.3.22	31.3.21	
	£	£	
Rent prepayment	-	5,000	
Accrued income	37,524	78,010	
	<u>37,524</u>	<u>83,010</u>	

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Bank loans and overdrafts (see note 15)	9,374	70,628
Creditors	8,329	7,922
Accrued expenses	10,584	8,816
Deferred income	40,000	40,000
	<u>68,287</u>	<u>127,366</u>

15. LOANS

Amounts showing as bank overdrafts represent a timing difference between when the restricted expenditure has been incurred and the receipt of the restricted funding in the Charity's bank account. This is not an actual bank overdraft, it is recording that the fund is overdrawn only.

16. MOVEMENT IN FUNDS

	At 1.4.21	Net movement in funds	Transfers between funds	At
	£	£	£	£
Unrestricted funds				
General advice	138,586	25,720	(20,258)	144,048
Restricted funds				
Warmer Wales	3,306	(6,733)	3,427	-
Henry Smith	-	(930)	930	-
Help to Claim	-	(254)	254	-
Single Advice Fund	5,522	(18,843)	13,321	-
BEIS	1,799	-	-	1,799
GP Partners	7,350	14,387	-	21,737
Kickstart	-	(2,187)	2,187	-
Big Energy Saving Network & Energy Advice Programme	-	(139)	139	-
British Gas Energy Trust - Community Reach	-	787	-	787
	<u>17,977</u>	<u>(13,912)</u>	<u>20,258</u>	<u>24,323</u>
TOTAL FUNDS	<u>156,563</u>	<u>11,808</u>	<u>-</u>	<u>168,371</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General advice	140,660	(114,940)	25,720
Restricted funds			
Warmer Wales	20,034	(26,767)	(6,733)
Henry Smith	30,000	(30,930)	(930)
Help to Claim	54,035	(54,289)	(254)
Single Advice Fund	244,073	(262,916)	(18,843)
GP Partners	60,000	(45,613)	14,387
Kickstart	11,212	(13,399)	(2,187)
Big Energy Saving Network & Energy Advice Programme	7,750	(7,889)	(139)
British Gas Energy Trust - Community Reach	10,043	(9,256)	787
	<u>437,147</u>	<u>(451,059)</u>	<u>(13,912)</u>
TOTAL FUNDS	<u><u>577,807</u></u>	<u><u>(565,999)</u></u>	<u><u>11,808</u></u>

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General advice	72,245	(17,637)	83,978	138,586
Designated funds	73,100	-	(73,100)	-
DWP Digital Inclusion	19,261	-	(19,261)	-
	<u>164,606</u>	<u>(17,637)</u>	<u>(8,383)</u>	<u>138,586</u>
Restricted funds				
Energy Best Deal	1,693	(2,876)	1,183	-
Financial Capability Forum	2,931	-	(2,931)	-
Access to Justice	263	-	(263)	-
Warmer Wales	1,893	(1,030)	2,443	3,306
Henry Smith	-	(3,136)	3,136	-
Help to Claim	-	(24)	24	-
Single Advice Fund	-	731	4,791	5,522
BEIS	-	1,799	-	1,799
GP Partners	-	7,350	-	7,350
	<u>6,780</u>	<u>2,814</u>	<u>8,383</u>	<u>17,977</u>
TOTAL FUNDS	<u><u>171,386</u></u>	<u><u>(14,823)</u></u>	<u><u>-</u></u>	<u><u>156,563</u></u>

Pembrokeshire Citizens Advice Bureau

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2022**

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General advice	137,972	(155,609)	(17,637)
Restricted funds			
Energy Best Deal	-	(2,876)	(2,876)
Warmer Wales	23,839	(24,869)	(1,030)
Henry Smith	59,350	(62,486)	(3,136)
Help to Claim	53,924	(53,948)	(24)
Single Advice Fund	226,838	(226,107)	731
BEIS	14,835	(13,036)	1,799
GP Partners	20,000	(12,650)	7,350
	<u>398,786</u>	<u>(395,972)</u>	<u>2,814</u>
TOTAL FUNDS	<u><u>536,758</u></u>	<u><u>(551,581)</u></u>	<u><u>(14,823)</u></u>

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

Pembrokeshire Citizens Advice Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2022

	31.3.22 £	31.3.21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	2,239	638
Grants	5,078	2,483
	<u>7,317</u>	<u>3,121</u>
Investment income		
Deposit account interest	1,173	3,472
Charitable activities		
Service level agreements	234,985	190,376
Grants	330,752	331,612
	<u>565,737</u>	<u>521,988</u>
Other income		
Room hire	3,580	4,450
Miscellaneous income	-	425
Reimbursements from CitA	-	3,302
	<u>3,580</u>	<u>8,177</u>
Total incoming resources	<u>577,807</u>	<u>536,758</u>
EXPENDITURE		
Charitable activities		
Wages	405,943	398,852
Pensions	11,777	10,898
Staff expenses	752	632
Office costs	26,146	24,967
Premises costs	35,457	22,989
Citizens Advice fees	5,773	7,482
Capital equipment purchases	-	9,332
Volunteer travel	164	114
Staff training	1,783	786
Advertising	1,883	-
Legal and Professional	321	2,895
Sundry	108	425
	<u>490,107</u>	<u>479,372</u>
Support costs		
Management		
Wages	42,432	43,197
Pensions	1,056	895
Sundries	1,458	1,786
Carried forward	44,946	45,878

This page does not form part of the statutory financial statements

Pembrokeshire Citizens Advice Bureau

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2022**

	31.3.22	31.3.21
	£	£
Management		
Brought forward	44,946	45,878
Office support costs	11,389	17,554
Rent and premises costs	6,736	3,214
Accountancy	7,840	1,540
Payroll fees	888	2,851
	<hr/>	<hr/>
	71,799	71,037
Finance		
Bank charges	148	101
Governance costs		
Trustees' expenses	-	191
Accountancy fees	500	500
Legal fees	3,445	380
	<hr/>	<hr/>
	3,945	1,071
Total resources expended	<hr/>	<hr/>
	565,999	551,581
Net income/(expenditure)	<hr/>	<hr/>
	11,808	(14,823)

This page does not form part of the statutory financial statements

PEMBROKESHIRE CITIZENS ADVICE BUREAU

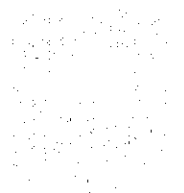
England & Wales - Charity number 1121804

Accounts

Pembrokeshire Citizens Advice Bureau

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for the Year Ended 31 March 2021**

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Pembrokeshire Citizens Advice Bureau

**Reference and Administrative Details
for the Year Ended 31 March 2021**

TRUSTEES	Dr E Muir-Edwards (Vice Chair) Mrs M Bowen Mr A E Sangster (Chair) Dr B G Wilson (resigned 7.11.20) Mr A Furlong (resigned 4.1.21) Miss C Pickett (resigned 5.10.20) Mr C Osborne (appointed 30.9.20) Mr F G Atkins (appointed 30.9.20) (deceased 25.1.21) Mr I J Phillips (appointed 30.9.20) (resigned 28.4.21)
PCC REPRESENTATIVES	Cllr Rhys Sinnett Cllr Tim Evans
REGISTERED OFFICE	38 Meyrick Street Pembroke Dock Pembrokeshire SA72 6UT
REGISTERED COMPANY NUMBER	06359417 (England and Wales)
REGISTERED CHARITY NUMBER	1121804
INDEPENDENT EXAMINER	Ashmole and Co. Williamston House 7 Goat Street Haverfordwest Pembrokeshire SA61 1PX
BANKERS	CAF Bank Ltd 25 King Hill Avenue Kings Hill West Malling Kent ME19 4JQ Cambridge and Counties Bank Ltd Charnwood Court New Walk Leicester LE1 6TE

Pembrokeshire Citizens Advice Bureau

**Report of the Trustees
for the Year Ended 31 March 2021**

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 2021. 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

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Citizens Advice Pembrokeshire provides a free, professional, confidential information and advice service to its clients. The Local Citizens Advice (LCA) will play its part in the implementation of the Strategic Plan of Citizens Advice on a bi-national and local basis, the priorities of which are:

- You won't struggle to get help from us;
- Our service will feel joined up;
- We'll help you find a way forward whatever your problem;
- You'll get the level of support you need;

and

- You know that we'll speak up for you.

Citizens Advice Pembrokeshire holds the General Help Level Quality Mark with casework for welfare benefits and debt. The LCA values diversity, promotes equality, challenges discrimination and is committed to ensuring the service is relevant and accessible to all members of the community. It works in partnership with other voluntary, statutory and private agencies for the benefit of its clients.

The Citizens Advice service works to fulfil 2 aims:

1. To provide the advice people need for the problems they face
2. To improve the policies and practices that affect people's lives

These aims embody the principle that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively.

The advice we give is free, independent, impartial and confidential. The service is non-judgemental, offering assistance as appropriate to all callers. It aims to be equitable and fair in its approach and provide a service to everyone who seeks or needs help, regardless of age, sex, class, race, religion, disability, sexuality or any other aspect of individuality. All advice workers, whether paid or volunteer, are professionally trained to provide an accurate, high quality, confidential service and to be supportive to clients.



**Report of the Trustees
for the Year Ended 31 March 2021**

OBJECTIVES AND ACTIVITIES

Significant activities

This year has seen momentous changes and challenges for the communities we serve and our charity. We moved quickly to make advice accessible despite national restrictions and lockdowns. At the start of the year we had established advice access for those with greatest barriers and in most need through the Welsh Government funded Single Advice Fund.

Support for those struggling to make a first application to Universal Credit locally has been enhanced by the bi-national Help to Claim service. In common with many charities our priority this year has been to provide as much support as possible through advice to Pembrokeshire residents despite the reduced channels available to us.

Trustees participated in four virtual awaydays, focusing on business planning and our working relationships with funders, re-assessing our risk register and revising our working responsibilities through the various sub-committees and groups. Trustees also undertook training in relation to Charity Commission requirements and the detail of our Leadership Self-Assessment. We undertook a strategic review of the service and this involved a number of working groups. As a result of the review, we developed 5 key objectives (outlined below) indicating our commitments to the organisation.

In March 2020 with the emergence of the Covid-19 pandemic, we made rapid plans to close the offices and to implement home working for staff and some of our volunteers. We thought that this situation might carry on for a few weeks and then we'd be able to return to our offices. When we prepared to return in October 2020, we quickly had to revise our plans due to a further lockdown. As the requirements to keep everyone safe carried on, we continued to adapt and change our service to clients.

There have been significant challenges to remote working mainly affecting supervision and training and we have all missed working together with colleagues. We have particularly missed the input of the majority of our volunteers, who waited patiently to be able to return to the offices over the summer.

There were rapid changes in legislation throughout the year, particularly in the first 6 months and the nature of client enquiries evolved throughout the year in response.

There have been opportunities to learn from our experience and this has led to a review of our service delivery going forward. We have learnt that we can do more remotely than we previously thought we could and that it has actually been beneficial to be able to attend some meetings and training via Zoom. In fact we have recognised that there are many benefits to both clients and to our organisation in being able to maintain a mix of face to face/online/telephone services going forward.

We have been surprised by how well our IT systems have worked and the introduction of a cloud-based telephone system has been a positive step.

We have developed our partnership working resulting in improved referral systems and more joint working with other organisations.

Our links with the Foodbanks along with the Discretionary Assistance Fund have helped us to provide emergency support to clients.

Advice Statistics

In 2020-21 we helped 2,865 clients with 17,316 issues.

47% of issues were regarding welfare benefits and Universal Credit, 25% debt and financial capability. 30% of all welfare benefits enquiries concerned PIP, 31% regarding Universal Credit. Where recorded, 61% of our clients were disabled or had a long-term health condition.

The number of clients we could help during the first three months (April - June) of 2020 was reduced but monthly client numbers had doubled by the end of the year.

Income gain: £2,779,422

Debt write-offs: £592,991

Total financial gains: £3,372,413



**Report of the Trustees
for the Year Ended 31 March 2021**

OBJECTIVES AND ACTIVITIES

Access to Advice

During 2020-21 We have provided access to our services via our local advice line, by email or via our website. All client advice was provided by telephone or by email. We started to provide face to face appointments for vulnerable clients in one of our outreach locations during the summer and plans are in place for there to be face to face appointments in local offices from October 2021.

Projects

Single Advice Fund funded by Welsh Government. This has replaced funding for generalist and specialist welfare benefits casework services previously funded by Better Advice Better Lives, specialist debt casework service previously funded by the Money Advice Service and specialist welfare benefit appeals service previously funded by Access to Justice.

Money in Mind Project provides advice and support to clients with mental health issues or learning disabilities mainly with debt and welfare benefits and is funded by the Henry Smith charity.

Warmer Wales Project provides support with energy saving and switching as well as income maximisation and is funded by British Gas

Help to Claim Project provides support to make and manage Universal Credit claims and is funded nationally by the Department of Work & Pensions.

Quality of Advice

Quality of advice is assessed through our involvement with a national quality of advice assessment (QAA) project. Throughout 2020-21, our advisers were consistently assessed as providing good or excellent advice in 75% of cases. Feedback from the QAA assists in identifying training needs and improving advice to clients.

Advice Partners

We have continued to work with partners in the local authority and in the charitable sector. We have worked closely with Shelter, Patch, Trussel Trust, Pobl/Gwalia, Pembrokeshire People's First and PATH as well as statutory bodies such as Pembrokeshire County Council, the DWP and Hwyl Dda Health Board. A number of partners have signed up to Refernet allowing direct referrals between partner organisations.

Research & Campaigns

Despite the difficulties, our LCA's R&C activities have continued as normal, with the exception of in person meetings and events. To ensure the safety of the team as well as recognising the need to uphold social distancing requirements, the Research and Campaigns group met virtually during the year.

Our 2019/20 Impact Report was sent to local elected representatives showing the value of our work to the local community and highlighting client issues and outcomes.

Along with other charitable organisations, we met with Stephen Crabb MP to discuss the effect the Pandemic has had on local charities.

We have maintained a high level of social media output to inform clients of changes to our services and alert them to important changes in legislation. What's more, we've begun to make use of our new website by including new press releases in the news section. Using our social media accounts, we have been able to promote our new website by linking to new press releases.

Pembrokeshire Citizens Advice took part in the national campaign for Scams Awareness Week, sending a press release to media outlets and highlighting the campaign via social media. We also participated in the Keep The Lifeline Campaign (UC uplift), which now appears to have resulted in some changes to Universal Credit at least for working claimants. In order to maximise the coverage of our services, the LCA also participated in a series of weekly radio interviews on Pure West radio covering employment, money issues, benefits and consumer issues (as a result of Covid-19).

Pembrokeshire Citizens Advice Bureau

**Report of the Trustees
for the Year Ended 31 March 2021**

OBJECTIVES AND ACTIVITIES

Following a meeting with the Housing Team at Pembrokeshire County Council, we helped set up a new referral system for tenants with rent arrears.

During 2020/21, we attended the DWP Customer Representative Group forum quarterly to keep updated with changes to Welfare Benefit. The forum moved online during this year and is likely to continue as a virtual meeting.

Team meetings were limited in 20/21 and it has been more difficult to share regular R & C updates with staff and volunteers as a result.

Advisers have completed 26 evidence forms (case studies submitted to the central office for Research & Campaigns) on issues affecting local clients. A large number related to Covid 19 clients feeling unsafe to return to work, issues with the Job Retention Scheme, Tenancy Support Scheme and SEISS grants. Other issues included problems with the administration of benefits and Buy Now Pay Later debts.

STRATEGIC REPORT

Overview

We continue to be core funded by Pembrokeshire County Council without whom we could not continue to deliver our services. We also received financial support from Welsh Government, Henry Smith Charity, Department of Work and Pensions, British Gas Energy Trust and Hwyl Dda Health Board. We are also most grateful to all those who made donations. In addition to our core service, we delivered a number of projects including community advice, debt advice, benefit appeals, support to people with mental ill-health, and energy switching. We employed an average of 9 full time staff and 16 part time staff throughout the year and salary costs accounted for 82.5% of our total budget.

Total Income £536,758

Total Expenditure £551,581

Deficit £14,823

The board of Trustees, recognising the necessity to maintain the ability to support continued delivery of services despite potential variations in funding, approved a deficit budget for the Financial year 2020/21 of £38,574.

The trustees are mindful of continuing financial pressures and the fact that the past few years' results have nibbled into our reserves. Therefore a review of our reserves policy has been undertaken and future budgets will be determined so as to maintain or improve on current levels, and where possible also allow for a contingency to ensure we can continue to operate and meet the needs of our clients in the event of unforeseen circumstances.

Within that overall approach we continue to concentrate on the cost of providing the best possible service to each and every client to determine the best approach to ensure client satisfaction.

As an independent charity we are finding that in the current financial climate it is increasingly difficult to access new funding opportunities and even to retain existing ones. We express our gratitude to Pembrokeshire County Council for its continued substantial support without which we would cease to operate. The following report by our accountants sets out the details of our financial activities in 2020/21.



Pembrokeshire Citizens Advice Bureau

**Report of the Trustees
for the Year Ended 31 March 2021**

STRATEGIC REPORT

Financial review

Reserves Policy

The trustee board believes that the LCA should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising, and also to enable a responsible closure of premises.

Unrestricted reserves

The trustees consider that due to the current economic uncertainty it would be prudent to set aside an amount equivalent to at least 3 months operating expenditure.

Restricted reserves

These funds are restricted by the donor or funder and cannot be used for the general purposes of the LCA. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the financial year and the funding year of the project concerned.

This reserves policy is monitored and reviewed by the trustees annually.



Pembrokeshire Citizens Advice Bureau

**Report of the Trustees
for the Year Ended 31 March 2021**

STRATEGIC REPORT

Future developments

Following a strategic review of our service model, we have identified the following 5 areas of priority for development in 2021/22

Transform advice delivery

- Paid staff & volunteer roles & locations meet service requirements
- Advice delivery model provides ease of access for all clients
- Office & partner locations meet service delivery needs for F2F advice and staff office working

Improve access for the most vulnerable through partnerships

- Establish referral routes using Refernet or client referral form
- Partner outreach locations established

Strengthen our culture as a collaborative, innovative and high performing service that promotes equality, diversity, and inclusion, and challenges discrimination

- Achieve consistent internal and externally verified Advice Quality Standards
- Improve the volunteer experience and support offer
- Promote a psychologically safe, inclusive work environment where all members of the workforce can thrive and achieve their fullest potential.
- Work towards an active Welsh language offer.
- Develop a values-driven supervision and performance management framework that embeds positive behaviours
- Leadership Self-Assessment Year 3 assessment is successful

Improve client outcomes through our profile, positioning & influence

- Develop strong collaborative working relationships with other agencies in the county and regionally
- Strengthen our Research and Campaigns effort and impact

Create a sustainable organisation

- Develop a diverse funding base to allow us to establish a sustainable staffing level to meet rising demand.
- Develop a sustainable way of working for staff and volunteers
- Review and establish effective & sustainable operations in Premises, Locations and Channels

The Trustees are happy to confirm that Pembrokeshire County Council are continuing to support our vital service and that core funding for 2021/22 has been secured. Together with funding from other projects, we remain the best provider of free, impartial and confidential advice in Pembrokeshire.



Pembrokeshire Citizens Advice Bureau

Report of the Trustees for the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Organisational structure

Citizens Advice Pembrokeshire has established itself as the trusted advice provider for Pembrokeshire residents. It is a registered charity No. 06359417 and a company limited by guarantee, governed by Memorandum and Articles of Association. It is also a member of Citizens Advice, the national association of Citizens Advice which provides advice and support and rigorously undertakes an annual quality assessment. The Trustee Board (minimum 3) is the governing body. Three trustees were appointed and five retired or resigned during the year. The Local Authority, Pembrokeshire County Council, whose funding ensures that local people can access information and advice, and that the charity can secure additional funding from a range of other sources, has 2 non-voting representatives, who are able attend quarterly meetings. Any representatives from funding bodies are always in a minority on the board. Trustees are recruited for the relevance and diversity of their skills and expertise plus a commitment to Citizens Advice Aims and Principles. Trustees are encouraged to be involved in development of good practice, policy, and strategy at National Citizens Advice level. The Chair of Citizens Advice Pembrokeshire attends the leadership discussions for Chairs across England and Wales.

During the period of this report and due to the pandemic restrictions we were unable to provide open door drop-in and appointments in person from the Citizens Advice Pembrokeshire main offices in Haverfordwest and Pembroke Dock, and in 5 core and 4 project outreaches within the county. Instead, the charity swiftly mobilised a remote advice service, with advisors working from home, serving community advice needs by phone and email.

The charity is governed by the Trustee Board, which meets at least quarterly and is attended by all Trustees, senior managers, volunteer, and paid staff representatives. The managers and representatives attend in an advisory, non-voting capacity, as do two representatives of our major funder, Pembrokeshire County Council. The Board is active and sub-committees or groups work outside of board meetings to give additional rigour to discussion and debates prior to board decision making. Committees include: Finance and Business Development Committee chaired by the trustee with special responsibility for Finance; Personnel, Health and Safety Committee which includes the trustee with special responsibility for Safeguarding. We have a Committee for Governance, Compliance and Ethics to ensure that we keep up with necessary regulation and Charity Commission requirements, and to have an oversight of, and ensure an ethical approach to, our decision making. There is also a Trustee lead for our Research and Campaigns committee.

The Chief Executive Officer is responsible to the Board for the day to day management of the service. The organisation pays through Citizens Advice, for the services of a Citizens Advice Finance Consultant who works closely with the Chief Executive to ensure effective financial management of the charity. The organisation also sub-contracts the payroll to its Pembrokeshire based accountancy firm. The Advice Service Manager is responsible for day to day advice service delivery and the quality of advice. She is supported by three Advice Supervisors and a Training Coordinator. The Resources Manager is responsible for all administrative and support functions, including IT. The Research and Administration Officer is responsible for research, fundraising and finance administration.

Pembrokeshire Citizens Advice Bureau

**Report of the Trustees
for the Year Ended 31 March 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management and Information Assurance

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees ensure that an overall review of our risk assessment procedures is undertaken at least annually. The process for this involves each sub-committee or group assessing the specific risk elements in their area. These are then brought together at an Away-Day where rigorous discussion may take place. The resulting Risk Register is then presented to the full board for approval. The Risk Assessment findings are incorporated into the Business and Development Plan.

Project workers make verbal reports to the Trustee Board on a quarterly basis to explain their work, who it helps and how targets are met. This helps Trustees to stay informed, make appropriate decisions and thereby minimise risk.

The Trustee Board oversees the information security of all personal information of our clients, staff, funders, and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in its case management system, with the national Citizens Advice Service, where an information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018. Citizens Advice Pembrokeshire is committed to the management of information risk and a summary of key points and internal controls is available upon request from the Chief Executive Officer.

The Trustee Board assesses the rigour of the charity's leadership, across a range of factors including governance, strategic business planning and the management of people, resources and finance, and this is then verified by independent assessors at Citizens Advice. We are committed to continuing this high quality standard of management at all levels of the team.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 30 November 2021 and signed on the board's behalf by:



Mr A E Sangster (Chair)



**Independent Examiner's Report to the Trustees of
Pembrokeshire Citizens Advice Bureau**

Independent examiner's report to the trustees of Pembrokeshire Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.


Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ACA, CTA which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Dr B.S. Ridgway
ACA, CTA
Ashmole and Co.
Williamston House
7 Goat Street
Haverfordwest
Pembrokeshire
SA61 1PX

Date: 20.12.21



Pembrokeshire Citizens Advice Bureau

Statement of Financial Activities
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	3,121	-	3,121	9,639
Charitable activities	4				
Charitable activities		123,452	398,536	521,988	422,337
Investment income	3	3,472	-	3,472	368
Other income	5	<u>7,927</u>	<u>250</u>	<u>8,177</u>	<u>6,508</u>
Total		137,972	398,786	536,758	438,852
EXPENDITURE ON					
Charitable activities	6				
Charitable activities		<u>155,609</u>	<u>395,972</u>	<u>551,581</u>	<u>488,238</u>
NET INCOME/(EXPENDITURE)		(17,637)	2,814	(14,823)	(49,386)
Transfers between funds	16	<u>(8,383)</u>	<u>8,383</u>	<u>-</u>	<u>-</u>
Net movement in funds		(26,020)	11,197	(14,823)	(49,386)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>164,606</u>	<u>6,780</u>	<u>171,386</u>	<u>220,772</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>138,586</u></u>	<u><u>17,977</u></u>	<u><u>156,563</u></u>	<u><u>171,386</u></u>

The notes form part of these financial statements



Pembrokeshire Citizens Advice Bureau

**Balance Sheet
31 March 2021**

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
CURRENT ASSETS					
Debtors	13	5,000	78,010	83,010	12,580
Cash at bank and in hand		<u>150,324</u>	<u>50,595</u>	<u>200,919</u>	<u>175,880</u>
		155,324	128,605	283,929	188,460
CREDITORS					
Amounts falling due within one year	14	(16,738)	(110,628)	(127,366)	(17,074)
		<u>138,586</u>	<u>17,977</u>	<u>156,563</u>	<u>171,386</u>
NET CURRENT ASSETS					
		<u>138,586</u>	<u>17,977</u>	<u>156,563</u>	<u>171,386</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>138,586</u>	<u>17,977</u>	<u>156,563</u>	<u>171,386</u>
NET ASSETS					
		<u>138,586</u>	<u>17,977</u>	<u>156,563</u>	<u>171,386</u>
FUNDS					
	16				
Unrestricted funds				138,586	164,606
Restricted funds				<u>17,977</u>	<u>6,780</u>
TOTAL FUNDS					
				<u>156,563</u>	<u>171,386</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each 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 charitable company.

The notes form part of these financial statements



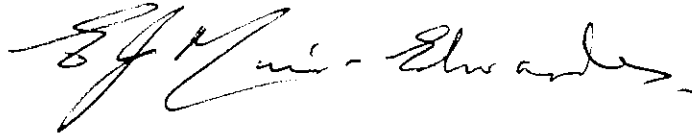
Pembrokeshire Citizens Advice Bureau

Balance Sheet - continued
31 March 2021

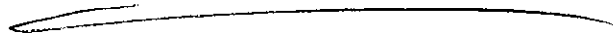
The financial statements were approved by the Board of Trustees and authorised for issue on 30 November 2021 and were signed on its behalf by:



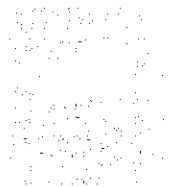
Mr A E Sangster (Chair)



Dr E Muir-Edwards (Vice Chair)



The notes form part of these financial statements



Pembrokeshire Citizens Advice Bureau

Cash Flow Statement
for the Year Ended 31 March 2021

	Notes	31.3.21 £	31.3.20 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(48,174)</u>	<u>(155,760)</u>
Net cash used in operating activities		<u>(48,174)</u>	<u>(155,760)</u>
Cash flows from investing activities			
Interest received		<u>3,472</u>	<u>368</u>
Net cash provided by investing activities		<u>3,472</u>	<u>368</u>
Change in cash and cash equivalents in the reporting period		<u>(44,702)</u>	<u>(155,392)</u>
Cash and cash equivalents at the beginning of the reporting period	2	<u>174,993</u>	<u>330,385</u>
Cash and cash equivalents at the end of the reporting period	2	<u>130,291</u>	<u>174,993</u>

The notes form part of these financial statements

Pembrokeshire Citizens Advice Bureau

Notes to the Cash Flow Statement
for the Year Ended 31 March 2021

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.21 £	31.3.20 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(14,823)	(49,386)
Adjustments for:		
Interest received	(3,472)	(368)
Increase in debtors	(70,430)	(881)
Increase/(decrease) in creditors	<u>40,551</u>	<u>(105,125)</u>
Net cash used in operations	<u>(48,174)</u>	<u>(155,760)</u>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	31.3.21 £	31.3.20 £
Cash in hand	65	65
Notice deposits (less than 3 months)	200,854	175,815
Overdrafts included in bank loans and overdrafts falling due within one year	<u>(70,628)</u>	<u>(887)</u>
Total cash and cash equivalents	<u>130,291</u>	<u>174,993</u>

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	175,880	25,039	200,919
Bank overdraft	<u>(887)</u>	<u>(69,741)</u>	<u>(70,628)</u>
	<u>174,993</u>	<u>(44,702)</u>	<u>130,291</u>
Total	<u>174,993</u>	<u>(44,702)</u>	<u>130,291</u>

The notes form part of these financial statements



Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements
for the Year Ended 31 March 2021

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.

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.

Allocation and apportionment of costs

Costs have been allocated as far as possible between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others have been apportioned based on the estimated usage of the resource.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement 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.

2. DONATIONS AND LEGACIES

	31.3.21	31.3.20
	£	£
Donations	638	870
Grants	<u>2,483</u>	<u>8,769</u>
	<u>3,121</u>	<u>9,639</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	31.3.21	31.3.20
	£	£
DRO grant	483	269
CAB grants	-	3,500
South Hook Community Fund	-	5,000
Pembroke Dock Town Council	<u>2,000</u>	-
	<u>2,483</u>	<u>8,769</u>

3. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	<u>3,472</u>	<u>368</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.21	31.3.20
		£	£
Service level agreements	Charitable activities	190,376	179,161
Grants	Charitable activities	<u>331,612</u>	<u>243,176</u>
		<u>521,988</u>	<u>422,337</u>

Service agreements included in the above, are as follows:

	31.3.21	31.3.20
	£	£
Pembrokeshire County Council	112,600	112,076
Universal Credit, Help to Claim	53,924	50,954
Jobs Growth Wales	3,852	3,016
Hywel Dda, Partners for the journey	20,000	-
Energy Best Deal	-	177
Energy Advice Programme	-	5,160
Financial Capability Forum	-	2,542
Advicelink Film Project	-	5,236
	<u>190,376</u>	<u>179,161</u>

Grants received, included in the above, are as follows:

	31.3.21	31.3.20
	£	£
Pembrokeshire County Council	-	8,392
Better Advice Better Lives	-	58,419
Money Advice Service Funded Debt Advice Project (MASDAP)	-	49,299
British Gas Energy Fund	1,860	4,927
Henry Smith	59,350	58,100
Single Advice Fund	226,838	46,309
Warmer Wales	<u>21,729</u>	<u>17,730</u>
Carried forward	309,777	243,176

Pembrokeshire Citizens Advice Bureau

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

4. INCOME FROM CHARITABLE ACTIVITIES - continued

	31.3.21	31.3.20
	£	£
Brought forward	309,777	243,176
PAVS Supporting Community Action Fund	2,000	-
Department of Business, Energy and Industrial Strategy	6,700	-
CCG - Community Financial Literacy Project	5,000	-
Help to Claim Covid Grant	<u>8,135</u>	<u>-</u>
	<u>331,612</u>	<u>243,176</u>

During the year, Pembrokeshire Citizens Advice Bureau received £5,000 as agent from Citizens Advice - Advicelink, SAF funding. The funds were paid over in full to 2 partner organisations during the year.

5. OTHER INCOME

	31.3.21	31.3.20
	£	£
Room hire	4,450	6,508
Miscellaneous income	425	-
Reimbursements from CitA	<u>3,302</u>	<u>-</u>
	<u>8,177</u>	<u>6,508</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Charitable activities	<u>479,372</u>	<u>72,209</u>	<u>551,581</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.21	31.3.20
	£	£
Staff costs	409,750	340,306
Staff expenses	632	9,746
Office costs	24,967	23,813
Premises costs	22,989	33,252
Citizens Advice fees	7,482	8,266
Capital equipment purchases	9,332	1,842
Volunteer travel	114	5,068
Staff training	786	1,440
Advertising	-	643
Legal and Professional	2,895	-
Sundry	<u>425</u>	<u>-</u>
	<u>479,372</u>	<u>424,376</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

8. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Charitable activities	<u>71,037</u>	<u>101</u>	<u>1,071</u>	<u>72,209</u>

Support costs, included in the above, are as follows:

Management

	31.3.21 Charitable activities £	31.3.20 Total activities £
Wages	43,197	41,517
Pensions	895	891
Other staff costs	-	178
Sundries	1,786	696
Office support costs	17,554	11,434
Rent and premises costs	3,214	2,467
Accountancy	1,540	1,660
Payroll fees	<u>2,851</u>	<u>1,972</u>
	<u>71,037</u>	<u>60,815</u>

Finance

	31.3.21 Charitable activities £	31.3.20 Total activities £
Bank charges	<u>101</u>	<u>102</u>

Governance costs

	31.3.21 Charitable activities £	31.3.20 Total activities £
Trustees' expenses	191	629
Accountancy fees	500	500
Legal fees	<u>380</u>	<u>1,816</u>
	<u>1,071</u>	<u>2,945</u>

9. NET INCOME/(EXPENDITURE)

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

	31.3.21 £	31.3.20 £
Independent examiners fee	<u>2,040</u>	<u>2,040</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

Total trustees' expenses paid for the year to 31 March 2021 were £191 (2020 £1,316).

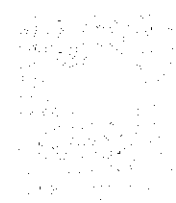
11. STAFF COSTS

	31.03.21	31.03.20
	£	£
Wages and salaries	417,400	350,960
Social Security costs	24,649	19,833
Other pension costs	<u>11,793</u>	<u>11,921</u>
	<u>453,842</u>	<u>382,714</u>

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

	31.3.21	31.3.20
All activities	<u>24</u>	<u>21</u>

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



Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - 31.03.2020	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	9,639	-	9,639
Charitable activities			
Charitable activities	128,720	293,617	422,337
Investment income	368	-	368
Other income	<u>6,508</u>	<u>-</u>	<u>6,508</u>
Total	145,235	293,617	438,852
EXPENDITURE ON			
Charitable activities			
Charitable activities	192,760	295,478	488,238
NET INCOME/(EXPENDITURE)	(47,525)	(1,861)	(49,386)
Transfers between funds	<u>1,125</u>	<u>(1,125)</u>	<u>-</u>
Net movement in funds	(46,400)	(2,986)	(49,386)
RECONCILIATION OF FUNDS			
Total funds brought forward	211,006	9,766	220,772
TOTAL FUNDS CARRIED FORWARD	<u>164,606</u>	<u>6,780</u>	<u>171,386</u>
13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
	31.3.21		31.3.20
	£		£
Rent prepayment	5,000		5,000
Accrued income	<u>78,010</u>		<u>7,580</u>
	<u>83,010</u>		<u>12,580</u>



Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Bank loans and overdrafts (see note 15)	70,628	887
Creditors	7,922	12,769
Accrued expenses	8,816	3,418
Deferred income	<u>40,000</u>	<u>-</u>
	<u>127,366</u>	<u>17,074</u>

15. LOANS

Amounts showing as bank overdrafts represent a timing difference between when the restricted expenditure has been incurred and the receipt of the restricted funding in the Charity's bank account. This is not an actual bank overdraft, it is recording that the fund is overdrawn only.

16. MOVEMENT IN FUNDS

	At 1.4.20	Net	Transfers	At
	£	movement	between	31.3.21
		in funds	funds	£
	£	£	£	£
Unrestricted funds				
General advice	72,245	(17,637)	83,978	138,586
Designated funds	73,100	-	(73,100)	-
DWP Digital Inclusion	<u>19,261</u>	<u>-</u>	<u>(19,261)</u>	<u>-</u>
	164,606	(17,637)	(8,383)	138,586
Restricted funds				
Energy Best Deal	1,693	(2,876)	1,183	-
Financial Capability Forum	2,931	-	(2,931)	-
Access to Justice	263	-	(263)	-
Warmer Wales	1,893	(1,030)	2,443	3,306
Henry Smith	-	(3,136)	3,136	-
Help to Claim	-	(24)	24	-
Single Advice Fund	-	731	4,791	5,522
BEIS	-	1,799	-	1,799
GP Partners	<u>-</u>	<u>7,350</u>	<u>-</u>	<u>7,350</u>
	<u>6,780</u>	<u>2,814</u>	<u>8,383</u>	<u>17,977</u>
TOTAL FUNDS	<u>171,386</u>	<u>(14,823)</u>	<u>-</u>	<u>156,563</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General advice	137,972	(155,609)	(17,637)
Restricted funds			
Energy Best Deal	-	(2,876)	(2,876)
Warmer Wales	23,839	(24,869)	(1,030)
Henry Smith	59,350	(62,486)	(3,136)
Help to Claim	53,924	(53,948)	(24)
Single Advice Fund	226,838	(226,107)	731
BEIS	14,835	(13,036)	1,799
GP Partners	<u>20,000</u>	<u>(12,650)</u>	<u>7,350</u>
	<u>398,786</u>	<u>(395,972)</u>	<u>2,814</u>
TOTAL FUNDS	<u>536,758</u>	<u>(551,581)</u>	<u>(14,823)</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General advice	124,533	(47,413)	(4,875)	72,245
Designated funds	67,100	-	6,000	73,100
DWP Digital Inclusion	<u>19,373</u>	<u>(112)</u>	<u>-</u>	<u>19,261</u>
	211,006	(47,525)	1,125	164,606
Restricted funds				
Better Advice Better Lives	1,219	(310)	(909)	-
Money Advice Service Funded Debt				
Advice Project (MASDAP)	-	6,883	(6,883)	-
Energy Best Deal	-	1,693	-	1,693
Financial Capability Forum	1,319	1,612	-	2,931
Access to Justice	263	-	-	263
Warmer Wales	5,772	(3,879)	-	1,893
Henry Smith	1,193	(8,095)	6,902	-
Help to Claim	-	536	(536)	-
Single Advice Fund	<u>-</u>	<u>(301)</u>	<u>301</u>	<u>-</u>
	<u>9,766</u>	<u>(1,861)</u>	<u>(1,125)</u>	<u>6,780</u>
TOTAL FUNDS	<u>220,772</u>	<u>(49,386)</u>	<u>-</u>	<u>171,386</u>

Pembrokeshire Citizens Advice Bureau

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General advice	145,235	(192,648)	(47,413)
DWP Digital Inclusion	<u>-</u>	<u>(112)</u>	<u>(112)</u>
	145,235	(192,760)	(47,525)
Restricted funds			
Better Advice Better Lives	58,419	(58,729)	(310)
Money Advice Service Funded Debt			
Advice Project (MASDAP)	49,299	(42,416)	6,883
Energy Best Deal	5,337	(3,644)	1,693
Financial Capability Forum	2,542	(930)	1,612
Warmer Wales	22,657	(26,536)	(3,879)
Henry Smith	58,100	(66,195)	(8,095)
Help to Claim	50,954	(50,418)	536
Single Advice Fund	<u>46,309</u>	<u>(46,610)</u>	<u>(301)</u>
	<u>293,617</u>	<u>(295,478)</u>	<u>(1,861)</u>
TOTAL FUNDS	<u>438,852</u>	<u>(488,238)</u>	<u>(49,386)</u>

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.



Pembrokeshire Citizens Advice Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	638	870
Grants	<u>2,483</u>	<u>8,769</u>
	3,121	9,639
Investment income		
Deposit account interest	3,472	368
Charitable activities		
Service level agreements	190,376	179,161
Grants	<u>331,612</u>	<u>243,176</u>
	521,988	422,337
Other income		
Room hire	4,450	6,508
Miscellaneous income	425	-
Reimbursements from CitA	<u>3,302</u>	<u>-</u>
	<u>8,177</u>	<u>6,508</u>
Total incoming resources	536,758	438,852
EXPENDITURE		
Charitable activities		
Wages	398,852	329,276
Pensions	10,898	11,030
Staff expenses	632	9,746
Office costs	24,967	23,813
Premises costs	22,989	33,252
Citizens Advice fees	7,482	8,266
Capital equipment purchases	9,332	1,842
Volunteer travel	114	5,068
Staff training	786	1,440
Advertising	-	643
Legal and Professional	2,895	-
Sundry	<u>425</u>	<u>-</u>
	479,372	424,376
Support costs		
Management		
Wages	43,197	41,517
Pensions	895	891
Other staff costs	-	178
Carried forward	44,092	42,586

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Pembrokeshire Citizens Advice Bureau

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2021**

	31.3.21	31.3.20
	£	£
Management		
Brought forward	44,092	42,586
Sundries	1,786	696
Office support costs	17,554	11,434
Rent and premises costs	3,214	2,467
Accountancy	1,540	1,660
Payroll fees	<u>2,851</u>	<u>1,972</u>
	71,037	60,815
Finance		
Bank charges	101	102
Governance costs		
Trustees' expenses	191	629
Accountancy fees	500	500
Legal fees	<u>380</u>	<u>1,816</u>
	<u>1,071</u>	<u>2,945</u>
Total resources expended	<u>551,581</u>	<u>488,238</u>
Net expenditure	<u>(14,823)</u>	<u>(49,386)</u>

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