

# CONWY DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1123006

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [05925213](#)

**Registered** 2008-02-28

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

## Contact

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**Address** Llandudno Town Council  
Town Hall  
Lloyd Street  
Llandudno  
Gwynedd  
LL30 2UP

**Phone** 01286 424922

**Email** [dawn.green@cabconwygwynedd.cymru](mailto:dawn.green@cabconwygwynedd.cymru)

**Website** <https://caconwygwynedd.wales/>

## Activities

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**Objects:** The charity's objects ('Objects') are specifically: 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 the County Borough of Conwy and surrounding areas.

**Activities:** (1) To ensure that individuals in the area of operation do not suffer through lack of knowledge of their rights and responsibilities or of services available to them, or through an inability to express their needs effectively. (2) To influence the development of social policies and services.

## Classification

- **How:** Provides Buildings/facilities/open Space, 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, Other Defined Groups, The General Public/mankind

## Geography

- **Area of benefit:** CONWY AND SURROUNDING AREAS
- Throughout Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£1,159,483	£1,083,298	£289,895	18
2024-03-31	£665,611	£635,517	£213,708	18
2023-03-31	£543,322	£522,601	£183,614	15
2022-03-31	£548,508	£514,886	£162,893	15
2021-03-31	£533,777	£455,751	£129,272	14

## Trustees

Name	Role	Appointed
<b>PETER MCGLORY</b>	Chair	
Gwennol Ellis		2022-11-02
Peter Lewis		2012-10-11
Stephen Thomas		2024-10-22

**CONWY DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1123006

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# Accounts

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**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**REPORT OF THE TRUSTEES AND  
AUDITED FINANCIAL STATEMENTS  
FOR THE 15 MONTH ACCOUNTING PERIOD ENDED  
30 June 2025**

REGISTERED COMPANY NUMBER: 05925213 (England & Wales)

REGISTERED CHARITY NUMBER: 1123006

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**Registered Company Number:** 05925213 (England and Wales)

**Registered Charity:** 1123006

**Registered Office:** Town Hall, Lloyd Street, Llandudno, Conwy LL30 2UP

**Trustees (during the period 1 April 2024 to 30 June 2025)**

Peter McGlory (elected 25 January 2008)..... Chair of Trustee Board

Peter Reginal Lewis MBE (elected 11 October 2012)..... Treasurer

Vinita Ramkalowon (elected 29 November 2022, resigned 10 October 2024)

Frank Bradfield (elected 29 November 2022)

Gwennol Ellis (elected 29 November 2022)

Colin Matthews (elected 29 November 2022, deceased 11 April 2025)

Antony Bertola (elected 19 February 2024)

Stephen Thomas (elected 22 October 2024)

Stewart Burnett Jones (elected 13 January 2025, resigned 9 December 2025)

Owain Rowlands (elected 13 January 2025, resigned 7 January 2026)

**Auditor**

Barrie Buels, Crestmere Limited Chartered Certified Accountants,  
Unit F1, Intec Ffordd Y Parc, Parc Menai, Bangor, Gwynedd LL57 4FG

**Key Management**

Dawn Green - Chief Executive and Company Secretary

## **Bankers**

Lloyds Bank - Business Account & Instant Access Savings - 22 Mostsyn Street, Llandudno, LL30 2RU.

Unity Trust - Instant Access Savings Account - 4 Brindley Place, Birmingham, B1 2JB.

## **TRUSTEES' ANNUAL REPORT**

Cyngor ar Bopeth Cylch Conwy District Citizens Advice Bureau (Conwy CAB) is a registered charity and a company limited by guarantee. Memorandum and articles (incorporated) 5 September 2006 as amended on 20 June 2024. It is governed by a board of trustees who are also directors for the purposes of the Companies Act 2006. This is their annual report and the financial statements for the charity for the 15 month period ended 30 June 2025. The financial year end was extended to 15 months (year ending 31 March 2025 to 15 month period ending 30 June 2025) owing to a planned merger with Cyngor ar Bopeth Gwynedd Citizens Advice on 1st July 2025.

This report comprises a Trustees' Report under the Charities Act 2011 and a Directors' Report under the Companies Acts.

## **OBJECTIVES AND ACTIVITIES**

The charity's objects ('Objects') are specifically: 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 the County Borough of Conwy and surrounding areas.

Trustees have agreed the following aims:

- To provide a service that is free, independent, confidential and impartial; and
- To value diversity, promote equality and challenge discrimination.

Trustees have agreed that we exist to shape a society where people face far fewer problems. Our national charity and network of local charities are united by this common purpose.

- We are driven by our ambition to make things better for people, individually and collectively.
- We are driven by the power of good advice, to help people solve their problems.
- We are driven to change the underlying causes of problems, through our work with governments and other organisations.

In pursuing these aims we are focussed on ensuring that advice is available when and where Conwy people need it and that they are able to access that advice face to face, by telephone or digitally in the way that best meets their needs. Our campaigning involves engagement with government agencies locally and nationally as both can have a significant impact on Conwy people and the problems they face.

In furtherance of these aims we seek to secure training and employment opportunities for local people providing bilingual advice, face to face, by phone, or email across Wales and England.

## TRUSTEES' ANNUAL REPORT

### Public Benefit

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

### Grants

The trustees have not made any grants in furtherance of the Charity's objectives during the extended accounting period April 2024 - June 2025.

## ACHIEVEMENT AND PERFORMANCE

### Charitable activities April 2024 - June 2025

Unique clients by Conwy Citizens Advice	<b>3,368</b>
Total issues Conwy Citizens Advice helped with	<b>21,166</b>
Total gains for all clients (financial outcomes)	<b>£4.9m</b>
Number of debt clients	<b>697</b>
Clients where debt was written off	<b>75</b>
Total value of debt written off	<b>£1.2m</b>
Clients where debts were successfully rescheduled	<b>19</b>
Total value of debts successfully rescheduled	<b>£93k</b>
Number of clients with consumer issues	<b>971</b>
Number of benefits or tax credit clients	<b>1,600</b>

However, the recorded outcomes represent only a small fraction of the **impact** of our work as we do not have the resources to follow up with every client until their issue has been resolved. National research indicates that the value of our advice far exceeds the results formally recorded on the casebook system. Using the average outcomes from national research and comparing this with the number of clients we helped with different issues, we can estimate that overall, for every **£1** invested in Citizens Advice Conwy, during the period April 2024 - June 2025 we delivered:

- **£1.32** in savings to government and public services (fiscal benefits) (£1.43 in 23-24)

By helping stop problems occurring or escalating, we reduce the pressure on public services such as health, housing or out-of-work benefits.

Total: **£1.2m** (878k)

- **£9.55** in wider economic and social benefits (public value) (£11.39)

Solving problems improves lives – and this means better wellbeing, participation and productivity for the people we help.

Total: **£8.8m** (£6.9m)

- **£8.06** in value to the people we help (financial outcomes following advice) (£8.08)

Through our advice, we can increase people's income. We can help them get debts written-off, take up benefits they're entitled to or get compensation for problems.

Total: **£7.4m** (£4.9m)

These three viewpoints on impact (fiscal, public and people) cannot be added together.

## Financial Review

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).

### Financial position

There was a surplus for the 15 month accounting period ending 30 June 2025 of £76,186 (The surplus in the previous year was £30,095. The surplus will enable us to maintain reserves as required, with additional surpluses allocated to future service provision.

In addition to continuing existing programmes, during the period April 2024 to June 2025 we were awarded funding from the UK Government's Shared Prosperity Fund courtesy of Conwy County Borough Council. This enabled us to continue the delivery of Cost Wise Conwy until

## **TRUSTEES' ANNUAL REPORT**

January 2025: Working with clients across the Borough who are struggling as a result of the Cost of Living and Energy Crises. In addition we received funding to support 12 long term unemployed people providing paid trainee placements to achieve competence in advice and/or administration and returning them to sustainable work.

Historic core grant funding from Conwy County Borough Council ended on 31 March 2024 following notification that the Council were facing a significant deficit budget for financial year 2024-25 onwards. We continue to work through a programme of funding applications to replace this essential core funding to support the organisation infrastructure and management costs.

### **Principal funding sources**

The principal funding sources for the 15 months operations were:

- Welsh Government for advice and information services, a proportion of which was raised from a levy from the financial services industry for the purpose of providing debt advice (referred to variously as Single Advice Fund and Advicelink Cymru, delivered in partnership with Citizens Advice charities across Wales, Shelter Cymru and SNAP Cymru). From April 2025 this was recommissioned as a 3 year funded regional service led by Flintshire CAB.
- Conwy County Borough Council for core activities and housing advice
- Various funders to provide energy advice through programmes managed by Citizens Advice. The Moondance Foundation energy funding ended March 2025.
- Colwyn Bay Town Council for advice and support to residents of their area
- Llandudno Town Council for advice and support to residents of their area
- Conwy Town Council for advice and support to residents of their area
- Gwynt Y Mor Community Investment and Rhyl Flats for advice and support across the County's coastal areas (administered by CVSC)
- Clocaenog Wind Farm for bilingual advice and support in rural areas (administered by CVSC)
- Money and Pensions Advice Service for the delivery of Financial Wellbeing Forums across North Wales
- UK Shared Prosperity Fund, administered by Conwy County Borough Council (see above for details)
- The National Lottery Community Fund supporting the county debt advice service for 12 months

## **TRUSTEES' ANNUAL REPORT**

Cyngor ar Bopeth Cylch Conwy District Citizens Advice Bureau is very grateful to all the funders who funded the organisation during April 2024 to June 2025, without which it would not have been possible to help the people of Conwy with their advice needs.

### **Investment policy and objectives**

Our policy is that funds not required for current expenditure will be deposited in interest-bearing bank accounts with one or more secure and reputable banks in accounts providing access within a reasonable notice period.

### **Reserves policy and going concern**

The reserves policy agreed by trustees in March 2024 is to hold unrestricted reserves of £180,000. The policy was further reviewed by the Board in August 2024. Notwithstanding the increase in turnover, the Board agreed to maintain the same policy on the basis that the increase in staffing levels was to a large extent temporary. As at 30 June 2025, the charity had unrestricted reserves totalling £275,328.

The charity's ability to continue to provide current services is largely dependent on funding from grant making trusts, County, Town and Community Councils, and government agencies. The funding available for 2024-25 was projected to be just under £1M however this was exceeded as the financial reporting period was extended for 3 months. The financial statements are prepared on a going concern basis based on the risk assessment and cash flow forecasting exercises undertaken.

### **Looking forward**

The trustees are committed to ensuring that the funding available is used in the most effective way possible to meet our charitable objectives, ensuring that a Citizens Advice service for the residents of Conwy remains available. Following on from the success of the strategic partnership with Citizens Advice Gwynedd, Trustees agreed to explore the feasibility of a merged service. Trustees agreed to explore the feasibility of a merged service. The Merger Working Group recommended that the Trustee Boards of the participating local Citizens Advice offices, having agreed in 2025 to a merger in principle subject to Due Diligence having been duly completed with no additional or substantive risks, barriers or liabilities having been identified, resolved to merge by 30 June 2025.

On 23 June 2025 Conwy Citizens Advice Trustee Board met and agreed to transfer its liabilities and assets to Gwynedd Citizens Advice on 1 July 2025. Gwynedd Citizens Advice Trustee board met and agreed to accept Conwy's liabilities and assets. The merged service has operated as Cyngor ar Bopeth Conwy Gwynedd Citizens Advice under the charity and company of Gwynedd Citizens Advice since 1 July 2025. Formal requests to change the company and charity name are in progress.

## **TRUSTEES' ANNUAL REPORT**

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

Citizens Advice Conwy is a company limited by guarantee established by its Memorandum of Association dated 2006 and governed by Articles of Association which were updated in June 2024 based on model articles agreed between the Charity Commission and Citizens Advice. It is registered with the Charity Commission. Anyone over the age of 18 years who is not a paid or volunteer worker of the Charity and any corporate body or unincorporated association interested in furthering the work of the charity, can become a member of the charity. The members each agree to contribute £10 in the event of the charity winding up. There are currently 7 individual members and 0 corporate members.

### **Organisational structure**

Citizens Advice Conwy is managed by a board of trustees (directors) who are ultimately responsible for all aspects of its activities and administration. The Chief Executive is appointed by the trustees to manage the day to day operations of the charity; authority for operational matters including finance and employment has been delegated by the trustees to the Chief Executive. The board meets quarterly and there is an executive committee of two members covering management issues which meets more regularly. No trustee receives any remuneration.

The Executive Committee comprised Peter McGlory (Chair) and Peter Lewis (Treasurer).

### **Wider network**

The charity is a member of Citizens Advice (National Association of Citizens Advice Bureaux). Membership of Citizens Advice confers rights and responsibilities. As a condition of membership the charity follows a performance and quality framework consisting of a combination of self-assessment and external checking. The charity agrees to submit itself to periodic audits as is reasonably required and to provide access to Citizens Advice staff or any other person authorised by Citizens Advice. The charity has to ensure that its governing body can demonstrate responsibility, accountability, and compliance with statutory legislation and show that its decisions are based on clear understanding of the relevant issues.

### **Key management remuneration**

The remuneration of paid staff is set by reference to norms in the voluntary sector and in particular other local Citizens Advice offices. The Board has sought to follow the local government pay awards insofar as this is affordable within available resources.

## **TRUSTEES' ANNUAL REPORT**

### **Recruitment, training and appointment of trustees**

As set out in our Articles of Association, the maximum number of trustees is fifteen and there are currently seven. In line with best practice, vacancies for trustees are advertised and applicants are interviewed by a panel. However, any member can nominate an individual to be a trustee by giving notice of their intention to nominate that individual between fourteen days and thirty-five days before the AGM.

New trustees undergo an induction session to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan, and recent financial performance of the charity. During the induction they meet key employees and other trustees. Trustees are encouraged to attend appropriate external events.

### **Related parties**

As stated above, Citizens Advice Conwy is a member of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. It also provides a secure electronic case management tool which is used by the charity. Operating policies are based on national guidance and model procedures where provided, but are independently determined by the trustee board of the charity, in order to fulfil its charitable objects and in compliance with national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and council departments on behalf of clients. Where one of the trustees holds a position in a related organisation, they may be involved in discussions regarding that organisation but not in the ultimate decision-making process.

### **Risk management**

The trustees have a duty to identify and review risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against e.g. fraud and error.

The trustees recognise that any major risk the charity is exposed to needs to be reviewed and systems put in place to mitigate those risks. To that end the charity has produced a risk register and action plan to address priority risks and set up a framework for the continuous management and monitoring of risks. Systems are in place to mitigate the risks as they are identified. The risk register is regularly reviewed and in response to medium risks improved emergency procedures and contingency plans are developed.

### **Statement of trustees' responsibilities**

The trustees (who are also directors of Citizens Advice Conwy for the purposes of company law) acknowledge their responsibility for preparing the report of the trustees and the financial statement in accordance with applicable law, and United Kingdom Accounting Standards (United

## **TRUSTEES' ANNUAL REPORT**

Kingdom Generally Accepted Accounting Practice GAAP), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charity SORP
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on the going-concern basis, unless it is inappropriate to presume that the charitable company will continue as a business.

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

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on  
and signed on its behalf by:



Peter McGlory - Trustee, and Chair of the Board

## **INDEPENDENT AUDITOR'S REPORT**

### **TO THE TRUSTEES OF CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

#### **Opinion**

We have audited the financial statements of Cyngor ar Bopeth Cylch Conwy District Citizens Advice Bureau (the 'charity') for the period ended 30 June 2025 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 June 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### **Basis for opinion**

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

#### **Conclusions relating to going concern**

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

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

## **INDEPENDENT AUDITOR'S REPORT**

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

### **Other information**

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

We have nothing to report in this regard.

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

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

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

### **Responsibilities of trustees**

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

## **INDEPENDENT AUDITOR'S REPORT**

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

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

## **INDEPENDENT AUDITOR'S REPORT**

### **Extent to which the audit was considered capable of detecting irregularities including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

On response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statements disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indications if potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.

## **INDEPENDENT AUDITOR'S REPORT**

Barrie Buels FCCA FCIE  
(Senior Statutory Auditor)

**Crestmere Limited**  
**Chartered Certified Accountants**  
**Sttutory Auditor**

**2026**

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE 15 MONTH PERIOD ENDING 30 JUNE 2025

The statement of financial activities includes all gains and losses in the period. Period replacing year.

<b>SOFA for the 15 month period ending 30 June 2025</b>					
		<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2025</b>	<b>Total 2024</b>
	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income and Endowments from:</b>					
Donations and Legacies	2	934	-	934	283
Charitable Activities	3	91,898	1,013,811	1,105,709	646,625
Other Income	4	52,840	-	52,840	18,704
<b>Total Income</b>		<b>145,672</b>	<b>1,013,811</b>	<b>1,159,483</b>	<b>665,612</b>
<b>Expenditure on:</b>					
Charitable Activities	5	80,861	1,002,437	1,083,298	635,517
<b>Total Expenditure</b>		<b>80,861</b>	<b>1,002,437</b>	<b>1,083,298</b>	<b>635,517</b>
<b>Net Income/(Expenditure) for the financial year</b>		<b>64,811</b>	<b>11,375</b>	<b>76,186</b>	<b>30,095</b>
Transfers between funds	12	(3,192)	3,192	-	-
		61,619	14,567	76,186	30,095
<b>Reconciliation of Funds:</b>					
Total funds brought forward		213,709	-	213,709	183,614
<b>Total funds Carried Forward</b>		<b>275,328</b>	<b>14,567</b>	<b>289,895</b>	<b>213,709</b>
2024 Total covers the 12 month period ending 31 March 2024					
As reporting period has been extended from 31 March to 30 June, the 2025 total covers a 15 month period ending 30 June 2025					

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

The notes on pages 21 - 29 form part of these financial statements.

## BALANCE SHEET FOR THE 15 MONTH PERIOD ENDING 30 JUNE 2025

	Note	Total 2025	Total 2024
<b>Current Assets</b>			
Debtors	10	22,966	49,905
Cash at bank and in hand		456,500	340,509
		479,466	390,414
<b>Liabilities</b>			
Creditors - amounts falling due within one year	11	189,571	176,706
<b>Net Current Assets</b>		289,895	213,708
<b>Net Assets</b>		289,895	213,708
<b>Charity Funds:</b>			
Restricted funds		14,567	-
Unrestricted funds		275,328	213,708
		289,895	213,708

The charitable company is not entitled to exemption from audit under Section 477 of the Companies Act 2006 as the income and expenditure exceeds £1M.

Registered Charity Number: 1123006

Registered Company Number: 05925213 (England and Wales)

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies.

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 financial statements were approved by the board of trustees on

and signed on its behalf by:

PM<sup>c</sup>Glory.

## STATEMENT OF CASH FLOWS AT 30 JUNE 2025

	2025	2024
	£	£
<b>Operating activities</b>		
Net cash (used in)/provided by operating activities	115,990	135,815
Interest paid	-271	(93)
Investment income	-6,797	(468)
	108,922	135,254
<b>Investing activities</b>		
Investment income	6,797	468
Interest	271	93
Net cash provided by investing activities	7,068	561
Change in cash and cash equivalents in the reporting period	115,990	135,815
Cash and cash equivalents at beginning of period	340,510	204,695
Total cash and cash equivalent at end of reporting period	456,500	340,510

# 1 Accounting policies

## 1.1 Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under Financial Reporting Standard 102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) (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. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The charitable company is not a member of a group and the financial statements cover its activities as an individual entity. The financial statements are prepared under the historical cost convention and in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The Trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

## 1.2 Fund accounting

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

Designated funds are unrestricted funds earmarked by the trustees for a particular purpose. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors, or which have been raised by the company for specific purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

## 1.3 Income

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

Donated services and facilities are included at the value to the charity where this can be quantified and is material except that the value of services provided by volunteers has not been included in these accounts.

Voluntary income is received by way of grants (including Government grants), donations and gifts, including gift aid where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, is accounted for when it is probable that the income will be received and the amount can be measured reliably and it is not deferred.

#### **1.4 Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. Charitable expenditure includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them. All costs have been allocated to activity cost categories on a basis consistent with the use of resources. Support costs include all those overhead costs of office accommodation, utility services and other services and costs which support the charity's activities. Also the costs of meeting the constitutional and statutory requirements of the charity and costs linked to the strategic management of the charity.

#### **1.5 Operating leases and hire purchase agreements**

The charity classifies leases of property and printing and telecommunications equipment as operating leases; the title to the property and equipment remains with the lessor. Rental charges are expensed on a straight line basis over the term of the lease.

#### **1.6 Tangible fixed assets and depreciation**

Tangible fixed assets for use by the charity are stated at cost or, in cases where fixed assets have been donated, at valuation at time of acquisition, less depreciation. The cost of minor additions or those costing below £500 are not capitalised.

- Furniture and equipment is written off on a straight-line basis over an estimated useful life of four years.
- Computer equipment is written off on a straight-line basis over an estimated useful life of four years.
- Improvement to leasehold property is fully depreciated in the year the expense is incurred.

#### **1.7 Transfers between funds**

Any restricted funds that over-spent and are in deficit, are supported using core funding by means of a transfer between funds.

#### **1.8 Pension costs and other post-retirement benefits**

The charitable company enrolls staff in a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the Statement of Financial Activities in the period to which they relate. Differences between contributions payable in the year and contributions paid are shown as either accruals or prepayments in the balance sheet.

The reporting period is 1st April 2024 to 30 June 2025 (15 months)				
The comparative reporting period is 1st April 2023 to 31 March 2024 (12 months)				
			<b>Total</b>	<b>Total</b>
	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>2</b>	<b>Donations &amp; Legacies</b>			
	<b>Voluntary Income</b>			
	Donations	934	-	934
		934	-	934
			<b>Total</b>	<b>Total</b>
			<b>2025</b>	<b>2024</b>
			<b>£</b>	<b>£</b>
<b>3</b>	<b>Income from Charitable Activities</b>			
	Provision of Advice and Information:			
	Local Councils	41,193	-	41,193
	Welsh Gov. Single Advice Fund and Advice Link		353,515	353,515
	Energy		27,003	27,995
	Housing Solutions		47,097	34,469
	Gwynt y Mor		15,000	30,000
	Other	50,705	50,516	101,221
	Citizens Advice Cost of Living		-	15,000
	SPF CWC / Volunteering		382,681	32,465
	Access partnership		22,050	22,050
	Warmer Wales		41,479	41,479
	Windfarm funding		24,622	
	Moondance		49,849	
			-	
		91,898	1,013,811	1,105,709
				646,625
	Of the £646,625 received during 2023/24, £541,492 was Restricted funds, and £105,133 was Unrestricted funds.			
	Included in Other total (12 month period ending 31 March 2024) of £65,710; Forces for Energy £14,201 / Veterans MAPS WellBeing £10,000 / BIP £10,440 / Clogaenog £12,715 / Winter Capacity £10,051			
	Included in Other total (15 month period ending 30 June 2025) of £101,221; SPEN £34,619 / Garfield Weston £7,5			
	Groundwork £1,000 / Adhoc £86 / Clogaenog £4,239 / MAPS WellBeing £10,000 / TNL Community £19,989 /			
	Veterans £11,624 / Waterloo Foundation £7,500 / Burbo Bank £4,665			

4	Other Income	Unrestricted	Restricted	Total	Total
		2025	2024	2025	2024
		£	£	£	£
	Bank Interest	6,797	-	6,797	468
	Other Income	46,043	-	46,043	18,237
	<b>Total</b>	<b>52,840</b>	<b>-</b>	<b>52,840</b>	<b>18,705</b>
Total Other Income of £18,705 during the 12 month period ending 31 March 2024 was all Unrestricted					

5	Charitable Activities Costs	Unrestricted	Restricted	Total	Total
		2025	2024	2025	2024
		£	£	£	£
<b>Charitable activities</b>					
	Direct Costs	63,939	816,519	880,458	475,727
	Support costs (see below)	16,922	185,918	202,840	159,791
	<b>Total</b>	<b>80,861</b>	<b>1,002,437</b>	<b>1,083,298</b>	<b>635,518</b>
<b>Support costs</b>					
	Salaries/management	11,145	104,475	115,620	77,555
	Governance	872	15,040	15,912	11,731
	Other	4,905	66,402	71,308	70,505
		16,922	185,918	202,840	159,791
Support costs are shared overheads costs, shared on the basis of staff FTEs					
Of the 2024 total costs of £635,518, Unrestricted total was £96,834 and Restricted total was £538,684					

<b>6 Net Income or Expenditure for the reporting period</b>		<b>15 months ending</b>	<b>12 months ending</b>
		<b>30-Jun-25</b>	<b>31-Mar-24</b>
		<b>£</b>	<b>£</b>
This is stated after charging:			
Independent Examiner's fee		2,220	1,800
Operating lease costs		37,462	9,180
Hire of office equipment		4,017	880

<b>7 Information about Trustees, Directors and Employees</b>			
Aggregate payroll costs:		<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
Wages and salaries		796,046	456,364
Social Security costs		66,353	33,441
Pension costs		25,932	12,790
<b>Total</b>		<b>888,331</b>	<b>502,595</b>
The average number of employees was:			18
The charity considers its key management personnel comprise the trustees and the Chief Officer, and Manager. Total emoluments, including Employer's pension contributions and Employer's NI, of key management personnel were £130,197 ( 15 month period to end June 2025) (2024: £92,548 for the 12 month period ending 31 March 2024)			

No employee received remuneration of more than £60,000.

## 8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (2024 – £nil).

## 9 Pensions

The charitable company enrolls staff in a defined contribution pension scheme administered under auto-enrolment regulations. The pension cost charge for the year represents contributions payable by the charitable company to the fund and amount to £25,932 (2024: £12,790 ).

<b>10</b>	<b>Debtors - amounts falling due within one year</b>			
			<b>2025</b>	<b>2024</b>
			<b>£</b>	<b>£</b>
	Accrued Income		8,778	29,621
	Prepayments		3,225	10,284
	Trade Debtors		10,963	5,000
	Other Debtors		-	5,000
			<u>22,966</u>	<u>49,905</u>
<b>11</b>	<b>Creditors - amounts falling due within one year</b>			
			<b>2025</b>	<b>2024</b>
			<b>£</b>	<b>£</b>
	Trade creditors		17,160	14,439
	Social security and other taxes		23,383	3,809
	Accruals & Deferred Income		149,028	142,812
	Other Creditors		-	15,646
			<u>189,571</u>	<u>176,706</u>
<b>12</b>	<b>Deferred Income</b>			
		<b>At 1 April 2024</b>	<b>Movement</b>	<b>Deferred</b>
		<b>£</b>	<b>£</b>	<b>£</b>
				<b>At 30 June 2025</b>
				<b>£</b>
	Deferred Income	127,307	-127,307	114,729
				114,729

<b>13</b>	<b>Restricted funds</b>					
		<b>31/03/2024</b>				<b>Balance</b>
		<b>Balance</b>	<b>INCOMING</b>	<b>OUTGOING</b>	<b>TRANSFERS</b>	<b>at</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>30/6/2025</b>
						<b>£</b>
	Access Partnership		22,050	(21,992)	(58)	-
	Brenig WindFarm		15,872	(14,924)	(948)	-
	Burbo Bank		4,665	(6,121)	1,456	-
	Clogaenog		4,239	(3,313)	(925)	-
	Energy projects (incl EAP)		27,003	(18,927)	-	8,076
	GYM Comm Investment		15,000	(10,565)	-	4,435
	HS		47,097	(48,254)	1,157	-
	MAPS Wellbeing Forums		10,000	(7,944)	-	2,056
	Moondance		49,849	(53,443)	3,595	-
	Claim Whats Yours		75,600	(75,601)	1	-
	SAF CF		171,830	(171,752)	(78)	-
	SAF Debt		71,929	(71,963)	33	-
	SAF WB		34,156	(34,192)	35	-
	SAF CWC		159,971	(159,405)	(566)	-
	SPF funding		222,710	(221,175)	(1,535)	-
	TNL Community Fund		19,989	(20,128)	139	-
	Veterans Foundation		11,624	(11,723)	100	-
	Warmer Wales		41,479	(41,182)	(297)	-
	Windfarms		8,750	(9,833)	1,083	-
			-	1,013,811	(1,002,437)	3,192
						14,567

The following projects are funded to deliver services to meet specific client group needs:

	<b>31/03/2024</b>				<b>Balance</b>
	<b>Balance</b>	<b>INCOMING</b>	<b>OUTGOING</b>	<b>TRANSFERS</b>	<b>at 30/6/2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
SAF Specialist		106,086	-106,154	68	
Community Focus		171,830	-171,752	-78	-
Brenig Wind Farm		15,872	-14,924	-948	-
Burbo Bank		4,665	-6,121	1,456	-
Clogaenog		4,239	-3,313	-925	-
Energy projects (incl EAP)		27,003	-18,927	-	8,076
GYM Comm Investment		15,000	-10,565	-	4,435
Housing Solutions		47,097	-48,254	1,157	-
MAPS Wellbeing Forums		10,000	-7,944	-	2,056
Moondance		49,849	-53,443	3,595	-
Claim Whats Yours		75,600	-75,601	1	-
TNL Community Fund		19,989	-20,128	139	-
Veterans Foundation		11,624	-11,723	100	-
Warmer Wales		41,479	-41,182	-297	-
Windfarms		8,750	-9,833	1,083	-
	-	609,081	-599,865	5,351	14,567

#### 14 Commitments under operating leases

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

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Within one year	25,409	12,384
Within two and five years	97,676	59,472
Later than 5 years	16,681	9,360
	<b>139,766</b>	<b>81,216</b>
The reporting period is 1st April 2024 to 30 June 2025 (15 months)		
The comparative reporting period is 1st April 2023 to 31 March 2024 (12 months)		

<b>15</b>	<b>Movement in Funds</b>				
		<b>At 1 April 2024</b>	<b>Net Movement</b>	<b>Transfers</b>	<b>At 30 June 2025</b>
		<b>£</b>	<b>£</b>		<b>£</b>
	<b>Restricted Funds:</b>				
	Advice services	-	11,374	3,192	14,566
		-	11,374	3,192	14,566
	<b>Unrestricted Funds:</b>				
	General fund	213,709	64,811	(3,192)	275,328
	<b>Total Funds</b>	<b>213,709</b>	<b>76,185</b>	<b>-</b>	<b>289,894</b>

<b>16</b>	<b>Reconciliation of net movement in funds to net cash inflow from operating activities</b>		
		<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
	Statement of Financial Activities : Net movement in funds	76,186	30,095
	Adjustments for:		
	Decrease/(increase) in debtors	26,939	
	Increase/(decrease) in creditors	12,865	
	<b>Net cash (outflow)/inflow from operating activities</b>	<b>115,990</b>	<b>30,095</b>

## 17 Related Party Transactions

There were related party transactions between Cyngor Ar Bopeth Conwy District Citizens Advice and Citizens Advice (National Association of Citizens Advice Bureaux) during the year.

The charity paid £7,159 to Citizens Advice in membership fees and to cover the cost of insurance, financial support, and information services (2024: £6,924).

No amounts were outstanding at the year end.

## 18 Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from corporation tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

**CONWY DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1123006

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# Accounts

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**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2024**



## ADMINISTRATIVE DETAILS

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**Registered Company Number:** 05925213 (England and Wales)

**Registered Charity:** 1123006

**Registered Office:** Town Hall, Lloyd Street, Llandudno, Conwy LL30 2UP

### **Trustees**

Peter McGlory (elected 25 January 2008)	Chair of Trustee Board
Peter Reginal Lewis MBE (elected 11 October 2012)	Treasurer
Vinita Ramkalowon (elected 29 November 2022)	Vice Chair
Frank Bradfield (elected 29 November 2022)	
Gwennol Ellis (elected 29 November 2022)	
Colin Matthews (elected 29 November 2022)	
Antony Bertola (elected 19 February 2024)	
Aaron Wynne (elected 24 December 2020, resigned 1 August 2023)	

### **Independent Examiner**

Barrie Buels, Crestmere Limited Chartered Certified Accountants,  
Unit F1, Intec Ffordd Y Parc, Parc Menai, Bangor, Gwynedd LL57 4FG



**Key Management**

Dawn Green - Chief Executive and Company Secretary

**Bankers**

Lloyds Bank - Business Account

Lloyds Bank - Business Baking Instant Access Savings

Unity Trust - Instant Access Account



## **TRUSTEES' ANNUAL REPORT**

Cyngor ar Bopeth Cylch Conwy District Citizens Advice Bureau (Conwy CAB) is a registered charity and a company limited by guarantee. Memorandum and articles (incorporated) 5 September 2006 as amended on 20 June 2024. It is governed by a board of trustees who are also directors for the purposes of the Companies Act 2006. This is their annual report and the financial statements for the charity for the year ended 31 March 2024.

### **OBJECTIVES AND ACTIVITIES**

The charity's objects ('Objects') are specifically: 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, but without limitation, for the benefit of the community in the County Borough of Conwy and surrounding areas.

Trustees have agreed the following aims:

- To provide a service that is free, independent, confidential and impartial; and
- To value diversity, promote equality and challenge discrimination.

Trustees have agreed that we exist to shape a society where people face far fewer problems. Our national charity and network of local charities are united by this common purpose.

- We are driven by our ambition to make things better for people, individually and collectively.
- We are driven by the power of good advice, to help people solve their problems.
- We are driven to change the underlying causes of problems, through our work with governments and other organisations.



## TRUSTEES' ANNUAL REPORT continued

In pursuing these aims we are focussed on ensuring that advice is available when and where Conwy people need it and that they can access that advice face to face, by telephone or digitally in the way that best meets their needs. Our campaigning involves engagement with government agencies locally and nationally as both can have a significant impact on Conwy people and the problems they face.

In furtherance of these aims we seek to secure training and employment opportunities for local people providing bilingual advice, face to face, by phone, or email across Wales and England.

### Public Benefit

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

### Grants

The trustees have not made any grants in furtherance of the Charity's objectives during 2023-2024.

## ACHIEVEMENT AND PERFORMANCE

### Charitable activities 2023 - 24

Unique clients by Conwy Citizens Advice <sup>1</sup>	<b>3,842</b>
Total issues Conwy Citizens Advice helped with <sup>2</sup>	<b>15,533</b>
Total gains for all clients (financial outcomes)	<b>£4.1m</b>
Number of debt clients	<b>445</b>
Total estimated debt	<b>£3m</b>
Average debt per client	<b>£6.7k</b>
Clients where debt was written off	<b>69</b>

<sup>1</sup> Unique clients are counted quarterly and collated to reach the annual figure

<sup>2</sup> Count of all issues from case notes and simple queries



Total value of debt written off	<b>£906k</b>
Clients where debts were successfully rescheduled	<b>43</b>
Total value of debts successfully rescheduled	<b>£93k</b>
Number of clients with consumer issues <sup>3</sup>	<b>791</b>
Total value of financial benefit of consumer advice to individuals	<b>£108k</b>
Number of benefits or tax credit clients	<b>1,346</b>
Clients with one-off benefit awards	<b>211</b>
Total value of one-off benefit awards	<b>£320k</b>
Clients with ongoing benefit awards	<b>527</b>
Total value of ongoing benefit awards	<b>£3.6m</b>

However, the recorded outcomes represent only a small fraction of the **impact** of our work as we do not have the resources to follow up with every client until their issue has been resolved. National research indicates that the value of our advice far exceeds the results formally recorded on the casebook system. Using the average outcomes from national research and comparing this with the number of clients we helped with different issues, we can estimate that overall, for every **£1** invested in Citizens Advice Conwy, during 2023-24 we delivered:

- **£1.43** in savings to government and public services (fiscal benefits) (£1.49 in 22-23)

By helping stop problems occurring or escalating, we reduce the pressure on public services such as health, housing or out-of-work benefits.

Total: **£878k** (£747k)

- **£11.39** in wider economic and social benefits (public value) (£12.70)

Solving problems improves lives – and this means better wellbeing, participation and productivity for the people we help.

Total: **£6.9m** (£6.3 m)

- **£8.08** in value to the people we help (financial outcomes following advice) (£8.48)

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<sup>3</sup> Consumer issues include consumer, financial services, travel and utilities



Through our advice, we can increase people's income. We can help them get debts written-off, take up benefits they're entitled to or get compensation for problems.

Total: **£4.9m** (£4.2m)

These three viewpoints on impact (fiscal, public and people) cannot be added together.

## **Financial Review**

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).

## **Financial position**

There was a surplus for the year of £30,094. The surplus in the previous year was £20,721. The surplus will enable us to maintain reserves as required, with additional surpluses allocated to future service provision.

In addition to continuing existing programmes, in 2023-24 we were awarded funding from the UK Government's Shared Prosperity Fund courtesy of Conwy County Borough Council. This enabled us to commence delivery of Cost Wise Conwy from March 2024: Working with clients across the Borough who are struggling because of the Cost of Living and Energy Crises.

Historic core grant funding from Conwy County Borough Council ended on 31 March 2024 following notification that the Council were facing a significant deficit budget for 2024-25 onwards. We continue to work through a programme of funding applications to replace this essential core funding to support the organisation infrastructure and management costs.

## **Principal funding sources**

The principal funding sources for the year's operations were:

- Welsh Government for advice and information services, a proportion of which was raised from a levy from the financial services industry for the purpose of providing debt advice (referred to variously as Single Advice Fund and Advicelink Cymru, delivered in partnership with Citizens Advice charities across Wales, Shelter Cymru and SNAP Cymru).
- Conwy County Borough Council for core activities and housing advice



- Various funders to provide energy advice through programmes managed by Citizens Advice funded by Moondance Foundation
- Colwyn Bay Town Council for advice and support to residents of their area
- Llandudno Town Council for advice and support to residents of their area
- Conwy Town Council for advice and support to residents of their area
- Gwynt Y Mor Community Investment and Rhyl Flats for advice and support across the County's coastal areas (administered by CVSC)
- Clocaenog Wind Farm for bilingual advice and support in rural areas (administered by CVSC)
- Money and Pensions Advice Service for the delivery of Financial Wellbeing Forums across North Wales
- UK Shared Prosperity Fund, administered by Conwy County Borough Council (see above for details)

Cyngor ar Bopeth Cylch Conwy District Citizens Advice Bureau is very grateful to all the funders who funded the organisation during 2023-24, without which it would not have been possible to help the people of Conwy with their advice needs.

### **Investment policy and objectives**

Our policy is that funds not required for current expenditure will be deposited in interest-bearing bank accounts with one or more secure and reputable banks in accounts providing access within a reasonable notice period



## **Reserves policy and going concern**

The reserves policy agreed by trustees in March 2024 is to hold unrestricted reserves of £180,000. The policy was further reviewed by the Board in August 2024. Notwithstanding the increase in turnover, the Board agreed to maintain the same policy on the basis that the increase in staffing levels was largely temporary. As of 31 March 2024, the charity had unrestricted reserves totalling £213,708.

The charity's ability to continue to provide current services is largely dependent on funding from grant making trusts, County, Town and Community Councils, and government agencies. The funding available for 2024-25 is projected to be just under £1M. The financial statements are prepared on a going concern basis based on the risk assessment and cash flow forecasting exercises undertaken.

## **Looking forward**

The trustees are committed to ensuring that the funding available is used in the most effective way possible to meet our charitable objectives, ensuring that Citizens Advice Conwy remains a going concern. This requires us to ensure that the service offered matches the resources available. We are committed to working with other organisations to improve the effectiveness and efficiency of our operations – our commitment is to secure the advice services which the people of Conwy need and deserve not to a particular organisational structure. Together with the five other Citizens Advice charities in North Wales we have established a formal consortium, which has been registered with Companies House and will be an associate member of Citizens Advice and registered with the Charity Commission. In addition, we are members of a strategic partnership with Cyngor ar Bopeth Gwynedd CAB which moved to a shared management structure, effective 1 April 2024. A Joint Executive Committee consisting of both Chair of Trustees and Chief Officers oversee this arrangement and are responsible for reporting progress to their respective Boards.

## **Structure, governance and management**

Citizens Advice Conwy is a company limited by guarantee established by its Memorandum of Association dated 2006 and governed by Articles of Association which were updated in June 2024 based on model articles agreed between the Charity Commission and Citizens Advice. It is registered with the Charity Commission. Anyone over the age of 18 years who is not a paid or volunteer worker of the Charity and any corporate body or unincorporated association interested in furthering the work of the charity, can become a member of the charity. The members each agree to contribute £10 in the event of the charity winding up. There are currently 7 individual members and 0 corporate members.



## **Organisational structure**

Citizens Advice Conwy is managed by a board of trustees (directors) who are ultimately responsible for all aspects of its activities and administration. The Chief Executive is appointed by the trustees to manage the day-to-day operations of the charity; authority for operational matters including finance and employment has been delegated by the trustees to the Chief Executive. The board meets quarterly and there is an executive committee of three members covering management issues which meets more regularly. No trustee receives any remuneration.

The Executive Committee comprised Peter McGlory (Chair), Vinita Ramkowolon (Vice Chair) and Peter Lewis (Treasurer).

## **Wider network**

The charity is a member of Citizens Advice (National Association of Citizens Advice Bureaux). Membership of Citizens Advice confers rights and responsibilities. As a condition of membership, the charity follows a performance and quality framework consisting of a combination of self-assessment and external checking. The charity agrees to submit itself to periodic audits as is reasonably required and to provide access to Citizens Advice staff or any other person authorised by Citizens Advice. The charity must ensure that its governing body can demonstrate responsibility, accountability, and compliance with statutory legislation and show that its decisions are based on clear understanding of the relevant issues.

## **Key management remuneration**

The remuneration of paid staff is set by reference to norms in the voluntary sector and in particular other local Citizens Advice offices. The Board has sought to follow the local government pay awards insofar as this is affordable within available resources.

## **Recruitment, training and appointment of trustees**

As set out in our Articles of Association, the maximum number of trustees is fifteen and there are currently seven. In line with best practice, vacancies for trustees are advertised and applicants are interviewed by a panel. However, any member can nominate an individual to be a trustee by giving notice of their intention to nominate that individual between fourteen days and thirty-five days before the AGM.

New trustees undergo an induction session to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan, and recent financial performance of the charity. During the induction they meet key employees and other trustees. Trustees are encouraged to attend appropriate external events.



## **Related parties**

As stated above, Citizens Advice Conwy is a member of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. It also provides a secure electronic case management tool which is used by the charity. Operating policies are based on national guidance and model procedures were provided but are independently determined by the trustee board of the charity, in order to fulfil its charitable objects and in compliance with national membership requirements.

The charity also co-operates and liaises with several other advisory services, local charities and council departments on behalf of clients. Where one of the trustees holds a position in a related organisation, they may be involved in discussions regarding that organisation but not in the ultimate decision-making process.

## **Risk management**

The trustees have a duty to identify and review risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against e.g. fraud and error.

The trustees recognise that any major risk the charity is exposed to needs to be reviewed and systems put in place to mitigate those risks. To that end the charity has produced a risk register and action plan to address priority risks and set up a framework for the continuous management and monitoring of risks. Systems are in place to mitigate the risks as they are identified. The risk register is regularly reviewed and in response to medium risks improved emergency procedures and contingency plans are developed.

## **Statement of trustees' responsibilities**

The trustees (who are also directors of Citizens Advice Conwy for the purposes of company law) acknowledge their responsibility for preparing the report of the trustees and the financial statement in accordance with applicable law, and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice GAAP), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the situation of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charity SORP



- Make judgements and estimates that are reasonable and prudent.
- Prepare the financial statements on the going-concern basis, unless it is inappropriate to presume that the charitable company will continue as a business.

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

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 22 October 2024

and signed on its behalf by:

PM<sup>c</sup>Glory



## INDEPENDENT EXAMINER'S REPORT

---

I report to the trustees on my examination of the financial statements of Cyngor ar Bopeth Cylch Conwy Citizens Advice Bureau (the charity) for the year ended 31 March 2024.

### Responsibilities and basis of report

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

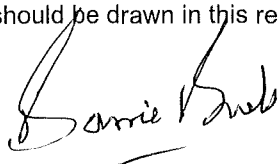
Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act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

### Independent examiner's statement

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements 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 to enable a proper understanding of the financial statements to be reached.



Barrie Buels FCCA FCIE  
Crestmere Limited,  
Chartered Certified Accountants  
Unit F1, Intec, Parc Menai, Bangor, LL57 4FG

Dated: 22 October 2024



## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>Income and Endowments from:</b>					
Donations and Legacies	2	283	-	283	1,165
Charitable Activities	3	105,133	541,492	646,625	542,157
Other	4	18,704	-	18,704	
<b>Total Income</b>		<b>124,120</b>	<b>541,492</b>	<b>665,611</b>	<b>543,322</b>
<b>Expenditure on:</b>					
Charitable Activities	5	96,833	538,684	635,517	522,601
<b>Total Expenditure</b>		<b>96,833</b>	<b>538,684</b>	<b>635,517</b>	<b>522,601</b>
<b>Net Income/(Expenditure) for the financial year</b>		<b>27,287</b>	<b>2,807</b>	<b>30,095</b>	<b>20,721</b>
Transfers between Funds	13	2,807	(2,807)	-	-
<b>Net Movement in Funds</b>		<b>30,094</b>	<b>-</b>	<b>30,094</b>	<b>20,721</b>
<b>Reconciliation of Funds:</b>					
Total funds brought forward		183,614	-	183,614	162,893
<b>Total funds Carried Forward</b>	13	<b>213,708</b>	<b>-</b>	<b>213,708</b>	<b>183,614</b>

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

The notes on pages 17 - 26 form part of these financial statements.



## BALANCE SHEET FOR THE YEAR ENDING 31 MARCH 2024

	Note	Total Funds 31 March 2024 £	Total Funds 31 March 2023 £
<b>Current Assets</b>			
Debtors	11	49,905	39,258
Cash		340,509	204,695
		390,414	243,953
<b>Liabilities</b>			
Creditors - amounts falling due within one year	12	176,706	60,339
		213,708	183,614
<b>Net Current Assets</b>			
		213,708	183,614
<b>Net Assets</b>			
		213,708	183,614
<b>Funds of the Charity</b>			
Restricted funds		-	-
Unrestricted funds		213,708	183,614
		213,708	183,614

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of the accounts.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies.



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 situation 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 on 22<sup>nd</sup> October 2024.

and signed on its behalf by:

PM<sup>c</sup>Glory



## STATEMENT OF CASH FLOWS ON 31 MARCH 2024

	2024 £	2023 £
<b>Operating activities</b>		
Net cash (used in)/provided by operating activities	135,815	41,003
Interest paid	(93)	(87)
Investment income	(468)	-
	135,254	40,916
<b>Investing activities</b>		
Investment income	468	-
Interest	93	87
Depreciation	-	1,701
Net cash provided by investing activities	561	1,788
Change in cash and cash equivalents in the year	135,815	42,704
Cash and cash equivalents at beginning of the year	204,695	161,991
<b>Total cash and cash equivalent at end of the year</b>	340,510	204,695



## 1 **Accounting Policies**

### **1.1 Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under Financial Reporting Standard 102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) (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. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The charitable company is not a member of a group, and the financial statements cover its activities as an individual entity. The financial statements are prepared under the historical cost convention and in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The Trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

### **1.2 Fund accounting**

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

Designated funds are unrestricted funds earmarked by the trustees for a particular purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors, or which have been raised by the company for specific purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

### **1.3 Income**

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

Donated services and facilities are included at the value to the charity where this can be quantified and is material except that the value of services provided by volunteers has not been included in these accounts.

Voluntary income is received by way of grants (including Government grants), donations and gifts, including gift aid where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, is accounted for when it is probable that the income will be received, and the amount can be measured reliably, and it is not deferred.



#### **1.4 Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them. All costs have been allocated to activity cost categories on a basis consistent with the use of resources. Support costs include all those overhead costs of office accommodation, utility services and other services and costs which support the charity's activities. Also, the costs of meeting the constitutional and statutory requirements of the charity and costs linked to the strategic management of the charity.

#### **1.5 Operating leases and hire purchase agreements**

The charity classifies leases of property and printing and telecommunications equipment as operating leases; the title to the property and equipment remains with the lessor. Rental charges are expensed on a straight-line basis over the term of the lease.

#### **1.6 Tangible fixed assets and depreciation**

Tangible fixed assets for use by the charity are stated at cost or, in cases where fixed assets have been donated, at valuation at time of acquisition, less depreciation. The cost of minor additions or those costing below £500 are not capitalised.

- Furniture and equipment are written off on a straight-line basis over an estimated useful life of four years.
- Computer equipment is written off on a straight-line basis over an estimated useful life of four years.
- Improvement to leasehold property is fully depreciated in the year the expense is incurred.

#### **1.7 Transfers between funds**

Any restricted funds that over-spent and are in deficit, are supported using core funding by means of a transfer between funds.

#### **1.8 Pension costs and other post-retirement benefits**

The charitable company enrolls staff in a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the Statement of Financial Activities in the period to which they relate. Differences between contributions payable in the year and contributions paid are shown as either accruals or prepayments in the balance sheet.



2	Donations & Legacies			Total	Total
		Unrestricted	Restricted	2024	2023
Voluntary Income		£	£	£	£
Donations		283	-	283	1,165
		283	0	283	1,165

3	Income from Charitable Activities			Total	Total
		Unrestricted	Restricted	2024	2023
Advice Services:		£	£	£	£
Local Council Grants		105,133	-	105,133	88,018
Welsh Gov. Single Advice Fund and Advice Link		-	272,324	272,324	276,719
Energy Advice		-	27,995	27,995	18,640
Housing Solutions			34,469	34,469	34,496
Gwynt y Mor			30,000	30,000	15,000
Other			65,710	65,710	109,284
Citizens Advice Cost of Living			15,000	15,000	-
SPF CWC / Volunteering			32,465	32,465	-
Access partnership			22,050	22,050	-
Warmer Wales			41,479	41,479	-
		105,133	541,492	646,625	542,157

Of the 2023 total £542,157, Unrestricted total was £88,018 and Restricted total was £454,139.

Included in Other total of £65,710: Forces for Energy £14,201 / Veterans £8,303 / MAPS WellBeing £10,000 / BIP £10,440 / Clogaenog £12,715 / Winter Capacity £10,051



4	Other Income	Unrestricted	Restricted	Total	Total
		£	£	2024	2023
	Bank Interest	468	-	468	
	Other Income	18,237	-	18,237	
	<b>Total</b>	18,704	-	18,704	0

5	Charitable Activities Costs	Unrestricted	Restricted	Total	Total
		Advice & Information Services	Advice & Information Services	2024	2023
	<b>Charitable activities</b>				
	Direct Costs	85,172	390,555	475,727	487,473
	Support costs (see below)	11,662	148,129	159,791	35,128
	<b>Total</b>	96,834	538,684	635,518	522,601
	<b>Support costs</b>				
	Salaries/management	5,672	71,883	77,555	0
	Governance	593	11,138	11,731	4,052
	Other	5,397	65,108	70,505	31,076
	<b>Total</b>	11,662	148,129	159,791	35,128

Support costs are shared overhead costs, shared on the basis of staff FTEs.

Of the 2023 total of £522,601 Unrestricted total was £68,462, and the Restricted total was £454,139

6	Net Income or Expenditure for the year	2024
	This is stated after charging:	£
	Independent Examiner's fee	1,800
	Operating lease costs (buildings)	9,180
	Hire of office equipment	880



## 7 Information about Trustees, Directors and Employees

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	456,364	351,611
Social Security costs	33,441	31,453
Pension costs	12,790	8,680
Total	502,595	391,744

The average number of FTE employees was:

	<b>2024</b>	<b>2023</b>
Total	18.0	15.0

No employee received remuneration of more than £60,000.

The charity considers its key management personnel comprise the trustees and the chief executive, and manager. Total emoluments, including pension contributions and Employer's NI, of the key management personnel were £92,548 owing to hand-over period in staffing turnover (2023 - £79,580).

## 8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (2023 – £nil).

## 9 Pensions

The charitable company enrolls staff in a defined contribution pension scheme administered under auto-enrolment regulations. The pension cost charge for the year represents contributions payable by the charitable company to the fund and amount to £12,790 (2023: £8,680).



**SOFA Previous Year - 2022-23**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2023 £</b>
<b>Income and Endowments from:</b>			
Donations and Legacies	1,165		1,165
Charitable Activities	88,018	454,139	542,157
Other - including Fundraising			
<b>Total Income</b>	<u>89,183</u>	<u>454,139</u>	<u>543,322</u>
<b>Resources expended</b>			
Charitable activities	68,462	454,139	522,601
Total resources expended	<u>68,462</u>	<u>454,139</u>	<u>522,601</u>
Net Income/(Expenditure) for the financial year/ Net movements in Funds	20,721	-	20,721
<b>Reconciliation of Funds:</b>			
Total funds brought forward	<u>162,893</u>	-	<u>162,893</u>
Total Funds carried forward	<u>183,614</u>	-	<u>183,614</u>



<b>11</b>	<b>Debtors - amounts falling due within one year</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
	Accrued Income	29,621	-
	Prepayments	10,284	22,449
	Trade debtors	5,000	16,809
	Other debtors	5,000	-
		<hr/>	<hr/>
		49,905	39,258

<b>12</b>	<b>Creditors - amounts falling due within one year</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
	Accounts payable	14,439	12,343
	Other creditors including tax and social security	3,809	-
	Accruals and Deferred Income	142,812	47,996
	Others	15,646	-
		<hr/>	<hr/>
		176,706	60,339

### 13 Restricted Funds

	<b>Balance Held at 31 March 2023</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Transfers</b>	<b>Balance Held at 31 March 2024</b>
Citizens Advice SAF	-	224,106	(222,942)	(1,164)	-
Claim Whats Yours	-	58,269	(59,177)	908	-
Housing Solutions	-	34,469	(35,196)	727	-
Access Partnership	-	22,050	(21,727)	(323)	-
BIP	-	10,440	(9,645)	(795)	-
Citizens Advice Cost of Living	-	15,000	(14,695)	(305)	-
Clocaenog	-	12,716	(13,038)	323	-
Forces for Energy	-	14,201	(14,272)	71	-
GYM Community Investment	-	30,000	(29,396)	(604)	-
MAPS Wellbeing Forum	-	10,000	(7,496)	(2,504)	-
Veterans Foundation	-	8,303	(8,409)	107	-
Warmer Wales	-	41,479	(42,524)	1,045	-
EAP	-	27,995	(27,033)	(961)	-
SPF CWC	-	17,434	(17,516)	82	-
SPF Volunteer	-	15,030	(15,616)	586	-
		<hr/>	<hr/>	<hr/>	<hr/>
	-	541,491	(538,684)	(2,807)	-



The following projects are funded to deliver services to meet specific client group needs:

	<b>Balances Held on 31 March 2022</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Balances Held on 31 March 2023</b>
Forces for Energy	-	30,386	30,386	-
SAF Specialist	-	74,492	74,492	-
Communities Focus	-	130,227	130,227	-
Claim What's Yours	-	72,000	72,000	-
MaPS Wellbeing Forum	-	9,794	9,794	-
Housing Solutions	-	34,496	34,496	-
Gwynt y Mor Community Investment	-	15,000	15,000	-
CA Conwy & Flintshire SAF Partnership	-	10,500	10,500	-
Energy	-	61,540	61,540	-
BIP	-	7,456	7,456	-
Clocaenog	-	2,119	2,119	-
Modern Slavery	-	6,129	6,129	-
	-	454,139	454,139	-

**14 Movement in Funds**

	<b>At 1 April 2023 £</b>	<b>Net movement in funds £</b>	<b>Transfers in funds £</b>	<b>At 31 March 2024 £</b>
<b>Restricted Funds:</b>				
Advice services	-	2,807	(2,807)	-
	-	2,807	(2,807)	-
<b>Unrestricted Funds:</b>				
General fund	183,614	27,288	2,807	213,708
	183,614	27,288	2,807	213,708
<b>Total Funds</b>	<b>183,614</b>	<b>30,095</b>	<b>-</b>	<b>213,708</b>



**15 Deferred Income**

	<b>At 1 April 2023</b>	<b>Prior Year movement</b>	<b>Deferred movement</b>	<b>At 31 March 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Other deferred income	41,596	-41,596	127,307	127,307

**16 Commitments under operating leases**

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

**Operating Leases**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Within one year	12,384	9,000
Between two and five years	59,472	36,000
In over five years	9,360	18,000
	<u>81,216</u>	<u>63,000</u>



## **17 Related Party Transactions**

There were related party transactions between Cyngor Ar Bopeth Conwy District Citizens Advice and Citizens Advice (National Association of Citizens Advice Bureaux) during the year.

The charity paid £6,924 to Citizens Advice in membership fees and to cover the cost of insurance, financial support, and information services (2023: £5,773).

No amounts were outstanding at the year end.

## **18 Taxation**

The company, being a registered charity with minimal trading income, has been granted exemption from corporation tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.



**CONWY DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1123006

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# Accounts

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Company Registration No. 05925213 (England and Wales)

Charity registration number 1123006

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE  
BUREAU**

**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2023**



# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Mr A Bertola Mr F Bradfield Ms G A Ellis  Mr P R Lewis MBE Mr C Matthews  Mr P McGlory Ms V Ramkalowon	(Appointed 3 May 2023)  (Appointed 2 November 2022)  (Appointed 2 November 2022)
<b>Secretary</b>	Ms D T Green	
<b>Charity number</b>	1123006	
<b>Company number</b>	05925213	
<b>Principal address</b>	Llandudno Town Council Town Hall Ground Floor Offices Town Hall Llandudno Conwy United Kingdom LL30 2UP	
<b>Registered office</b>	Llandudno Town Council Town Hall Ground Floor Offices Town Hall Llandudno Conwy United Kingdom LL30 2UP	
<b>Independent examiner</b>	Azets Audit Services Brynford House 21 Brynford Street Holywell Flintshire CH8 7RD	
<b>Bankers</b>	Lloyds Bank Plc 22 Mostyn Street Llandudno Conwy LL30 2RU	

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# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

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# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

**FOR THE YEAR ENDED 31 MARCH 2023**

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

### **Status**

Cyngor ar Bopeth Cylch Conwy District Citizens Advice Bureau is a registered company (number 05925213) limited by guarantee, with no share capital, and a registered charity (number 1123006). The Bureau are members of the National Citizens Advice Bureau membership number 55/0007/00.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. Under those articles, the trustees are elected at the AGM in accordance with such procedures as may be adopted by the Board of Trustees from time to time, provided that such procedures allow every member of the company to stand for election and to vote.

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

### **Objectives and activities**

The charity's activities are to advise individuals of their rights and responsibilities including legal and financial advice.

The principal activity of Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau in the period under review was to promote any charitable purpose for the area of benefit within the communities of the County Borough of Conwy and surrounding areas (the area of benefit) by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

### **Citizens Advice Service Aims and Objectives**

We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives
- To aim to provide advice and information services through a set-vice users language of choice
- In seeking to achieve these aims, Citizens Advice Conwy operates within the following core values whilst engaging with national and local strategies to do all that we can to treat people fairly and making sure they have the same life chances.

We will:

- Provide a supportive, team based work environment for all volunteers and paid staff through enabling and ensuring development of equality and diversity competencies though making sure that each has the same life chances
- Strive to identify the short, mid and long term service needs of our local communities so as to enable service provision to reach those in greatest need
- Engage and work co-operatively with a diversity of both 'not for profit' and 'statutory partner agencies' to develop long term sustainable partnerships
- Ensure that all activities are performed within a rigorous quality framework

### **Impact of advice services**

Lack of access to advice services has been identified as a contributing factor to the creation and maintenance of social exclusion. As a generalist advice agency delivered by a team of volunteers and supported through paid caseworker paid caseworkers and generalist advisers, Citizens Advice Conwy offers holistic services provision enabling the majority of advice issues to be addressed by way of initially accessing one organisation.

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

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

### **Achievements and performance**

#### **Core Service Provision**

We acknowledge the support of the Conwy County Borough Council, Bay of Colwyn Town Council and Llandudno Town Council and Llanrwst Town Council who maintain and sustain our core service provision to clients across the County Borough of Conwy.

The core generalist advice service is delivered by volunteer and paid advisers delivering multi channelled working, face to face, telephone, email, virtual, from each of the Citizens Advice Conwy office premises and both in reach and outreach venues.

#### **Services and Operations**

Membership of the National Association of Citizens Advice Bureaux (NACAB) ensures Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau provides a consistent quality core advice service in categories of Debt, Welfare Benefits, Consumer, Housing, Taxes, Employment, Relationships, Immigration and Education.

All enquiries are conducted by telephone or face to face contact. When the case requires follow up work, full advice is provided and/or a referral is made for an appointment with a volunteer adviser or paid caseworker. Home visits are conducted where the need is identified. Financial Capability is integral and compliments debt advice delivery. Agreed partner agency referrals are in place.

A client's charter is sent to clients prior to an appointment and copies are on the wall in the waiting room and interview rooms. The Bureau has a complaints procedure and the Chief Executive reports any complaints to the Trustee Board quarterly.

#### **General information**

Volunteers provide Generalist Advice services, meeting Advice Quality Standards with both quality advice checking and quality advice audit monthly.

Paid staff provide Generalist Advice, Casework, Specialist Casework and Financial Capability services, meeting Advice Quality Standards with both quality advice checking, a quality advice audit monthly and an external 'sample audit quarterly.

Volunteers and paid staff are trained to provide face to face and telephone advice services. Paid staff are trained to deliver web chat advice services.

Following the Covid 19 pandemic, face to face and drop in services have now resumed and the service is provided through the county of Conwy, both in coastal and rural areas. Multi channelled delivery enables delivery across the County, this includes delivery of services face to face and by phone.

Home Visits are integrated within day to day service delivery alongside channels of advice by telephone, face to face, webchat and e mail.

Citizens Advice Conwy volunteers, paid generalist advisers, senior generalist advisers and paid specialist caseworkers, work together as a team to provide quality services that are free, independent, confidential and impartial.

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

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The following projects are funded to deliver services to meet specific client group needs, with an increasing number of stringent targets, outcomes and outputs.

**Advicelink:** Welsh Government funding to deliver multi channeled community delivered generalist and specialist debt & welfare benefit advice services as a partner of the North Wales Single Advice Partnership to which there are 6 local Citizens Advice services, Shelter and Snap Cymru as partners. Face to Face debt previously funded through the Money Advice Service is now a part of this funding stream.

**British Sign Language:** This project works in partnership with other Local Citizens Advice offices throughout North Wales to ensure that any person with a hearing disability is able to access the service by providing training for staff in British Sign Language as well as providing an interpreter to attend appointments and advice sessions and forums as and when required.

**Careleavers:** Working with the Welsh Government this pilot provides caseworker support to young people leaving the care system within Wales who are given a basic income to support the transition into work or education. The scheme is for one of the caseworkers to work on a one to one basis with any young person who wishes to participate in the scheme and requires support.

**Clocaenog:** The Clocaenog project is set up to provide support to rural communities, providing support to those in remote areas who are unable to attend the services within the larger towns within the county. As well as attending within rural communities, the project provides advice through the Welsh medium to ensure all clients are able to access our services.

**Colwyn Bay Town Council Community Inreach:** To support dedicated services to the communities of the Bay of Colwyn Town Council.

**Energy Advice:** The overall project aims to reduce consumers energy costs; putting more money in consumers' pockets, potentially reducing any fuel debt, improving consumers' wellbeing and improving the knowledge of their energy use options. those of pensionable age, those that have a disability, those that are chronically sick, those on low incomes and those living in rural areas. (Ofgem).

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

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**Financial Wellbeing Project:** The North Wales Local Citizens Advice Partnership delivers financial wellbeing group and one to one sessions, adapting delivery to meet the needs of attendees, meeting the changing times of financial capability knowledge, financial behaviours, and money management needs.

**Forces for Energy:** Purely aimed at veterans and their families, this project is available to provide energy advice and information to any person who is a veteran or a family member of a veteran. The project has links with local veterans charities, including the Blind Veterans, Woody's Lodge and the Troops Café, ensuring that clients can easily access the services provided by a designated Energy adviser.

**Gwynt Y Mor & Rhyl Flats:** This project is aimed at delivering services, face to face to the coastal communities within Conwy county. The aim of the project is to increase the number of volunteers within the service as well as provide additional drop in and appointment led services for all information and advice requirements for clients.

**Llandudno Town Council:** Funding is dedicated to the local community delivered services within the Town of Llandudno wards.

**Preventing Homelessness:** Working with the Conwy Solutions team, Citizens Advice Conwy take a proactive, preventative approach to delivering welfare, debt, housing and budgeting advice services that are free, confidential, independent and impartial specialist caseworker service, to work closely with Housing Solutions Officers to prevent homelessness and maximise income. (Housing Solutions Conwy).

**Warmer Wales:** The Project aims to reach out to those most in need across Wales who are experiencing, or at risk of, fuel poverty, living in cold homes, or vulnerable to ill health. The service will deliver energy advice, offer support to manage debts and maximise income, help people to find cheaper tariffs and improve their health and wellbeing. (British Gas).

### **External Agency referrals**

Citizens Advice Conwy has an active referral procedure set up with partner agencies across the County Borough of Conwy. The number of referrals received is increasing weekly and now takes up a high percentage of appointments for clients seen face to face by caseworkers. We are currently working with CCBC's council tax & welfare rights team to provide dedicated appointment slots across the County so as to proactively action engage with the local authority & reduce the number of non-attends resulting from CCBC referrals.

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

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

FOR THE YEAR ENDED 31 MARCH 2023

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### FACTS & FIGURES

Citizens Advice Conwy: Working with local communities, for local communities, within local communities for 01/04/2022-31/03/2023

### FACTS

#### Service delivery from Individuals living within the Conwy County Borough:

- Citizens Advice Conwy dealt with 7,441 new enquiries during the financial year.
- Citizens Advice Conwy dealt with 2880 new welfare benefit enquiries, including 702 Universal Credit enquiries
- Citizens Advice Conwy dealt with 1302 new debt enquiries
- Citizens Advice Conwy dealt with 531 new consumer enquiries
- Citizen Citizens Advice Conwy dealt with 426 new housing enquiries
- Citizen Citizens Advice Conwy dealt with 159 new employment enquiries
- Citizens Advice Conwy dealt with 150 new relationship enquiries
- Citizens Advice Conwy dealt with 108 new legal enquiries
- Citizens Advice Conwy dealt with 82 new health enquiries
- Citizens Advice Conwy dealt with 36 new tax enquiries
- Citizens Advice Conwy dealt with 111 new travel enquiries
- Citizens Advice Conwy dealt with 20 new discrimination enquiries
- Citizens Advice Conwy dealt with 60 new immigration enquiries
- Citizens Advice Conwy dealt with 19 new education enquiries
- Citizens Advice Conwy supported 372 new financial enquiries to include one to one budgeting sessions
- Citizens Advice Conwy supported 1225 new enquiries relating to utilities (including Energy Best Deal advice & information)
- Citizens Advice Conwy received 3 referrals for partner organisations
- Citizens Advice Conwy conducted 1 home visits across the county of Conwy
- Citizens Advice Conwy completed 23 bureau evidence forms

Citizens Advice Conwy dealt with 941 new enquiries from service users out of County to include day visitors, holiday makers, relatives with family in the County or relatives living out of County.

Our trained volunteers gave up £75,246 worth of volunteering hours to help deliver our services throughout Conwy county during the 2022-23 financial year.

### Financial review

The Bureau continues to actively pursue a year on year increase in its reserves, so as to reduce financial risk within the forthcoming year.

Citizens Advice Conwy has attracted a diversity of funding streams, both managing the service and staffing structure & operating within its financial restraints to meet service delivery demands and funder targets during 2022/2023.

For the year ended 31 March 2023, there was a surplus of £20,721 (2022: £33,621). The free reserves of the organization at 31 March 2023 were £183,614 (2022: £162,893).

Total income for the year ended 31 March 2023 was £543,322 (2022: £548,508).

Total expenditure for the year ended 31 March 2023 was £522,601 (2022: £514,887).

Total restricted income for the year ended 31 March 2023 was £454,139 (2022: £437,089)

Total restricted expenditure for the year ended 31 March 2023 was £454,139 (2022: £437,089)

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

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

FOR THE YEAR ENDED 31 MARCH 2023

---

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

### Risk management

The Trustees have taken active steps to consider the financial risks to Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau and has monitoring systems and procedures to enable effective risk management

### Plans for future periods

It is the general policy of Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau that unrestricted funds not committed or invested in tangible fixed assets (the free reserves') held by the Charity should be between a minimum of a three month working balance. The reserves at 31 March 2023 are £183,614 which is approx. 3.9 months of the operating costs expected in financial year 2023-24. Every endeavour is being made to work towards increasing the reserves level without affecting service delivery.

The Bureau continues to strive to build capacity for further development through various funding sources.

Working with partners to enhance and enable sustainable quality advice & information services across the County Borough of Conwy is integral to the delivery of day to day services within our communities.

### Structure, governance and management

The Trustee Board has responsibility for defining the strategic direction of the Citizens Advice service and for overseeing the financial and operational performance of the organisation.

The Board has representation from local residents and professionals. The Boards skills audit annually identifies strengths and weaknesses.

To enable the objectives to be achieved, Citizens Advice Conwy recognises the need for effective leadership, management and administration, working within a strong quality framework and a sufficient resource base. Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau holds the Advice Quality Standard (AQS) quality mark and the specialist AQS quality mark in welfare benefits and debt is currently being reapplied for, is a recognised Debt Relief Order Intermediary and this year has been successful in achieving the Welsh Governments Information Advice Quality Framework.

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

Mr A Bertola	(Appointed 3 May 2023)
Mr F Bradfield	
Ms G A Ellis	(Appointed 2 November 2022)
Mr P R Lewis MBE	
Mr C Matthews	(Appointed 2 November 2022)
Mr P McGlory	
Ms V Ramkalowon	
Mr A Wynne	(Retired 1 August 2023)
Mr R I Jenkins	(Retired 4 October 2022)
Mr R E Williams	(Retired 2 November 2022)
Ms T M Brain	(Retired 2 November 2022)
Ms B Jones	(Retired 10 August 2022)
Mr C J Smith	(Retired 11 May 2022)

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE  
BUREAU**

**TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2023**

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None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute an amount not exceeding £5 to the assets of the charitable company in the event of a winding up. The total of such guarantees at 31 March 2023 was £35.

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

  
Mr P McGlory  
Trustee

31 January 2024

# **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 MARCH 2023**

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The trustees, who are also the directors of Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

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

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

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I report to the trustees on my examination of the financial statements of Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau (the charity) for the year ended 31 March 2023.

#### Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, 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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements 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 financial statements to be reached.



**Jonathan Ward ACA**  
for and on behalf of Azets Audit Services

31 January 2024

Chartered Accountants

Brynford House  
21 Brynford Street  
Holywell  
Flintshire  
CH8 7RD



**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

**FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b>Income from:</b>							
Donations and legacies	3	1,165	-	1,165	229	-	229
Charitable activities	4	88,018	454,139	542,157	111,190	437,089	548,279
<b>Total income</b>		<b>89,183</b>	<b>454,139</b>	<b>543,322</b>	<b>111,419</b>	<b>437,089</b>	<b>548,508</b>
<b>Expenditure on:</b>							
Charitable activities	5	68,462	454,139	522,601	77,798	437,089	514,887
<b>Net income for the year/ Net movement in funds</b>		<b>20,721</b>	<b>-</b>	<b>20,721</b>	<b>33,621</b>	<b>-</b>	<b>33,621</b>
Fund balances at 1 April 2022		162,893	-	162,893	129,272	-	129,272
<b>Fund balances at 31 March 2023</b>		<b>183,614</b>	<b>-</b>	<b>183,614</b>	<b>162,893</b>	<b>-</b>	<b>162,893</b>

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

All income and expenditure derive from continuing activities.

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

*Handwritten signature*

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023		2022	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	10		-		1,701
<b>Current assets</b>					
Debtors	11	39,258		21,959	
Cash at bank and in hand		204,695		161,991	
		<u>243,953</u>		<u>183,950</u>	
<b>Creditors: amounts falling due within one year</b>	12	<u>(60,339)</u>		<u>(22,758)</u>	
Net current assets			<u>183,614</u>		<u>161,192</u>
<b>Total assets less current liabilities</b>			<u><u>183,614</u></u>		<u><u>162,893</u></u>
<b>Income funds</b>					
Unrestricted funds			<u>183,614</u>		<u>162,893</u>
			<u><u>183,614</u></u>		<u><u>162,893</u></u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023.

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

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

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

The financial statements were approved by the Trustees on 31 January 2024

Mr P. McGlory  
Trustee



Company registration number 05925213

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS

*FOR THE YEAR ENDED 31 MARCH 2023*

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### 1 Accounting policies

#### Charity information

Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is Llandudno Town Council Town Hall, Ground Floor Offices, Town Hall, Llandudno, Conwy, LL30 2UP, United Kingdom.

#### 1.1 Accounting convention

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

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

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

#### 1.3 Charitable funds

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

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

#### 1.4 Income

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

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

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

Grant income provide funding and are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. This income is only deferred if the donor specifies that the grant must only be used in a future accounting period or there are conditions imposed which must be met before the charity as unconditional entitlement.

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

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

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

#### 1.6 Tangible fixed assets

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

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

Fixtures and fittings	25% per annum
Computers	25% per annum

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

#### 1.7 Impairment of fixed assets

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

#### 1.8 Cash and cash equivalents

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

#### 1.9 Financial Instruments

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

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

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

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

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### 1 Accounting policies

(Continued)

#### **Basic financial assets**

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

#### **Basic financial liabilities**

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

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

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

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

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

#### 1.10 Employee benefits

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

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

### 2 Critical accounting estimates and judgements

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

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

There are no critical accounting estimates or judgements.

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2023**

**3 Donations and legacies**

	Unrestricted funds		Restricted funds		Total		Unrestricted funds		Restricted funds		Total	
	2023	2023	2023	2023	2023	2023	2022	2022	2022	2022	2022	2022
	£	£	£	£	£	£	£	£	£	£	£	£
Donations and gifts	1,165	-	-	-	1,165	-	229	-	-	-	-	229

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

### 4 Charitable activities

	Charitable Income 2023 £	Charitable Income 2022 £
Grants	542,157	548,279
	<u>542,157</u>	<u>548,279</u>
<b>Analysis by fund</b>		
Unrestricted funds	88,018	111,190
Restricted funds	454,139	437,089
	<u>542,157</u>	<u>548,279</u>
	<u>542,157</u>	<u>548,279</u>
<b>Grants</b>		
Local council grants	88,018	87,318
Welsh Government Single Advice Fund & AdviceLink	276,719	218,205
Trussell Trust	-	35,140
British Gas - Warmer Wales	-	20,124
Energy Best Deals/Active Inclusion	-	11,023
British Gas - Smart Energy	-	29,995
Energy Advice	18,640	27,897
Housing Solutions	34,496	34,469
Universal Support -Help to Claim	-	29,983
Gwynt y Mor	15,000	9,708
Other	109,284	44,417
	<u>542,157</u>	<u>548,279</u>
	<u>542,157</u>	<u>548,279</u>

Other grants received amounting to £109,284 were:

Forces for Energy	£30,386
Moondance	£34,900
MaPS Wellbeing Forum	£9,794
CA Conwy & Flintshire SAF Partnership	£10,500
CMAP	£8,000
BIP	£7,456
Clocaenog	£2,119
Modern Slavery	£6,129

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE  
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2023**

**5 Charitable activities**

	<b>Charitable Expenditure 2023 £</b>	<b>Charitable Expenditure 2022 £</b>
Staff costs	391,516	399,696
Staff and volunteer expenses	36,097	12,164
Office expenses	39,105	39,073
Premises expenses	20,755	21,530
	<u>487,473</u>	<u>472,463</u>
Share of support costs (see note 6)	31,076	39,903
Share of governance costs (see note 6)	4,052	2,521
	<u>522,601</u>	<u>514,887</u>
<b>Analysis by fund</b>		
Unrestricted funds	68,462	77,798
Restricted funds	454,139	437,089
	<u>522,601</u>	<u>514,887</u>

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

6 Support costs	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Bank charges	87	-	87	90	-	90
Publicity	60	-	60	948	-	948
Partner payments	13,975	-	13,975	36,120	-	36,120
Translations	13,261	-	13,261	2,509	-	2,509
Other support costs	3,693	-	3,693	236	-	236
Accountancy	-	2,100	2,100	-	2,400	2,400
Legal and professional	-	1,899	1,899	-	50	50
Trustees expenses	-	-	-	-	36	36
Data protection	-	53	53	-	35	35
	<u>31,076</u>	<u>4,052</u>	<u>35,128</u>	<u>39,903</u>	<u>2,521</u>	<u>42,424</u>
Analysed between						
Charitable activities	<u>31,076</u>	<u>4,052</u>	<u>35,128</u>	<u>39,903</u>	<u>2,521</u>	<u>42,424</u>

Included in governance costs is £nil (2022: £36) with regards to trustees' expenses.

### Independent examiners remuneration

The independent examiners remuneration amounts to an independent examination fee of £1,800 (2022: £1,800) and accountancy services fee of £300 (2022: £600).

## 7 Trustees

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

Expenses incurred by trustees were £nil (2022: £36)

## 8 Employees

The average monthly number of employees during the year was:

2023 Number	2022 Number
<u>15</u>	<u>14</u>

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

8 Employees	(Continued)	
Employment costs	2023 £	2022 £
Wages and salaries	351,611	357,644
Social security costs	31,453	33,572
Other pension costs	8,680	8,480
	<u>391,516</u>	<u>399,696</u>

For the purposes of this report the charity considers its key personnel to comprise of the Chief Executive and Manager. Total emoluments, including employer pension contributions, were £79,580 (2022: £76,447).

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

### 9 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No provision for taxation has therefore been made in these accounts.

### 10 Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
<b>Cost</b>			
At 1 April 2022	1	6,800	6,801
At 31 March 2023	<u>1</u>	<u>6,800</u>	<u>6,801</u>
<b>Depreciation and impairment</b>			
At 1 April 2022	-	5,100	5,100
Depreciation charged in the year	1	1,700	1,701
At 31 March 2023	<u>1</u>	<u>6,800</u>	<u>6,801</u>
<b>Carrying amount</b>			
At 31 March 2023	-	-	-
At 31 March 2022	<u>1</u>	<u>1,700</u>	<u>1,701</u>

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

### 11 Debtors

	2023	2022
	£	£
<b>Amounts falling due within one year:</b>		
Trade debtors	16,809	-
Prepayments and accrued income	22,449	21,959
	<u>39,258</u>	<u>21,959</u>

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

	Notes	2023	2022
		£	£
Deferred income	13	41,596	5,829
Trade creditors		12,343	6,407
Accruals		6,400	10,522
		<u>60,339</u>	<u>22,758</u>

### 13 Deferred income

	2023	2022
	£	£
Other deferred income	41,596	5,829
	<u>41,596</u>	<u>5,829</u>

Deferred income is included in the financial statements as follows:

	2023	2022
	£	£
Deferred income is included within:		
Current liabilities	41,596	5,829
	<u>41,596</u>	<u>5,829</u>
Movements in the year:		
Deferred income at 1 April 2022	5,829	30,041
Released from previous periods	(5,829)	(24,212)
Resources deferred in the year	41,596	-
	<u>41,596</u>	<u>5,829</u>
Deferred income at 31 March 2023	<u>41,596</u>	<u>5,829</u>

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2023

#### 14 Restricted funds

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

	Balance at 1 April 2021		Movement in funds			Balance at 1 April 2022			Movement in funds			Balance at 31 March 2023	
	£	£	Incoming resources	Resources expended	Transfers	£	£	£	Incoming resources	Resources expended	Transfers	£	£
Forces for Energy	-	3,162	3,162	(3,162)	-	-	-	30,386	(30,386)	-	-	-	-
Community Focus	-	124,673	124,673	(124,673)	-	-	-	130,227	(130,227)	-	-	-	-
Income Max	-	13,000	13,000	(13,000)	-	-	-	-	-	-	-	-	-
AdviceLink - Specialist	-	71,565	71,565	(71,565)	-	-	-	74,492	(74,492)	-	-	-	-
Claim Whats Yours	-	9,000	9,000	(9,000)	-	-	-	72,000	(72,000)	-	-	-	-
Energy Best Deal/Active Inclusion	-	11,023	11,023	(11,023)	-	-	-	-	-	-	-	-	-
Trussell Trust	-	35,140	35,140	(35,140)	-	-	-	-	-	-	-	-	-
British Gas - Warmer Wales	-	20,124	20,124	(20,124)	-	-	-	-	-	-	-	-	-
Housing Solutions	-	34,469	34,469	(34,469)	-	-	-	34,496	(34,496)	-	-	-	-
Gwyrnt y Mor	-	9,708	9,708	(9,708)	-	-	-	15,000	(15,000)	-	-	-	-
Moondance	-	17,350	17,350	(17,350)	-	-	-	34,900	(34,900)	-	-	-	-
EAP	-	27,897	27,897	(27,897)	-	-	-	18,640	(18,640)	-	-	-	-
Smart Energy	-	29,995	29,995	(29,995)	-	-	-	-	-	-	-	-	-
Universal Support - Help to Claim	-	29,983	29,983	(29,983)	-	-	-	-	-	-	-	-	-
MaPS Wellbeing Forum	-	-	-	-	-	-	-	9,794	(9,794)	-	-	-	-
CA Conwy & Flintshire SAF Partnership	-	-	-	-	-	-	-	10,500	(10,500)	-	-	-	-
CMAF	-	-	-	-	-	-	-	8,000	(8,000)	-	-	-	-
BIP	-	-	-	-	-	-	-	7,456	(7,456)	-	-	-	-
Other	-	-	-	-	-	-	-	8,248	(8,248)	-	-	-	-
	-	437,089	437,089	(437,089)	-	-	-	454,139	(454,139)	-	-	-	-

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2023

#### 14 Restricted funds

(Continued)

The following projects are funded to deliver services to meet specific client group needs, with an increasing number of stringent targets, outcomes and outputs.

**Forces for Energy:** This project is available to provide energy advice and information to any person who is a veteran or a family member of a veteran.

**Community Focus:** This project is to provide core advice services.

**AdviceLink:** Welsh Government funding to deliver multi channelled community delivered generalist and specialist debt & welfare benefit advice services.

**Claim Whats Yours:** Welsh Government funding to deliver multi channelled community delivered generalist and specialist debt & welfare benefit advice services.

**Housing Solutions:** To provide a specialist caseworker service, to work closely with Conwy Housing Solutions Officers to prevent homelessness and maximise income.

**Gwynt y Mor:** This project is aimed at delivering services, face to face to the coastal communities within Conwy county.

**Moondance:** This project is to meet increased demand for community awareness from community partners and extend the anti-Modrn Slavery work into rural areas.

**Energy Advice:** The overall project aims to reduce consumers energy costs; putting more money in consumers' pockets, potentially reducing any fuel debt and improving consumers' wellbeing.

**Financial Wellbeing Project:** The North Wales Local Citizens Advice Partnership delivers financial wellbeing group and one to one sessions.

**Citizens Advice Conwy & Flintshire SAF Partnersip:** This project is to share core advice services between Conwy and Flintshire.

**CMAP:** This project is aimed at reducing consumers energy costs.

**External Agency referrals (BIP and others):** Citizens Advice Conwy has an active referral procedure set up with partner agencies across the County Borough of Conwy and North Wales.

# CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

### 15 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	9,000	9,000
Between two and five years	36,000	36,000
In over five years	18,000	27,000
	<u>63,000</u>	<u>72,000</u>

### 16 Events after the reporting date

It is expected that the Welsh Government will claw back an estimated £1,000 of grant income within the next 12 months.

### 17 Related party transactions

There were related party transactions between CAB Conwy and Citizens Advice (National Association of Citizens Advice Bureaux) during the year.

The charity paid £5,773 to Citizens Advice in membership fees (2022: £5,621) and to cover the cost of insurance, financial support, and information services. No amounts were outstanding at the year end.

### 18 Pension Scheme

The charitable company enrolls staff in a defined contribution pension scheme administered by The People's Pension under auto-enrolment regulations, this is administered through our payroll agreement with Conwy County Borough Council. The pension cost charge for the year represents contributions payable by the charitable company to the fund and amount to £8,680 (2022: £8,480).

### 19 Going Concern

At 31 March 2023, the charity had unrestricted reserves totalling £183,614. The Board has decided that the charity should aim to have unrestricted reserves of a minimum of three months normal operating costs, which for financial year 2023-24 are expected to be a minimum of £141,842.

Following risk assessments and cash flow exercises undertaken, the Trustees consider it appropriate to prepare the financial statements on a going concern basis.

**CONWY DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1123006

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# Accounts

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**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE**  
**BUREAU**  
**(A company limited by guarantee)**  
**REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

Company No. 05925213

Registered Charity No. 1123006

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022**

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## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022**

#### **DIRECTORY AND INFORMATION**

##### **Status**

Cyngor ar Bopeth Cylch Conwy District Citizens Advice Bureau is a registered company (number 05925213) limited by guarantee, with no share capital, and a registered charity (number 1123006). The Bureau are members of the National Citizens Advice Bureau membership number 55/0007/00.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. Under those articles, the trustees are elected at the AGM in accordance with such procedures as may be adopted by the Board of Trustees from time to time, provided that such procedures allow every member of the company to stand for election and to vote.

##### **Trustees**

###### **Elected**

- **Chair** – Peter McGlory
- **Honorary Treasurer** – Cllr Peter Reginal Lewis MBE
- **Christopher Smith** (resigned 11 May 2022)
- **Barbara Jones** (resigned 10 August 2022)
- **Emlyn Williams** (resigned 2 November 2022)
- **Cllr Ian Jenkins** (resigned 4 October 2022)
- **Ian Turner** (resigned 25 May 2021)
- **Arron Wynne**

###### **Co-Opted**

- **Frank Bradfield** (commenced 2 March 2022)
- **Thea Michelle Brain** (commenced 2 March 2022, resigned 2 November 2022)
- **Vinita Ramkalowon** (commenced 2 March 2022)
- **Gwennol Ellis** (commenced 2 November 2022)
- **Colin Matthews** (commenced 2 November 2022)

**Company Secretary** – Gwyneth Millington, Chief Executive

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022**

**DIRECTORY AND INFORMATION**

**Principal Bankers:**

Lloyds/TSB  
Mostyn Street  
Llandudno  
LL29 7AD

**Accountants**

Pritchett & Co  
Chartered Accountants  
Chartered Tax Advisers  
16 Wynnstay Road  
Colwyn Bay  
Conwy, LL29 8NB

**Registered Office**

Llandudno Town Council  
Town Hall  
Ground Floor Offices  
Lloyd Street  
Llandudno  
LL30 2UP

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2022**

The trustees present their report and the financial statements for the year ended 31 March 2022.

#### **PRINCIPAL ACTIVITY**

The charity's activities are to advise individuals of their rights and responsibilities including legal and financial advice.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity was established under a constitution adopted on the 4 July 2001 under which the objects, powers and governance requirements of the organisation were determined.

The constitution provides for a minimum of 4 and a maximum of 15 trustees. Where there is a requirement for new trustees, these would be identified and appointed by the remaining trustees. The charity is responsible for the induction of any new trustee which involves awareness of a trustee's responsibilities, the governing document administrative procedures, the history and philosophical approach of the charity.

The trustees have taken active steps to consider the financial risks to Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau. The Bureau has undergone an overall business and financial review and service restructure. The trustees are aware that there remains much to be done but are confident that procedures have now been put in place to ensure minimal risk.

The charity is a member of the National Association of Citizens Advice Bureaux (NACAB) and must conform to its membership.

#### **TRUSTEES**

The trustees, who are directors for the purpose of company law, who served and resigned during the year were as per page 3.

Members of the charitable company guarantee to contribute an amount not exceeding £5 to the assets of the charitable company in the event of a winding up. The total of such guarantees at 31 March 2022 was 8.

# **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

## **TRUSTEES' REPORT**

### **FOR THE YEAR ENDED 31 MARCH 2022**

#### **OBJECTIVES AND ACTIVITIES**

The principal activity of Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau in the period under review was to promote any charitable purpose for the area of benefit within the communities of the County Borough of Conwy and surrounding areas ('the area of benefit') by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The trustees confirm that they have had due regard to the guidance published by the Charities Commission on public benefit and are satisfied that the company is compliant with the duty as set out in the Charities Act 2011.

#### **ACHIEVEMENTS AND PERFORMANCE**

##### Core Service Provision

We acknowledge the support of the Conwy County Borough Council, Bay of Colwyn Town Council, Llandudno Town Council and Llanrwst Town Council who maintain and sustain our core service provision to clients across the County Borough of Conwy.

The core generalist advice service is delivered by volunteer and paid advisers delivering multi channelled working, face to face, telephone, email, virtual from each of the Citizens Advice Conwy office premises and both inreach and outreach venues.

##### Services and Operations

Membership of the National Association of Citizens Advice Bureaux (NACAB) ensures Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau provides a consistent quality core advice service in categories of Debt, Welfare Benefits, Consumer, Housing, Taxes, Employment, Relationships, Immigration and Education.

All enquiries are conducted by telephone or face to face contact. When the case requires follow up work, full advice is provided and/or a referral is made for an appointment with a volunteer adviser or paid caseworker. Home visits are conducted where the need is identified. Financial Capability is integral and compliments debt advice delivery. Agreed partner agency referrals are in place.

A client's charter is sent to clients prior to an appointment and copies are on the wall of

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2022**

the waiting room and interview rooms. The Bureau has a complaints procedure and the Chief Executive reports any complaints to the Trustee Board quarterly.

#### **General information**

Volunteers provide Generalist Advice services, meeting Advice Quality Standards with both quality advice checking and quality advice audit monthly.

Paid staff provide Generalist Advice, Casework, Specialist Casework and Financial Capability services, meeting Advice Quality Standards with both quality advice checking, a quality advice audit monthly and an external sample audit quarterly.

Volunteers and paid staff are trained to provide face to face and telephone advice services. Paid staff are trained to deliver web chat advice services.

Following on from lockdown, face to face services remained as appointment only services, and have developed through the reintroduction of additional community venues. Multi channelled delivery enables delivery across the County, whilst enabling dedicated resources for those most in need of face to face services.

Home Visits are integrated within day to day service delivery alongside channels of advice by telephone, face to face, webchat and e mail. Since March 2020, due to Covid-19 restrictions, home visits have not been conducted.

Citizens Advice Conwy volunteers, paid generalist advisers, senior generalist advisers and paid specialist caseworkers, work together as a team to provide quality services that are free, independent, confidential and impartial.

The following projects are funded to deliver services to meet specific client group needs, with an increasing number of stringent targets, outcomes and outputs.

**Advicelink:** Welsh Government funding to deliver multi channelled community delivered generalist and specialist debt and welfare benefit advice services as a partner of the North Wales Single Advice Partnership to which there are 6 local Citizens Advice services, Shelter and Snap Cymru as partners. Face to Face debt previously funded through the Money Advice Service is now a part of this funding stream.

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2022**

**Age Connects:** aiming to integrate the knowledge, expertise and trusted relationship of Age Connects North Wales Central has with the older people living in our communities alongside the knowledge, experience and quality marked advice and information services of Citizens Advice Conwy.

Through working together, 'Connections' / 'Cysylltiadau' will share identified individual resources to enable an effective participatory approach to the delivery and development of quality advice services to older people.

"Partnership Working, in the Community, for the Community"

**Colwyn Bay Town Council Community Inreach:** to support dedicated services to the communities of the Bay of Colwyn Town Council.

**Employment:** to take a proactive approach to major presenting issues with regards to employment and address the impact that Covid19 is having on our local communities currently, and increasingly going forward.

**Energy Advice:** The overall project aims to reduce consumers energy costs; putting more money in consumers' pockets, potentially reducing any fuel debt, improving consumers' wellbeing and improving the knowledge of their energy use options, those of pensionable age, those that have a disability, those that are chronically sick, those on low incomes and those living in rural areas. (Ofgem).

**Financial Capability:** This work continues to develop, with funding and is now incorporated within the delivery of individual face to face sessions and group sessions to, for example DASU, Kim Inspire, families with young children. We advise families and individuals who are struggling with the cost of everyday living, providing one to one support to budget effectively, review benefit entitlement dependent on personal and financial circumstances. Citizens Advice Conwy's Financial Capability project also provides group awareness raising sessions to schools, Colleges and partnership agencies. (CCBC/Welsh Government Families First/ Gwynt Y Mor / DASU).

**Llandudno Town Council:** dedicated local community delivered services within the Town of Llandudno wards.

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**TRUSTEES' REPORT**

**FOR THE YEAR ENDED 31 MARCH 2022**

**Moondance & Gwynt Y Mor Modern Slavery:** to meet increased demand for community awareness from community partners, and extend the work Modern Slavery work into rural communities and enable a proactive approach to partners working with Steve Chapman, Anti Slavery Co-ordinator for Wales, in addressing the actions required of the Welsh Governments Modern Slavery Strategic Plan 2021.

**Preventing Homelessness:** Working with the Conwy Solutions team, Citizens Advice Conwy take a proactive, preventative approach to delivering welfare, debt, housing and budgeting advice services that are free, confidential, independent and impartial specialist caseworker service, to work closely with Housing Solutions Officers to prevent homelessness and maximise income. (Housing Solutions Conwy).

**Trussell Trust:** to provide advice and support to clients through a national foodbank telephone referral line

**Warmer Wales:** The Project aims to reach out to those most in need across Wales who are experiencing, or at risk of, fuel poverty, living in cold homes, or vulnerable to ill-health. The service will deliver energy advice, offer support to manage debts and maximise income, help people to find cheaper tariffs and improve their health and well-being. (British Gas).

**External Agency referrals:** Citizens Advice Conwy has an active referral procedure set up with partner agencies across the County Borough of Conwy. The number of referrals received is increasing weekly and now takes up a high percentage of appointments for clients seen face to face by caseworkers. We are currently working with CCBC's council tax and welfare rights team to provide dedicated appointment slots across the County so as to proactively action engage with the local authority and reduce the number of non-attends resulting from CCBC referrals.

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2022**

#### **OVERALL SERVICE IMPACT**

##### **Structure, Governance and Management**

The Trustee Board has responsibility for defining the strategic direction of the Citizens Advice service and for overseeing the financial and operational performance of the organisation.

The Board has representation from local residents and professionals. The Boards skills audit, annually identifies strengths and weaknesses.

To enable the objectives to be achieved, Citizens Advice Conwy recognises the need for effective leadership, management and administration, working within a strong quality framework and a sufficient resource base.

Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau holds the Advice Quality Standard (AQS) quality mark and specialist AQS quality mark in welfare benefits and debt, is a recognised Debt Relief Order Intermediary and this year has been successful in achieving the Welsh Governments Information Advice Quality Framework.

#### **FACTS AND FIGURES**

Citizens Advice Conwy: Working with local communities, for local communities, within local communities for 01/04/2021-31/03/2022

##### **Service delivery from individuals living within the Conwy County Borough;**

- Citizens Advice Conwy dealt with 11,723 new enquiries during the year
- Citizens Advice Conwy dealt with 4,496 new welfare benefit enquiries
- Citizens Advice Conwy dealt with 1,610 new debt enquiries
- Citizens Advice Conwy dealt with 392 consumer enquiries
- Citizen Citizens Advice Conwy dealt with 611 new housing enquiries
- Citizen Citizens Advice Conwy dealt with 333 new employment enquiries
- Citizens Advice Conwy dealt with 168 new relationship enquiries
- Citizens Advice Conwy dealt with 164 new legal enquiries
- Citizens Advice Conwy dealt with 69 new health enquiries
- Citizens Advice dealt with 2 new tax enquiries
- Citizens Advice Conwy dealt with 41 new travel enquiries
- Citizens Advice Conwy dealt with 13 new discrimination enquiries
- Citizens Advice Conwy dealt with 96 new Immigration enquiries

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE  
BUREAU**

**TRUSTEES' REPORT**

**FOR THE YEAR ENDED 31 MARCH 2022**

- Citizens Advice Conwy dealt with 8 new education enquiries
- Citizens Advice Conwy supported 1,365 new financial enquiries to include one to one budgeting sessions
- Citizens Advice Conwy supported 1,375 new enquiries relating to utilities (including Energy Best Deal advice and information)

Citizens Advice Conwy dealt with 1,428 new enquiries from service users out of County to include day visitors, holiday makers, relatives with family in the County or relatives living out of County.

Volunteers contributed a financial worth of £13,824 to support advice services across Conwy during 2021/2022.

**Citizens Advice Service Aims and Objectives**

We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives
- To aim to provide advice and information services through a service users language of choice

In seeking to achieve these aims, Citizens Advice Conwy operates within the following core values whilst engaging with national and local strategies to do all that we can to treat people fairly and making sure they have the same life chances. We will:

- Provide a supportive, team-based work environment for all volunteers and paid staff through enabling and ensuring development of equality and diversity competencies through making sure that each has the same life chances
- Strive to identify the short, mid and long term service needs of our local communities so as to enable service provision to reach those in greatest need
- Engage and work co-operatively with a diversity of both 'not for profit' and 'statutory partner agencies' to develop long term sustainable partnerships
- Ensure that all activities are performed within a rigorous quality framework

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2022**

#### **Impact of advice services**

Lack of access to advice services has been identified as a contributing factor to the creation and maintenance of social exclusion. As a generalist advice agency delivered by a team of volunteers and supported through paid caseworker and generalist advisers, Citizens Advice Conwy offers holistic services provision enabling the majority of advice issues to be addressed by way of initially accessing one organisation.

#### **FINANCIAL REVIEW**

The Bureau continues to actively pursue a year on year increase in its reserves, so as to reduce financial risk within the forthcoming year.

Citizens Advice Conwy has attracted a diversity of funding streams, both managing the service and staffing structure and operating within its financial restraints to meet service delivery demands and funder targets during 2021/2022.

#### **PLANS FOR FUTURE PERIODS**

It is the general policy of Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau that unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the Charity should be between a three and six months working balance. The current level of reserves is short of this target and every endeavour is being made to work towards meeting the required level.

The Bureau continues to strive to build capacity for further development through various funding sources.

Working with partners to enhance and enable sustainable quality advice and information services across the County Borough of Conwy is integral to the delivery of day to day services within our communities.

#### **RISK MANAGEMENT**

The Trustees have taken active steps to consider the financial risks to Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau and has monitoring systems and procedures to enable effective risk management.

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**TRUSTEES' REPORT**

**FOR THE YEAR ENDED 31 MARCH 2022**

**TRUSTEES' RESPONSIBILITIES**

The trustees (who are also directors of Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

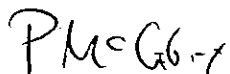
Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

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

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

The report of the trustees has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

BY ORDER OF THE BOARD:-



Mr Peter McGlory - Chair

Director

Date: 28/11/2022

## **INDEPENDENT EXAMINER'S REPORT**

### **TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

We report on the accounts of the company for the year ended 31 March 2022 which are set out on pages 16 to 24.

#### **Responsibilities and basis of report**

As the charity 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 ourselves 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, we report in respect of our examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out our examination we have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. We confirm that we are qualified to undertake the examination because we are members of the Institute of Chartered Accountants in England and Wales.

We have completed the examination. We confirm that no matters have come to our attention in connection with the examination giving us cause to believe that in any material respect;

- 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).

**INDEPENDENT EXAMINER'S REPORT**

**TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF CYNGOR AR BOPETH  
CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

We 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.



Pritchett and Co  
Chartered Accountants  
Chartered Tax Advisers  
16 Wynnstay Road  
Colwyn Bay  
LL29 8NB

Date: 08/12/2022

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022**

	<u>Note</u>	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total Funds 2022</u>	<u>Total Funds 2021</u>
<b>Income from:</b>					
Donations and legacies	2	229	0	229	2,795
Charitable activities	3	111,190	437,089	548,279	530,982
Investments	4	0	0	0	0
<b>Total income</b>		<b>111,419</b>	<b>437,089</b>	<b>548,508</b>	<b>533,777</b>
<b>Expenditure on:</b>					
Charitable activities	5	71,272	401,190	472,461	446,827
Other	6	6,526	35,899	42,425	8,924
<b>Total expenditure</b>		<b>77,798</b>	<b>437,089</b>	<b>514,886</b>	<b>455,751</b>
<b>Net Income/(expenditure)</b>		<b>33,621</b>	<b>0</b>	<b>33,621</b>	<b>78,026</b>
<b>Transfers between funds</b>				<b>0</b>	<b>0</b>
<b>Other recognised gains/(losses)</b>					
Remeasurement gain/(loss) on defined pension plan				<b>0</b>	<b>90,000</b>
<b>Net movement in funds</b>		<b>33,621</b>	<b>0</b>	<b>33,621</b>	<b>168,026</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		129,272	0	129,272	(38,754)
<b>Total funds carried forward</b>	12	<b>162,893</b>	<b>0</b>	<b>162,893</b>	<b>129,272</b>

All income and expenditure derive from continuing activities

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**BALANCE SHEET AS AT 31 MARCH 2022**

	<u>Note</u>	<u>2022</u>	<u>2021</u>
<b><u>Fixed Assets</u></b>			
Tangible assets	9	1,701	3,401
Total Fixed Assets		<u>1,701</u>	<u>3,401</u>
<b><u>Current Assets</u></b>			
Debtors	10	21,959	96,760
Cash at Bank and In hand		<u>161,991</u>	<u>85,101</u>
		183,950	181,861
<b><u>Creditors: Amounts falling due within one year</u></b>	11	<u>22,758</u>	<u>55,990</u>
<b><u>Net Current Assets/ (liabilities)</u></b>		161,192	125,871
Defined benefit pension liability		0	0
		<u>162,893</u>	<u>129,272</u>
<b><u>Charity funds</u></b>			
Restricted Funds		0	0
Unrestricted Funds		162,893	129,272
Total charity funds/ (deficit)	12	<u>162,893</u>	<u>129,272</u>

The directors are of the opinion that the company is entitled to exemption from audit conferred under Section 477 of the Companies Act 2006 relating to small companies for the year ended 31 March 2022

The directors confirm that no member or members have requested an audit pursuant to Section 476 of the Companies Act 2006.

The directors confirm that they are responsible for:

ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006; and preparing the accounts which give a true and fair view of the state of the affairs of the company as at the end of the financial year and its results for the financial year in accordance with the requirements of Section 396 of the Companies Act 2006, and which otherwise comply with the requirement of this Act relating to accounts, so far as applicable to the company.

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

Signed on behalf of the board

*PMcGlory*

Mr Peter McGlory (Chair)

Date: 28.11.2022

Company Registration Number: 05925213

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2022**

	<u>2022</u>	<u>2021</u>
<b>Cash flows from operating activities</b>		
Net income/(expenditure)	33,621	78,026
Adjustments for;		
Other interest receivable and similar income	0	0
Accrued expenses and deferred income	(36,710)	6,574
Purchase of tangible fixed assets	0	0
Depreciation and Impairment of tangible fixed assets	1,700	1,700
Changes In;		
Trade and other debtors	74,801	(68,647)
Trade and other creditors	3,478	4,936
Cash generated from operations	<u>76,890</u>	<u>22,589</u>
Interest received	0	0
Net cash (used in)/from operating activities	<u>76,890</u>	<u>22,589</u>
<b>Net (decrease)/increase in cash and cash equivalents</b>	76,890	22,589
<b>Cash and cash equivalents at beginning of year</b>	85,101	62,512
<b>Cash and cash equivalents at end of year</b>	<u>161,991</u>	<u>85,101</u>

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**1 Summary of significant accounting policies**

**a) General information and basis of preparation**

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with 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 (FRS102) issued in October 2019, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared in sterling which is the functional currency of the charity rounded to the nearest £1

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**b) Funds**

**Unrestricted funds**

These are donations and other incoming resources receivable and generated for the objects of the charity without further specified purpose and are available as general funds.

**Restricted funds**

These are used for specific purposes as laid down by the donor. Expenditure which meets the criteria is charged to the fund together with a fair allocation of management and support costs.

**c) Income recognition**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

No amount is included in the financial statement for volunteers time in line with the SORP (FRS102).

Income from government and other grants are recognised and recorded at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

**d) Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**1 Summary of significant accounting policies (continued)**

**Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**e) Support costs allocation**

Support costs are those that assist to the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of the expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to costs of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

**f) Pension schemes**

The charity previously contributed to the Gwynedd Council Local Government Pension Scheme (LGPS). This is a multi employer defined benefit pension scheme. The cost of providing these benefits were charged to the statement of financial activities in the year in which they incurred. The charity now contributes to a defined contribution scheme. Contributions payable to the charity's pension scheme are charged to the profit or loss in the period to which they relate.

**g) Tangible fixed assets and depreciation**

Tangible fixed assets for use by the charity are stated at cost or in cases where fixed assets have been donated, at valuation at time of acquisition, less depreciation. The cost of minor additions, or those costing below £500 are not capitalised. Improvements to leasehold property is fully depreciated in the year the expenses is incurred. The depreciation rates for tangible fixed assets are as follows;

- Furniture and equipment- Straight line over 4 years
- Computer equipment- Straight line over 4 years

**h) Provisions**

Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

**l) Debtors and creditors receivable/payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price.

**j) Operating lease agreements**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the SoFA on a straight line basis over the period of the lease.

**k) Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**l) Going concern**

The financial statements have been prepared on a going concern basis under the historical cost convention, as the trustees believe that no material uncertainties exist, and on the assumption of the continuing provision from the funding providers.

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU  
NOTES TO THE ACCOUNTS (CONTINUED)**

**2 Income from donations and legacies**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£	£	£
Donations and fundraising	229	0	229	2,795
Other income (misc. rent)	0	0	0	0
	<u>229</u>	<u>0</u>	<u>229</u>	<u>2,795</u>

**3 Income from charitable activities**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£	£	£
<u>Local Council Grants:</u>				
Conwy County Council	64,145		64,145	102,937
Abergele Town Council			0	0
Colwyn Town Council	5,800		5,800	2,760
Llandudno Town Council	17,373		17,373	16,714
Llanrwst Town Council				
<u>Schemes Funded:</u>				
Forces for energy		3,162	3,162	0
Welsh Government Single Advice Fund (SAF)			0	230,801
SAF- Income Max		13,000	13,000	0
Advicelink- Community Focused		124,673	124,673	15,000
Advicelink- Specialist		71,565	71,565	0
Claim Whats Yours		9,000	9,000	0
Energy Best Deal/Active Inclusion		11,023	11,023	0
Trussell Trust		35,140	35,140	29,376
British Gas- Warmer Wales		20,124	20,124	20,139
Housing Solutions		34,469	34,469	17,000
Gwynt Y Mor		9,708	9,708	14,612
Moondance		17,350	17,350	0
Other	23,872		23,872	3,799
Wrexham/FS/HTC Dlp checks		0	0	4,189
EAP		27,897	27,897	12,000
British Gas/Smart Energy		29,995	29,995	12,487
Unlversal Support - Help to Claim		29,983	29,983	40,061
Covid-19 Funding			0	9,107
	<u>111,190</u>	<u>437,089</u>	<u>548,279</u>	<u>530,982</u>

**4 Income from investments**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2022</b>	<b>Total 2021</b>
	£	£	£	£
Interest- deposits	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU  
NOTES TO THE ACCOUNTS (CONTINUED)**

**5 Analysis of expenditure on charitable activities**

	<u>Activities undertaken directly</u>	<u>Support Costs</u>	<u>Total 2022</u>	<u>Total 2021</u>
Core Services (incl Llandudno & Conwy Town Councils)	68,940	2,331	71,272	72,429
Welsh Government Single Advice Fund (SAF)			0	206,310
Forces for energy	3,142	14	3,155	0
Claim Whats Yours	8,953	47	9,000	0
Advicelink- Specialist	68,860	2,103	70,963	0
Advicelink - Community Focussed	118,248	4,365	122,613	9,413
SAF- Income max	12,551	326	12,876	0
Trussel Trust	33,397	1,305	34,702	34,034
British Gas- Warmer Wales	19,229	540	19,769	21,974
Housing Solutions	33,350	943	34,293	10,433
Gwynnt Y Mor	8,824	252	9,076	18,256
Moondance	16,807	440	17,248	0
EAP	15,160	616	15,776	16,732
British Gas/Smart Energy	10,598	260	10,858	14,919
Universal Support- Help to Claim	28,828	1,016	29,844	41,624
Energy Best Deal/Active Inclusion	10,822	194	11,016	0
Other	0	0	0	703
	<u>457,709</u>	<u>14,752</u>	<u>472,461</u>	<u>446,827</u>

**6 Support costs**

		<u>Charitable Activity</u>	<u>Governance Costs</u>	<u>Total 2022</u>	<u>Total 2021</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Subscription and training	Actual	6,395		6,395	9,168
Insurance	% of budgeted total income	4,432		4,432	198
Computer	% of budgeted total income	3,925		3,925	9,721
Sundries	Actual	0		0	0
Accountancy	% of budgeted total income		2,400	2,400	2,580
Other legal and professional	% of budgeted total income		40,025	40,025	6,344
		<u>14,752</u>	<u>42,425</u>	<u>57,177</u>	<u>28,011</u>

Included in governance costs is £50 (2021: £223) with regards to trustees' expenses

**7 Independent examiners remuneration**

The independent examiners remuneration amounts to an Independent examination fee of £1,800 (2021: £1,800) and accountancy services fee of £600 (2021: £420)

**8 Wages and salaries**

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Gross salaries and wages	357,644	312,007
Redundancy payments	0	0
Social security costs	30,879	26,010
Employers pension contributions	8,480	26,527
	<u>397,003</u>	<u>364,544</u>

No employees received remuneration in excess of £60,000

For the purpose of this report the charity considers its key management personnel to comprise of the Chief Executive and Manager. Total emoluments, including employer pension contributions, were £76,447 (2021: £73,620)

No trustee remuneration was paid during the year (2021: £Nil)

The average number of employees during the year was 15 (2021: 14)

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**  
**Notes to the Accounts (continued)**

**9 Tangible fixed assets**

	<u>Furniture &amp; Equipment</u>	<u>Computer Equipment</u>	<u>Total</u>
<b>Cost</b>	<b>£</b>	<b>£</b>	<b>£</b>
At 1 April 2021	1	6,800	6,801
Additions	0	0	0
Disposals			
At 31 March 2022	1	6,800	6,801
<b>Depreciation</b>			
At 1 April 2021	0	3,400	3,400
Charge for the year	0	1,700	1,700
On disposals			
At 31 March 2022	0	5,100	5,100
<b>Net book value</b>			
At 31 March 2022	1	1,700	1,701
At 1 April 2021	1	3,400	3,401

**10 Debtors and Prepayments**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Accrued Income	15,665	12,277
Prepayments	6,359	7,573
Receivables	(65)	76,910
	<u>21,959</u>	<u>96,760</u>
Amounts due after more than one year included above	0	0

**11 Creditors: amounts falling due within one year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Other taxation and social security	0	0
Accruals & deferred income	16,351	53,061
Payables	6,407	2,929
	<u>22,758</u>	<u>55,990</u>

**12 Movement in funds**

	<u>As at 01.04.21</u>	<u>Incoming Resources</u>	<u>Outgoing Resources</u>	<u>Transfers</u>	<u>As at 31.03.22</u>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Restricted Funds:</b>					
Forces for energy	0	3,162	(3,162)	0	0
Community Focused	0	124,673	(124,673)	0	0
Income Max	0	13,000	(13,000)	0	0
Advicelink- Specialist	0	71,565	(71,565)	0	0
Claim Whats Yours	0	9,000	(9,000)	0	0
Energy Best Deal/Active Inclusion	0	11,023	(11,023)	0	0
Trussell Trust	0	35,140	(35,140)	0	0
British Gas- Warmer Wales	0	20,124	(20,124)	0	0
Housing Solutions	0	34,469	(34,469)	0	0
Gwynt Y Mor	0	9,708	(9,708)	0	0
Moondance	0	17,350	(17,350)	0	0
EAP	0	27,897	(27,897)	0	0
Smart Energy	0	29,995	(29,995)	0	0
Universal Support - Help to Claim	0	29,983	(29,983)	0	0
Other	0		0	0	0
	0	437,089	(437,089)	0	0
<b>Unrestricted Funds:</b>					
General Fund	129,272	111,419	(77,798)	0	162,893
	<u>129,272</u>	<u>548,508</u>	<u>(514,887)</u>	<u>0</u>	<u>162,893</u>
	<u>129,272</u>	<u>548,508</u>	<u>(514,887)</u>	<u>0</u>	<u>162,893</u>

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**  
**Notes to the Accounts (continued)**

**13 Defined benefit pension plan**

The charity previously operated a defined pension plan for qualifying employees providing benefits based upon final pensionable pay. The pension plan is funded by the payment of contributions and assets of the plan are held in a separately administered fund.

Conwy County Borough Council is a guarantor to the pension deficit.

Conwy Citizens Advice Bureau ceased as an employer in the Pension Fund on 30 April 2020. The Bureau requested a final cessation valuation to determine the liabilities of the Fund in respect of the Employer's current and former employees and requested a Rates and Adjustments Certificate showing the exit payment due from Conwy Citizens Advice Bureau (as required under Regulation 64 of the LGPS Regulations 2013).

Gwynedd Pension Fund have confirmed that the deficit at cessation is £15,000. They have also confirmed that the payment discharges the Bureau's liability to the scheme in full. Conwy Citizens Advice Bureau have now paid the amount in full. The liability is included in accruals and deferred income at note 11 for the year ended 31 March 2021.

**14 Lease commitments**

At 31 March 2022, the company entered into annual commitments under non-cancellable operating leases relating to the Ground Floor Offices, Town Hall, Llandundo, as follows:

	<b>Land and Buildings</b>	
	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Expiry Date:</b>		
Within one Year	9,000	9,000
Between one and five years	36,000	36,000
More than five years	<u>27,000</u>	<u>36,000</u>

**15 Controlling party**

Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau is controlled by the Trustees.

**CONWY DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1123006

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# Accounts

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**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE  
BUREAU**

**(A company limited by guarantee)**

**REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**

Company No. 05925213

Registered Charity No. 1123006

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021**

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## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021**

#### **DIRECTORY AND INFORMATION**

##### **Status**

Cyngor ar Bopeth Cylch Conwy District Citizens Advice Bureau is a registered company (number 05925213) limited by guarantee, with no share capital, and a registered charity (number 1123006). The Bureau are members of the National Citizens Advice Bureau membership number 55/0007/00.

The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. Under those articles, the trustees are elected at the AGM in accordance with such procedures as may be adopted by the Board of Trustees from time to time, provided that such procedures allow every member of the company to stand for election and to vote.

##### **Trustees**

###### **Elected**

- **Chair** – Cllr Peter Lewis MBE (elected as a director 11 October 2012 appointed chair 8 November 2012, re-elected 11 November 2015 and 16 October 2020, resigned as chair 25 January 2021)
- **Vice Chair** – Peter McGlory (elected as a director January 2008, re-elected November 2015 and 16 October 2020, appointed chair 25 January 2021)
- **Honorary Treasurer** – Christopher Smith (co-opted as a director September 2016, elected as a director 21 October 2016)
- **Barbara Jones** (elected as a director September 2006 re-elected, 11 November 2015)
- **Bill Chapman** (co-opted 14 May 2015 elected as a Director 11 November 2015, resigned 21 May 2020)
- **Emlyn Williams** (co-opted as a director 23 February 2012 and 16 October 2020)
- **Cllr Ian Jenkins** (co-opted as a director 23 February 2012 and elected 11 October 2012, re-elected 11 November 2015 and 16 October 2020)
- **Ian Turner** (elected as a director 28 September 2018, re-elected 16 October 2020, resigned 25 May 2021)
- **Arron Wynne** (elected as a director 24 December 2020)

**Company Secretary** – Gwyneth Millington, Chief Executive

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021**

**DIRECTORY AND INFORMATION**

**Principal Bankers:**

Lloyds/TSB  
Mostyn Street  
Llandudno  
LL29 7AD

**Accountants**

Pritchett & Co  
Chartered Accountants  
Chartered Tax Advisers  
16 Wynnstay Road  
Colwyn Bay  
Conwy, LL29 8NB

**Registered Office**

Llandudno Town Council  
Town Hall  
Ground Floor Offices  
Lloyd Street  
Llandudno  
LL30 2UP

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2021**

The trustees present their report and the financial statements for the year ended 31 March 2021.

#### **PRINCIPAL ACTIVITY**

The charity's activities are to advise individuals of their rights and responsibilities including legal and financial advice.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity was established under a constitution adopted on the 4 July 2001 under which the objects, powers and governance requirements of the organisation were determined.

The constitution provides for a minimum of 4 and a maximum of 15 trustees. Where there is a requirement for new trustees, these would be identified and appointed by the remaining trustees. The charity is responsible for the induction of any new trustee which involves awareness of a trustee's responsibilities, the governing document administrative procedures, the history and philosophical approach of the charity.

The trustees have taken active steps to consider the financial risks to Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau. The Bureau has undergone an overall business and financial review and service restructure. The trustees are aware that there remains much to be done but are confident that procedures have now been put in place to ensure minimal risk.

The charity is a member of the National Association of Citizens Advice Bureaux (NACAB) and must conform to its membership.

#### **TRUSTEES**

The trustees, who are directors for the purpose of company law, who served and resigned during the year were as per page 3.

Members of the charitable company guarantee to contribute an amount not exceeding £5 to the assets of the charitable company in the event of a winding up. The total of such guarantees at 31 March 2021 was 8.

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2021**

#### **OBJECTIVES AND ACTIVITIES**

The principal activity of Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau in the period under review was to promote any charitable purpose for the area of benefit within the communities of the County Borough of Conwy and surrounding areas (the area of benefit') by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The trustees confirm that they have had due regard to the guidance published by the Charities Commission on public benefit and are satisfied that the company is compliant with the duty as set out in the Charities Act 2011.

#### **ACHIEVEMENTS AND PERFORMANCE**

##### Core Service Provision

We greatly acknowledge the support of the Conwy County Borough Council, Abergele Town Council, Bay of Colwyn Town Council, Llandudno Town Council and Llanrwst Town Council who maintain and sustain our core service provision to clients across the County Borough of Conwy.

The core generalist advice service is delivered by volunteer and paid advisers working, from each of the Citizens Advice Conwy office premises and outreach venues.

##### Services and Operations

Membership of the National Association of Citizens Advice Bureaux (NACAB) ensures Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau provides a consistent quality core advice service in categories of Debt, Welfare Benefits, Consumer, Housing, Taxes, Employment, Relationships, Immigration and Education.

All enquiries are conducted by telephone or face to face contact. When the case requires follow up work, full advice is provided and/or a referral is made for an appointment with a volunteer adviser or paid caseworker. Home visits are conducted where the need is identified. Financial Capability is integral and complements debt advice delivery. Agreed partner agency referrals are in place.

A client's charter is sent to clients prior to an appointment and copies are on the wall of

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2021**

the waiting room and interview rooms. The Bureau has a complaints procedure and the Chief Executive reports any complaints to the Trustee Board quarterly.

#### **General information**

Volunteers provide Generalist Advice services, meeting Advice Quality Standards with both quality advice checking and quality advice audit monthly.

Paid staff provide Generalist Advice, Casework, Specialist Casework and Financial Capability services, meeting Advice Quality Standards with both quality advice checking, a quality advice audit monthly and an external sample audit quarterly.

Volunteers and paid staff are trained to provide face to face and telephone advice services. Paid staff are trained to deliver web chat advice services.

Home Visits are integrated within day to day service delivery alongside channels of advice by telephone, face to face, webchat and e mail. Since March 2020, due to Covid-19 restrictions, home visits have not been conducted.

Citizens Advice Conwy volunteers, paid generalist advisers, senior generalist advisors and paid specialist caseworkers, work together as a team to provide quality services that are free, independent, confidential and impartial.

The following projects are funded to deliver services to meet specific client group needs with an increasing number of stringent targets, outcomes and outputs.

**Advicelink:** Welsh Government funding to deliver multi channelled community delivered generalist and specialist debt and welfare benefit advice services as a partner of the North Wales Single Advice Partnership to which there are 6 local Citizens Advice services, Shelter and Snap Cymru as partners. Face to Face debt previously funded through the Money Advice Service is now a part of this funding stream.

**Advicelink: Test and Learn:** Welsh Government funding to work in partnership with CA North Wales, to co-ordinate and enable service users to access 'Income Maximisation' services through all channels of service delivery, to now include an 'Attend Anywhere' channel of delivery on Kim Inspires website with a dedicated route in to LCA's across North Wales.

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2021**

**Age Connects:** aiming to integrate the knowledge, expertise and trusted relationship of Age Connects North Wales Central has with the older people living in our communities alongside the knowledge, experience and quality marked advice and information services of Citizens Advice Conwy.

Through working together, 'Connections' / 'Cysylltiadau' will share identified individual resources to enable an effective participatory approach to the delivery and development of quality advice services to older people.

"Partnership Working, in the Community, for the Community"

**Colwyn Bay Town Council Community Inreach:** to support dedicated services to the communities of the Bay of Colwyn Town Council.

**Employment:** to take a proactive approach to major presenting issues with regards to employment and address the impact that Covid19 is having on our local communities currently, and increasingly going forward.

**Energy Best Deal:** The overall project aims to reduce consumers energy costs; putting more money in consumers' pockets, potentially reducing any fuel debt, improving consumers' wellbeing and improving the knowledge of their energy use options for those of pensionable age, those that have a disability, those that are chronically sick, those on low incomes and those living in rural areas. (Ofgem).

**Financial Capability:** This work continues to develop, with funding and is now incorporated within the delivery of individual face to face sessions and group sessions too, for example DASU, Kim Inspire, families with young children. We advise families and individuals who are struggling with the cost of everyday living, providing one to one support to budget effectively, review benefit entitlement dependent on personal and financial circumstances. Citizens Advice Conwy's Financial Capability project also provides group awareness raising sessions to schools, Colleges and partnership agencies. (CCBC/Welsh Government Families First/ Gwynt Y Mor / DASU).

**Help to Claim:** Funding to work in partnership with Job Centre Plus to deliver quality led advice and information services to new Universal Credit claimants.

**Llandudno Town Council:** dedicated local community delivered services within the Town of Llandudno wards.

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2021**

**Modern Slavery:** to meet increased demand for community awareness from community partners, and extend the Modern Slavery work into rural communities and enable a proactive approach to partners working with Steve Chapman, Anti Slavery Co-ordinator for Wales, in addressing the actions required of the Welsh Governments Modern Slavery Strategic Plan 2021.

**Preventing Homelessness:** Working with the Conwy Solutions team, Citizens Advice Conwy take a proactive, preventative approach to delivering welfare, debt, housing and budgeting advice services that are free, confidential, independent and impartial specialist caseworker service, to work closely with Housing Solutions Officers to prevent homelessness and maximise income. (Housing Solutions Conwy).

**Warmer Wales:** The Project aims to reach out to those most in need across Wales who are experiencing, or at risk of, fuel poverty, living in cold homes, or vulnerable to ill-health. The service will deliver energy advice, offer support to manage debts and maximise income, help people to find cheaper tariffs and improve their health and well-being. (British Gas).

**External Agency referrals:** Citizens Advice Conwy has an active referral procedure set up with partner agencies across the County Borough of Conwy. The number of referrals received is increasing weekly and now takes up a high percentage of appointments for clients seen face to face by caseworkers. We are currently working with CCBC's council tax and welfare rights team to provide dedicated appointment slots across the County so as to proactively action engage with the local authority and reduce the number of non-attends resulting from CCBC referrals.

### **OVERALL SERVICE IMPACT**

#### **Structure, Governance and Management**

The Trustee Board has responsibility for defining the strategic direction of the Citizens Advice service and for overseeing the financial and operational performance of the organisation.

The Board has representation from local residents and professionals. The Board's skills audit, annually identifies strengths and weaknesses.

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2021**

To enable the objectives to be achieved, Citizens Advice Conwy recognises the need for effective leadership, management and administration, working within a strong quality framework and a sufficient resource base.

Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau holds the Advice Quality Standard (AQS) quality mark and specialist AQS quality mark in welfare benefits and debt, is a recognised Debt Relief Order Intermediary and this year has been successful in achieving the Welsh Governments Information Advice Quality Framework.

#### **FACTS AND FIGURES**

Citizens Advice Conwy: Working with local communities, for local communities, within local communities for 01/04/2020-31/03/2021

#### **Service delivery from individuals living within the Conwy County Borough;**

- Citizens Advice Conwy dealt with 11280 new enquiries during the year
- Citizens Advice Conwy dealt with 3219 new welfare benefit enquiries
- Citizens Advice Conwy dealt with 1289 new debt enquiries
- Citizens Advice Conwy dealt with 615 consumer enquiries
- Citizen Citizens Advice Conwy dealt with 392 new housing enquiries
- Citizen Citizens Advice Conwy dealt with 431 new employment enquiries
- Citizens Advice Conwy dealt with 173 new relationship enquiries
- Citizens Advice Conwy dealt with 74 new legal enquiries
- Citizens Advice Conwy dealt with 58 new health enquiries
- Citizens Advice dealt with 20 new tax enquiries
- Citizens Advice Conwy dealt with 36 new travel enquiries
- Citizens Advice Conwy dealt with 28 new discrimination enquiries
- Citizens Advice Conwy dealt with 91 new immigration enquiries
- Citizens Advice Conwy supported 1,137 new enquiries relating to utilities
- Citizens Advice Conwy received 76 referrals for partner organisations
- Citizens Advice Conwy dealt with 10 new education enquiries
- Citizens Advice Conwy supported 992 new financial enquiries to include one to one budgeting sessions
- Citizens Advice Conwy supported 1219 new enquiries relating to utilities (including Energy Best Deal advice and information)
- Citizens Advice Conwy received 42 referrals for partner organisations

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2021**

Citizens Advice Conwy dealt with 1,667 new enquiries from service users out of County to include day visitors, holiday makers, relatives with family in the County or relatives living out of County.

Volunteers contributed a financial worth of £59,708 to support advice services across Conwy during 2020/2021.

#### **Citizens Advice Service Aims and Objectives**

We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives
- To aim to provide advice and information services through a service users language of choice

In seeking to achieve these aims, Citizens Advice Conwy operates within the following core values whilst engaging with national and local strategies to do all that we can to treat people fairly and making sure they have the same life chances. We will:

- Provide a supportive, team based work environment for all volunteers and paid staff through enabling and ensuring development of equality and diversity competences though making sure that each has the same life chances
- Strive to identify the short, mid and long term service needs of our local communities so as to enable service provision to reach those in greatest need
- Engage and work co-operatively with a diversity of both 'not for profit' and 'statutory partner agencies' to develop long term sustainable partnerships
- Ensure that all activities are performed within a rigorous quality framework

## **CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' REPORT**

#### **FOR THE YEAR ENDED 31 MARCH 2021**

#### **Impact of advice services**

Lack of access to advice services has been identified as a contributing factor to the creation and maintenance of social exclusion. As a generalist advice agency delivered by a team of volunteers and supported through paid caseworker and generalist advisers, Citizens Advice Conwy offers holistic services provision enabling the majority of advice issues to be addressed by way of initially accessing one organisation.

#### **FINANCIAL REVIEW**

The Bureau continues to actively pursue a year on year increase in its reserves, so as to reduce financial risk within the forthcoming year.

Citizens Advice Conwy has attracted a diversity of funding streams, both managing the service and staffing structure and operating within its financial restraints to meet service delivery demands and funder targets during 2020/2021.

#### **PLANS FOR FUTURE PERIODS**

It is the general policy of Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau that unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the Charity should be between a three and six months working balance. The current level of reserves is short of this target and every endeavour is being made to work towards meeting the required level.

The Bureau continues to strive to build capacity for further development through various funding sources.

Working with partners to enhance and enable sustainable quality advice and information services across the County Borough of Conwy is integral to the delivery of day to day services within our communities.

#### **RISK MANAGEMENT**

The Trustees have taken active steps to consider the financial risks to Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau and has monitoring systems and procedures to enable effective risk management.

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**TRUSTEES' REPORT**

**FOR THE YEAR ENDED 31 MARCH 2021**

**TRUSTEES' RESPONSIBILITIES**

The trustees (who are also directors of Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

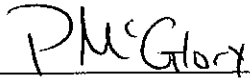
Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

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

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

The report of the trustees has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

BY ORDER OF THE BOARD:-

  
Mr Peter McGlory - Chair  
Director  
Date: 9/12/2021

## **INDEPENDENT EXAMINER'S REPORT**

### **TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

We report on the accounts of the company for the year ended 31 March 2021 which are set out on pages 16 to 24.

#### **Responsibilities and basis of report**

As the charity 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 ourselves 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, we report in respect of our examination of your company's accounts as carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out our examination we have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. We confirm that we are qualified to undertake the examination because we members of the Institute of Chartered Accountants in England and Wales.

We have completed the examination. We confirm that no matters have come to our attention in connection with the examination giving us cause to believe that in any material respect;

- 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).

**INDEPENDENT EXAMINER'S REPORT**

**TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF CYNGOR AR BOPETH  
CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

We 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.



Pritchett and Co  
Chartered Accountants  
Chartered Tax Advisers  
16 Wynnstay Road  
Colwyn Bay  
LL29 8NB

Date: 13/12/2021

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021**

	<u>Note</u>	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total Funds 2021</u>	<u>Total Funds 2020</u>
<b>Income from:</b>					
Donations and legacies	2	1,273	1,522	2,795	1,297
Charitable activities	3	123,019	407,963	530,982	442,273
Investments	4	0	0	0	1
<b>Total Income</b>		<b>124,292</b>	<b>409,485</b>	<b>533,777</b>	<b>443,571</b>
<b>Expenditure on:</b>					
Charitable activities	5	72,429	374,398	446,827	414,126
Other	6	3,874	5,050	8,924	3,841
<b>Total expenditure</b>		<b>76,303</b>	<b>379,448</b>	<b>455,751</b>	<b>417,967</b>
<b>Net income/(expenditure)</b>		<b>47,989</b>	<b>30,037</b>	<b>78,026</b>	<b>25,604</b>
<b>Transfers between funds</b>		<b>28,073</b>	<b>(28,073)</b>	<b>0</b>	<b>0</b>
<b>Other recognised gains/(losses)</b>					
Remeasurement gain/(loss) on defined pension plan		90,000	0	90,000	48,000
<b>Net movement in funds</b>		<b>166,062</b>	<b>1,964</b>	<b>168,026</b>	<b>73,604</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		(36,790)	(1,964)	(38,754)	(112,358)
<b>Total funds carried forward</b>	12	<b>129,272</b>	<b>(0)</b>	<b>129,272</b>	<b>(38,754)</b>

All income and expenditure derive from continuing activities

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**BALANCE SHEET AS AT 31 MARCH 2021**

	<u>Note</u>	<u>2021</u>	<u>2020</u>
<b><u>Fixed Assets</u></b>			
Tangible assets	9	3,401	5,101
Total Fixed Assets		<u>3,401</u>	<u>5,101</u>
<b><u>Current Assets</u></b>			
Debtors	10	96,760	28,113
Cash at Bank and in hand		<u>85,101</u>	<u>62,512</u>
		181,861	90,625
<b><u>Creditors: Amounts falling due within one year</u></b>	11	<u>55,990</u>	<u>44,480</u>
<b><u>Net Current Assets/ (liabilities)</u></b>		125,871	46,145
Defined benefit pension liability		0	(90,000)
		<u>129,272</u>	<u>(38,754)</u>
<b><u>Charity funds</u></b>			
Restricted Funds		(0)	(1,964)
Unrestricted Funds		129,272	(36,790)
Total charity funds/ (deficit)	12	<u>129,272</u>	<u>(38,754)</u>

The directors are of the opinion that the company is entitled to exemption from audit conferred under Section 477 of the Companies Act 2006 relating to small companies for the year ended 31 March 2021

The directors confirm that no member or members have requested an audit pursuant to Section 476 of the Companies Act 2006.

The directors confirm that they are responsible for:

ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006;

and preparing the accounts which give a true and fair view of the state of the affairs of the company as at the end of the financial year and its results for the financial year in accordance with the requirements of Section 396 of the Companies Act 2006, and which otherwise comply with the requirement of this Act relating to accounts, so far as applicable to the company.

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

Signed on behalf of the board

*PMcGlory*

Mr Peter McGlory (Chair)

Date: 9/12/21

Company Registration Number: 05925213

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**

**STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2021**

	<u>2021</u>	<u>2020</u>
<b>Cash flows from operating activities</b>		
Net income/(expenditure)	78,026	25,604
Adjustments for;		
Other interest receivable and similar income	0	0
Accrued expenses and deferred income	6,574	(2,375)
Purchase of tangible fixed assets	0	(5,100)
Depreciation and Impairment of tangible fixed assets	1,700	0
Changes In;		
Trade and other debtors	(68,647)	(10,801)
Trade and other creditors	4,936	1,408
Cash generated from operations	<u>22,589</u>	<u>8,736</u>
Interest received	0	1
Net cash (used In)/from operating activities	<u>22,589</u>	<u>8,737</u>
<b>Net (decrease)/Increase in cash and cash equivalents</b>	22,589	8,737
<b>Cash and cash equivalents at beginning of year</b>	62,512	53,775
<b>Cash and cash equivalents at end of year</b>	<u>85,101</u>	<u>62,512</u>

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**1 Summary of significant accounting policies**

**a) General Information and basis of preparation**

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with 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 (FRS102) issued on 16 July 2014, the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements are prepared in sterling which is the functional currency of the charity rounded to the nearest £1

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**b) Funds**

**Unrestricted funds**

These are donations and other incoming resources receivable and generated for the objects of the charity without further specified purpose and are available as general funds.

**Restricted funds**

These are used for specific purposes as laid down by the donor. Expenditure which meets the criteria is charged to the fund together with a fair allocation of management and support costs.

**c) Income recognition**

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

No amount is included in the financial statement for volunteers time in line with the SORP (FRS102).

Income from government and other grants are recognised and recorded at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

**d) Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**1 Summary of significant accounting policies (continued)**

**Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**e) Support costs allocation**

Support costs are those that assist to the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of the expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to costs of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

**f) Pension schemes**

The charity previously contributed to the Gwynedd Council Local Government Pension Scheme (LGPS). This is a multi employer defined benefit pension scheme. The cost of providing these benefits were charged to the statement of financial activities in the year in which they incurred.

The charity now contributes to a defined contribution scheme. Contributions payable to the charity's pension scheme are charged to the profit or loss in the period to which they relate.

**g) Tangible fixed assets and depreciation**

Tangible fixed assets for use by the charity are stated at cost or in cases where fixed assets have been donated, at valuation at time of acquisition, less depreciation. The cost of minor additions, or those costing below £500 are not capitalised. Improvements to leasehold property is fully depreciated in the year the expenses is incurred. The depreciation rates for tangible fixed assets are as follows;

- Furniture and equipment- Straight line over 4 years
- Computer equipment- Straight line over 4 years

**h) Provisions**

Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefits will be required in settlement and the amount can be reliably estimated.

**i) Debtors and creditors receivable/payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price.

**j) Operating lease agreements**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the SoFA on a straight line basis over the period of the lease.

**k) Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1. Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**l) Going concern**

The financial statements have been prepared on a going concern basis under the historical cost convention, as the trustees believe that no material uncertainties exist, and on the assumption of the continuing provision from the funding providers.

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE ACCOUNTS (CONTINUED)**

**2 Income from donations and legacies**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Donations and fundraising	1,273	1,522	2,795	1,297
Other income (misc. rent)	0	0	0	0
	<u>1,273</u>	<u>1,522</u>	<u>2,795</u>	<u>1,297</u>

**3 Income from charitable activities**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
<b>Local Council Grants:</b>				
Conwy County Council	102,937		102,937	110,695
Abergele Town Council			0	0
Colwyn Town Council	2,760		2,760	2,500
Llandudno Town Council	16,714		16,714	16,785
Llanrwst Town Council			0	500
			0	0
			0	0
<b>Schemes Funded:</b>				
Better Advice: Better Lives (BABL)			0	59,241
Welsh Government Single Advice Fund (SAF)		230,801	230,801	51,847
Community Focused		15,000	15,000	45,320
MAS			0	49,143
Energy Best Deal			0	16,705
Trussell Trust		29,376	29,376	0
British Gas- Warmer Wales		20,139	20,139	19,823
Housing Solutions		17,000	17,000	17,000
Gwyn Y Mor		14,612	14,612	2,437
RWE			0	4,875
Other	608	3,191	3,799	5,626
Wrexham/FS/HTC Dip checks		4,189	4,189	8,080
EAP		12,000	12,000	0
Smart Energy		12,487	12,487	0
Universal Support - Help to Claim		40,061	40,061	31,696
Covid-19 Funding		9,107	9,107	0
	<u>123,019</u>	<u>407,963</u>	<u>530,982</u>	<u>442,273</u>

**4 Income from investments**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Interest- deposits	0	0	0	1
	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU  
NOTES TO THE ACCOUNTS (CONTINUED)**

**5 Analysis of expenditure on charitable activities**

	<b>Activities undertaken directly</b>	<b>Support Costs</b>	<b>Total 2021</b>	<b>Total 2020</b>
Core Services (Incl Llandudno & Conwy Town Councils)	69,190	3,239	72,429	130,462
Welsh Government Single Advice Fund (SAF)	198,042	8,268	206,310	49,478
Better Advice: Better Lives (BABL)			0	58,778
Community Focussed	4,085	5,328	9,413	45,138
Trussel Trust	33,610	424	34,034	0
MAS			0	48,913
British Gas- Warmer Wales	21,506	468	21,974	19,357
Housing Solutions	10,419	14	10,433	17,828
Womens Aid			0	4,988
Gwynt Y Mor	18,048	208	18,256	2,404
EAP	16,382	350	16,732	0
Smart Energy	14,719	200	14,919	0
RWE			0	4,810
Unlversal Support- Help to Claim	41,036	588	41,624	31,970
Other	703		703	0
	<b>427,740</b>	<b>19,087</b>	<b>446,827</b>	<b>414,126</b>

**6 Support costs**

		<b>Charitable Activity £</b>	<b>Governance Costs £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Subscription and training	Actual	9,168		9,168	12,156
Insurance	% of budgeted total income	198		198	1,214
Computer	% of budgeted total income	9,721		9,721	5,955
Sundries	Actual	0		0	0
Accountancy	% of budgeted total income		2,580	2,580	2,580
Other legal and professional	% of budgeted total income		6,344	6,344	1,261
		<b>19,087</b>	<b>8,924</b>	<b>28,011</b>	<b>23,166</b>

Included in governance costs is £223 (2020: £136) with regards to trustees' expenses

**7 Independent examiners remuneration**

The independent examiners remuneration amounts to an independent examination fee of £1,800 (2020: £1,800) and accountancy services fee of £420 (2020: £780)

**8 Wages and salaries**

	<b>2021 £</b>	<b>2020 £</b>
Gross salaries and wages	312,007	289,527
Redundancy payments	0	0
Social security costs	26,010	24,734
Employers pension contributions	26,527	21,071
	<b>364,544</b>	<b>335,332</b>

No employees received remuneration in excess of £60,000

For the purpose of this report the charity considers its key management personnel to comprise of the Chief Executive and Manager. Total emoluments, including employer pension contributions, were £73,620 (2020: £82,439)

No trustee remuneration was paid during the year (2020: £Nil)

The average number of employees during the year was 14 (2020: 14)

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**  
**Notes to the Accounts (continued)**

**9 Tangible fixed assets**

	Furniture & Equipment £	Computer Equipment £	Total £
<b>Cost</b>			
At 1 April 2020	1	6,800	6,801
Additions	0	0	0
Disposals			
At 31 March 2021	1	6,800	6,801
<b>Depreciation</b>			
At 1 April 2020	0	1,700	1,700
Charge for the year	0	1,700	1,700
On disposals			
At 31 March 2021	0	3,400	3,400
<b>Net book value</b>			
At 31 March 2021	1	3,400	3,401
At 1 April 2020	1	5,100	5,101

**10 Debtors and Prepayments**

	2021 £	2020 £
Accrued income	12,277	10,079
Prepayments	7,573	2,570
Receivables	76,910	15,464
	<u>96,760</u>	<u>28,113</u>
Amounts due after more than one year Included above	0	0

**11 Creditors: amounts falling due within one year**

	2021 £	2020 £
Other taxation and social security	0	0
Accruals & deferred income	53,061	36,658
Payables	2,929	7,822
	<u>55,990</u>	<u>44,480</u>

**12 Movement in funds**

	As at 01.04.20 £	Incoming Resources £	Outgoing Resources £	Transfers £	As at 31.03.21 £
<b>Restricted Funds:</b>					
Better Advice: Better Lives (BABL)	(2)			2	0
Welsh Government Single Advice Fund (SAF)	(1,131)	232,323	(210,659)	(20,533)	0
Community Focused	(170)	15,000	(9,413)	(5,417)	0
MAS	(1)			1	0
Trussell Trust	0	29,376	(34,047)	4,671	0
British Gas- Warmer Wales	113	20,139	(22,345)	2,093	0
Housing Solutions	(949)	17,000	(10,433)	(5,618)	0
Gwynt Y Mor	0	14,612	(18,348)	3,736	0
HTC Dip checks	450	4,189		(4,639)	0
EAP	0	12,000	(16,853)	4,853	0
Smart Energy	0	12,487	(15,003)	2,516	0
Universal Support - Help to Claim	(274)	40,061	(41,644)	1,857	0
Other	0	3,191	(703)	(2,488)	0
Covid-19 Funding	0	9,107		(9,107)	0
	<u>(1,964)</u>	<u>409,485</u>	<u>(379,448)</u>	<u>(28,073)</u>	<u>0</u>
<b>Unrestricted Funds:</b>					
General Fund	53,210	124,292	(76,303)	28,073	129,272
	<u>51,246</u>	<u>533,777</u>	<u>(455,751)</u>	<u>0</u>	<u>129,272</u>
Defined benefit pension liability	(90,000)	90,000			0
	<u>(38,754)</u>	<u>623,777</u>	<u>(455,751)</u>	<u>0</u>	<u>129,272</u>

**CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU**  
**Notes to the Accounts (continued)**

**13 Defined benefit pension plan**

The charity operated a defined pension plan for qualifying employees providing benefits based upon final pensionable pay. The pension plan is funded by the payment of contributions and assets of the plan are held in a separately administered fund.

Conwy County Borough Council is a guarantor to the pension deficit.

Conwy Citizens Advice Bureau ceased as an employer in the Pension Fund on 30 April 2020. The Bureau requested a final cessation valuation to determine the liabilities of the Fund in respect of the Employer's current and former employees and requested a Rates and Adjustments Certificate showing the exit payment due from Conwy Citizens Advice Bureau (as required under Regulation 64 of the LGPS Regulations 2013).

Gwynedd Pension Fund have confirmed that the deficit at cessation is £15,000. They have also confirmed that the payment discharges the Bureau's liability to the scheme in full. Conwy Citizens Advice Bureau have paid the amount in full after the year end. The liability is included in accruals and deferred income at note 11.

**14 Lease commitments**

At 31 March 2021, the company entered into annual commitments under non-cancellable operating leases relating to the Ground Floor Offices, Town Hall, Llandundo, as follows:

	<b>Land and Buildings</b>	
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Expiry Date:</b>		
Within one Year	9,000	-
Between one and five years	36,000	-
More than five years	<u>36,000</u>	<u>-</u>

**15 Controlling party**

Cyngor Ar Bopeth Cylch Conwy District Citizens Advice Bureau is controlled by the Trustees.