

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

<u>CONTENTS</u>	<u>PAGE</u>
Directory and Information	3 - 4
Trustees' Annual Report	5 - 13
Accountants' Report	14 – 15
Statement of financial activities (income and expenditure account)	16
Balance Sheet	17
Statement of Cash Flows	18
Notes to the Financial Statements	19 - 24

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, Abergelle 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 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 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>
Income from:					
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
Total Income		124,292	409,485	533,777	443,571
Expenditure on:					
Charitable activities	5	72,429	374,398	446,827	414,126
Other	6	3,874	5,050	8,924	3,841
Total expenditure		76,303	379,448	455,751	417,967
Net income/(expenditure)		47,989	30,037	78,026	25,604
Transfers between funds		28,073	(28,073)	0	0
Other recognised gains/(losses)					
Remeasurement gain/(loss) on defined pension plan		90,000	0	90,000	48,000
Net movement in funds		166,062	1,964	168,026	73,604
Reconciliation of funds:					
Total funds brought forward		(36,790)	(1,964)	(38,754)	(112,358)
Total funds carried forward	12	129,272	(0)	129,272	(38,754)

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>
<u>Fixed Assets</u>			
Tangible assets	9	3,401	5,101
Total Fixed Assets		<u>3,401</u>	<u>5,101</u>
<u>Current Assets</u>			
Debtors	10	96,760	28,113
Cash at Bank and in hand		<u>85,101</u>	<u>62,512</u>
		181,861	90,625
<u>Creditors: Amounts falling due within one year</u>	11	<u>55,990</u>	<u>44,480</u>
<u>Net Current Assets/ (liabilities)</u>		125,871	46,145
Defined benefit pension liability		0	(90,000)
		<u>129,272</u>	<u>(38,754)</u>
<u>Charity funds</u>			
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>
Cash flows from operating activities		
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>
Net (decrease)/Increase in cash and cash equivalents	22,589	8,737
Cash and cash equivalents at beginning of year	62,512	53,775
Cash and cash equivalents at end of year	<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 are 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

	Unrestricted	Restricted	Total	Total
	<u>Funds</u>	<u>Funds</u>	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
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

	Unrestricted	Restricted	Total	Total
	<u>Funds</u>	<u>Funds</u>	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Local Council Grants:</u>				
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
<u>Schemes Funded:</u>				
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
Gwynt 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

	Unrestricted	Restricted	Total	Total
	<u>Funds</u>	<u>Funds</u>	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
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

	Activities undertaken directly	Support Costs	Total 2021	Total 2020
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
Unversal Support- Help to Claim	41,036	588	41,624	31,970
Other	703		703	0
	427,740	19,087	446,827	414,126

6 Support costs

		Charitable Activity £	Governance Costs £	Total 2021 £	Total 2020 £
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
		19,087	8,924	28,011	23,166

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

	2021 £	2020 £
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
	364,544	335,332

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

	<u>Furniture & Equipment</u>	<u>Computer Equipment</u>	<u>Total</u>
Cost	£	£	£
At 1 April 2020	1	6,800	6,801
Additions	0	0	0
Disposals			
At 31 March 2021	1	6,800	6,801
Depreciation			
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
Net book value			
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

	<u>As at 01.04.20</u>	<u>Incoming Resources</u>	<u>Outgoing Resources</u>	<u>Transfers</u>	<u>As at 31.03.21</u>
	£	£	£	£	£
Restricted Funds:					
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>
Unrestricted Funds:					
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:

	Land and Buildings	
	2021	2020
	£	£
Expiry Date:		
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.