

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

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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 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.

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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.

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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.

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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 enquires
- 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**

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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.

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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>
Income from:					
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
Total income		111,419	437,089	548,508	533,777
Expenditure on:					
Charitable activities	5	71,272	401,190	472,461	446,827
Other	6	6,526	35,899	42,425	8,924
Total expenditure		77,798	437,089	514,886	455,751
Net Income/(expenditure)		33,621	0	33,621	78,026
Transfers between funds				0	0
Other recognised gains/(losses)					
Remeasurement gain/(loss) on defined pension plan				0	90,000
Net movement in funds		33,621	0	33,621	168,026
Reconciliation of funds:					
Total funds brought forward		129,272	0	129,272	(38,754)
Total funds carried forward	12	162,893	0	162,893	129,272

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>
<u>Fixed Assets</u>			
Tangible assets	9	1,701	3,401
Total Fixed Assets		<u>1,701</u>	<u>3,401</u>
<u>Current Assets</u>			
Debtors	10	21,959	96,760
Cash at Bank and In hand		<u>161,991</u>	<u>85,101</u>
		183,950	181,861
<u>Creditors: Amounts falling due within one year</u>	11	<u>22,758</u>	<u>55,990</u>
<u>Net Current Assets/ (liabilities)</u>		161,192	125,871
Defined benefit pension liability		0	0
		<u>162,893</u>	<u>129,272</u>
<u>Charity funds</u>			
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>
Cash flows from operating activities		
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>
Net (decrease)/increase in cash and cash equivalents	76,890	22,589
Cash and cash equivalents at beginning of year	85,101	62,512
Cash and cash equivalents at end of year	<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 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 Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Donations and fundraising	229	0	229	2,795
Other income (misc. rent)	0	0	0	0
	229	0	229	2,795

3 Income from charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<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
Universal Support - Help to Claim		29,983	29,983	40,061
Covid-19 Funding			0	9,107
	111,190	437,089	548,279	530,982

4 Income from investments

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Interest- deposits	0	0	0	0
	0	0	0	0

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>
		£	£	£	£
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>
	£	£
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 & Equipment</u>	<u>Computer Equipment</u>	<u>Total</u>
Cost	£	£	£
At 1 April 2021	1	6,800	6,801
Additions	0	0	0
Disposals			
At 31 March 2022	1	6,800	6,801
Depreciation			
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
Net book value			
At 31 March 2022	1	1,700	1,701
At 1 April 2021	1	3,400	3,401

10 Debtors and Prepayments

	2022	2021
	£	£
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	<u>0</u>	<u>0</u>

11 Creditors: amounts falling due within one year

	2022	2021
	£	£
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>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Restricted Funds:					
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
	<u>0</u>	<u>437,089</u>	<u>(437,089)</u>	<u>0</u>	<u>0</u>
Unrestricted Funds:					
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:

	Land and Buildings	
	2022	2021
	£	£
Expiry Date:		
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.