

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

Trustees	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	
Secretary	Ms D T Green	
Charity number	1123006	
Company number	05925213	
Principal address	Llandudno Town Council Town Hall Ground Floor Offices Town Hall Llandudno Conwy United Kingdom LL30 2UP	
Registered office	Llandudno Town Council Town Hall Ground Floor Offices Town Hall Llandudno Conwy United Kingdom LL30 2UP	
Independent examiner	Azets Audit Services Brynford House 21 Brynford Street Holywell Flintshire CH8 7RD	
Bankers	Lloyds Bank Plc 22 Mostyn Street Llandudno Conwy LL30 2RU	

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

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**

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

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 & 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

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 & Rhyll 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

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**

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

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

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 £
Income from:							
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
Total Income		89,183	454,139	543,322	111,419	437,089	548,508
Expenditure on:							
Charitable activities	5	68,462	454,139	522,601	77,798	437,089	514,887
Net income for the year/ Net movement in funds		20,721	-	20,721	33,621	-	33,621
Fund balances at 1 April 2022		162,893	-	162,893	129,272	-	129,272
Fund balances at 31 March 2023		183,614	-	183,614	162,893	-	162,893

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.

W.D.A.T.

CYNGOR AR BOPETH CYLCH CONWY DISTRICT CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2023

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

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

PMcGlory

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

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

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

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	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
Analysis by fund		
Unrestricted funds	88,018	111,190
Restricted funds	454,139	437,089
	542,157	548,279
Grants		
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
	542,157	548,279
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	
CMAF	£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

	Charitable Expenditure 2023 £	Charitable Expenditure 2022 £
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>
Analysis by fund		
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 £
Cost			
At 1 April 2022	1	6,800	6,801
At 31 March 2023	1	6,800	6,801
Depreciation and impairment			
At 1 April 2022	-	5,100	5,100
Depreciation charged in the year	1	1,700	1,701
At 31 March 2023	1	6,800	6,801
Carrying amount			
At 31 March 2023	-	-	-
At 31 March 2022	1	1,700	1,701

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 £
Amounts falling due within one year:		
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

Deferred income is included in the financial statements as follows:

	2023 £	2022 £
Deferred income is included within:		
Current liabilities	41,596	5,829
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	-
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			Transfers £	Balance at 31 March 2023 £
		Incoming resources £	Resources expended £	Transfers £		Incoming resources £	Resources expended £	Transfers £		
Forces for Energy	-	3,162	(3,162)	-	-	30,386	(30,386)	-	-	-
Community Focus	-	124,673	(124,673)	-	-	130,227	(130,227)	-	-	-
Income Max	-	13,000	(13,000)	-	-	-	-	-	-	-
AdviceLink - Specialist	-	71,565	(71,565)	-	-	74,492	(74,492)	-	-	-
Claim Whats Yours	-	9,000	(9,000)	-	-	72,000	(72,000)	-	-	-
Energy Best Deal/Active Inclusion	-	11,023	(11,023)	-	-	-	-	-	-	-
Trussell Trust	-	35,140	(35,140)	-	-	-	-	-	-	-
British Gas - Warmer Wales	-	20,124	(20,124)	-	-	-	-	-	-	-
Housing Solutions	-	34,469	(34,469)	-	-	34,496	(34,496)	-	-	-
Gwyn't y Mor	-	9,708	(9,708)	-	-	15,000	(15,000)	-	-	-
Moondance	-	17,350	(17,350)	-	-	34,900	(34,900)	-	-	-
EAP	-	27,897	(27,897)	-	-	18,640	(18,640)	-	-	-
Smart Energy	-	29,995	(29,995)	-	-	-	-	-	-	-
Universal Support - Help to Claim	-	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)	-	-	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.