



**Cyngor Ar Bopeth  
Powys  
Citizens Advice Bureau**

**Report of the Trustees  
And  
Un-Audited Financial Statements**

**For the Year Ended  
31<sup>st</sup> March 2020**

Cyngor ar Bopeth Powys Citizens Advice Powys is the operating name of:  
Cyngor ar Bopeth Powys Citizens Advice Bureau (a company limited by guarantee)

Company Number: 04265661 (England and Wales)

Charity Number: 1094263

Authorised and Regulated by the Financial Conduct Authority FRN: 617576

Registered Office: Ladywell House, Newtown, Powys SY16 1QS

Morgan Griffiths LLP  
Chartered Accountants  
Registered Auditor  
Cross Chambers  
9 High Street  
Newtown  
Powys SY16 2NY

Gwasanaeth Cwbl Achraddig sy'n cynnwys  
edolygu gaa gymheiriod  
Fully Accredited Service with peer review



darparu gwybodaeth a chynghor o safon uchel i bobl Cymru  
a bopeth mewn modd sy'n gyson  
providing a consistent approach to quality information  
and advice for the people of Wales



**Cyngor Ar Bopeth Powys Citizens Advice Bureau**

**Content of the Financial Statements  
for the Year Ended 31 March 2020**

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**Cyngor ar Bopeth Powys Citizens Advice Bureau  
Report of the Trustees for the Year Ended 31 March 2020**

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2019. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) (effective 1 January 2015).

## **REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number:** 04265661 (England and Wales)

**Registered Charity number:** 1094263

**Registered Office:** Ladywell House, Newtown, Powys, SY16 1QS

**Trustees:**

C Thomas	Chair
D Ryan	Vice Chair
J Kearle	Treasurer

J Hankins  
F R Mathieu  
T Butler  
M Harvey  
P Swanson  
S J Kearle  
P Martin (Resigned 13<sup>th</sup> Nov 2019)

**Company Secretary:** S Chadbourne (to 30<sup>th</sup> June 2020)  
Yasmin Bell (From 1<sup>st</sup> July 2020)

**Independent Examiner:**

Morgan Griffiths LLP  
Chartered Accountants, Registered Auditor  
Cross Chambers  
9 High Street  
Newtown  
Powys SY16 2NY

**Bankers:**

Natwest Bank plc,  
Broad Street,  
Newtown,  
Powys SY16 1QS

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Governing document

The organisation is a charitable company limited by guarantee and was established by a Memorandum of Association on 6 August 2001.

The organisation is registered at Companies House No. 4265661

The organisation is registered with the Charity Commission No. 1094263

### Recruitment and appointment of new Trustees

The management of the organisation is the responsibility of the Trustees who are elected and co-opted under the terms of the governing document.

Registers of Members Interests and People with Significant Control is kept at the registered office.

All directors of the company are also Trustees of the charity. There are no other Trustees. All of the Trustees named on page 1 served throughout the year, unless appointed or resigned as shown.

### Induction and training of new Trustees

The organisation places a crucial emphasis on the governance issues of running a charity. Trustees must be committed to the aims and principles of the Citizens Advice service and possess specific skills of use to the Board.

All Trustees are provided with an induction framework and access to a portfolio of training on specific issues so that they fully understand their responsibilities as Trustees and employers.

### Organisational structure

- **Governance**

The Trustee Board is responsible for the strategic direction and legal compliance of the organisation and is accountable for all the acts and omissions of Citizens Advice Powys. The Board meets at least 4 times a year plus an AGM. Given the geography of Powys, the Board from time to time, conducts business via e-mail and/or teleconference so that timely decisions can be taken and instructions to act are authorised without the need for people to travel long distances.

- **Executive Management**

The Trustee Board exercises its overall control through the organisation's Chief Officer (CO). Line managed by the Trustee Board Chair, the CO is, *inter alia*, accountable to the Trustee Board for ensuring that the charity's activities always contribute to meeting Business Plan objectives, satisfies any contractual obligations and ensures best practice is being applied in managing staff and volunteers.

- **Operational Management**

The CO exercises day to day operational management and supervision of advice services through two Advice Service Managers and a Debt Team Leader. Other staff, some of whom are self-supervising, also contribute greatly to the smooth and effective running of the organisation. The supervisory and operational activity is coordinated through regular Operational meetings chaired by the CO.

**Cyngor ar Bopeth Powys Citizens Advice Bureau  
Report of the Trustees for the Year Ended 31 March 2020**

**Related parties**

The organisation is a member of Citizens Advice, the National Association of Citizens Advice, under a membership agreement which is designed to ensure:-

1. that advice services to clients across all channels are protected, enhanced and trusted
2. sets out what national Citizens Advice will do
3. sets out what local Citizens Advice will do
4. sets out when and how membership starts and ends
5. automatically accredits with relevant quality standards

Operating policies and procedures are independently determined by the organisation's Board of Trustees in order to fulfil its charitable objects and comply with the national membership requirements.

**Citizens Advice Membership and the Performance and Quality Framework**

This is split into five key areas:

1. **Client experience** - conducted by Citizens Advice nationally on quarterly basis with any of our clients who have consented to be interviewed and scores information for:
  - Overall experience
  - Ease of access
  - Finding a way forward
  - Problem resolution
  - Recommend to others
2. **Quality of Advice Assessment** - a quarterly moderated sample which scores information for:
  - Own rating of client outcome
  - Own rating for customer service
  - Reliability of own rating for client outcome
  - Reliability of own rating for customer service
3. **People Management** - which scores information annually for:
  - Response rate
  - Rating based on responses to core questions compared to benchmark group of similar organisations
4. **Leadership** - which scores information for ratings in nine areas of leadership annually
  - Governance
  - Strategic business planning
  - Risk management
  - Financial management
  - People management
  - Operational performance management
  - Partnership working
  - Research and campaigning
  - Equality leadership
5. **Financial Health** - which scores information quarterly for:
  - Liquidity
  - Reserves exposure

**Cyngor ar Bopeth Powys Citizens Advice Bureau  
Report of the Trustees for the Year Ended 31 March 2020**

**Risk management**

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Each year the Board reviews each of the organisation's operations and activities as part of an overall risk assessment approach across broad areas of:

1. **Governance Risks** – major governance risks involved **loss of key staff**.
2. **Operational Risks** – major operational risks involved contractual **performance in meeting targets** as clients continue to present with ever more complex issues and the increase in client numbers.
3. **Financial Risks** – major financial risks involved significant **threats to funding** both for projects and core funding.
4. **External Risks** – major risks still remain concerning the **economic impact of Covid 19** and the surge in demand this may cause.

These are listed and scored using a bespoke matrix provided by Citizens Advice against likelihood, impact and mitigation. Each year the Trustee Board review the major risks to which it is exposed and the effectiveness of its processes are assessed as part of the Performance and Quality Framework reviewed annually by National Citizens Advice

**Regulated Debt and Credit Services**

In April 2014, Citizens Advice Powys became individually licensed by the Financial Conduct Authority. The organisation is licensed under an individual FRN number to conduct regulated debt counselling and is individually responsible for complying with the Financial Conduct Authority's annual reporting requirements. FRN: 617576

**Statement of Internal Control**

Our Trustee Board oversees the information security of all personal information of our clients' staff, funders and strategic partners that is processed. Citizens Advice Powys holds joint responsibility for client data that is held in the national Citizens Advice Service case management system. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the General Data Protection Regulation and Data Protection Act 2018.

Citizens Advice Powys are registered with the Information Commissioner's Office under Z7669287 and will process all personal data in accordance with the General Data Protection Regulation and Data Protection Act 2018.

Our Privacy Policy at [www.powyscitizensadvice.org.uk](http://www.powyscitizensadvice.org.uk) provides further information on how personal data is processed and stored.

## **OBJECTIVES AND ACTIVITIES**

### **Our aims:**

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

### **Our principles:**

To provide, free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

### **Our values:**

To focus on clients, achieve results, continuously improve, promote equality and fairness, value each other and work together.

### **We stand up for Equality:**

- challenging discrimination through advice
- championing equality through research and campaigns
- valuing diversity as an employer and volunteer agency

### **Strategic Overview**

Access to independent and quality assured advice services is a key component in helping people understand and exercise their rights and responsibilities and to make informed decisions about their lives. The provision of independent and quality assured advice is a key component of the Welsh Government's plans to tackle poverty and will contribute to the goals of the Well-Being of Future Generations (Wales) Act 2015 and the Social Services and Well-Being (Wales) Act 2016.

Cyngor ar Bopeth Powys Citizens Advice performs a central role across Powys in tackling injustice, reducing poverty and social exclusion, and enabling people to realise their full potential. As part of the UK's largest advice network, the organisation is equipped to deal with any client issue, including debt, welfare benefits, money, relationship, housing and consumer.

### **Business Plan 2019-2022**

The provision of advice remains a key component of the Welsh Government's plans to tackle poverty and will contribute to the goals of the Well-being of Future Generations (Wales) Act 2015 and the Social Services and Well-being (Wales) Act 2014.

Over the three years from 2019 to 2022 Citizens Advice Powys are committed to 3 areas of strategic development:

1. Funding and Fundraising
2. Workforce Development
3. Service Development

And our Business Development Plan sets out the key activities designed to turn our objectives into reality.

**Cyngor ar Bopeth Powys Citizens Advice Bureau  
Report of the Trustees for the Year Ended 31 March 2020**

**Quality Assured Advice Services**

Quality Assurance is very important to us as an independent advice service provider. We are called upon to help some of the most vulnerable people in our communities with very complex and life limiting problems. They deserve an advice service they can be confident is quality assured, independent of all other parties and that is externally accredited as being so.



Citizens Advice Powys is accredited by the Advice Quality Standard (AQS).

In order to maintain this standard, we are externally assessed on a tri-yearly basis and have to meet the strict requirements outlined in the assessment process.

- Client case management.
- Access to up to date and relevant legal material.
- Advisers and caseworkers have met the required competence and experience criteria.
- Caseworkers have to demonstrate ongoing experience in casework categories.
- Operation of a strict internal file review procedure to ensure quality of advice and adherence to procedures and a system in place to ensure corrective action is taken.
- Regular Supervision and appraisal of advisers and caseworkers.

Gwasanaeth Cwbl Acrededig sy'n cynnwys  
adolygu gan gynhyrfed  
Fully Accredited Service with peer review



Ma'r pam gwybodaeth a chyngor o safon uchel i'w  
a hyrwyddwr meddy sy'n gysw  
providing a consistent approach to quality information  
and advice for the people of Wales

Citizens Advice Powys has been accredited by the IAQF since July 2019

As a funder of organisations providing free and independent information and advice services, the Welsh Government ensures that organisations it funds are effectively managed; that the information and advice provided is up to date and that staff providing front-line advice services have necessary skills and competencies to provide the best advice possible to clients.

**The Assurance Process** - The IAQF Wales ensures that all providers meet minimum standards in relation to safety, responsiveness and effectiveness, but also seeks to embed a culture of continuous improvement.

To embed this culture the IAQF Wales comprises six key stages:

- Self-Assessment by the advice provider against IAQF Wales accredited set of standards.
- External desk-top audit of self-assessment by IAQF Wales Approved Accrediting Body.
- On-site inspection of the service by IAQF Wales Approved Accrediting Body including peer review of the quality of information or advice provided by the service.
- A detailed audit completed by the IAQF Wales Approved Accrediting Body.
- Development by the audited advice provider of an improvement plan to address areas of weakness or to transform areas to good or outstanding practice.
- Interim Validation including self-assessment by the accredited service and assessment of major changes by the IAQF Wales Approved Accrediting Body with remedial action identified and where appropriate undertaken.



## Review of Our Activities

**Core Volunteer Delivered Service** – Our Core Service is the backbone of our organisation with advice services provided by our highly skilled volunteer workforce, supported by our paid/experienced Advice Service Managers.

Powys County Council, like most local authorities, are under significant financial pressure themselves, however the funding for our core service in 2019/20 was reduced by 20% to £51,204 (18/19 £64,613) putting further strain on our already limited resources.

Clients accessing via our 0345 Message Line are called back by our volunteer team, they are triaged, urgencies and deadlines identified and a suitable appointment arranged with our paid specialists. Without our volunteers we would not be able to deal with such large numbers of clients seeking access to our services. **During 19/20 our volunteers dealt with over 5,000 client calls.**

Town and Community Councils throughout Powys continued to contribute to the Core Service. The Trustee Board is grateful for this local community support.

### Welsh Government Funded Services

**WG Better Advice: Better Lives** –funded by the Welsh Government. The aim is to maximise income for those people in deprived areas whose health is likely to be affected by poverty

**WG Frontline Advice** - Two services funded by the Welsh Government. Working collaboratively with partner organisations, the funding supports delivery of free and independent front-line advice services to mitigate the impact of Welfare Reform and help tackle poverty, inequality and social and financial exclusion in Wales.

**WG MAPS Debt Advice** - A specialist service funded by the Money Advice Service. Our advisers are fully accredited by the Institute for Money Advice and are accredited Intermediaries with the Insolvency Service.

To introduce better co-ordination of the above separate streams of advice (Better Advice, Frontline and MAPS Debt Advice) the Welsh Government merged these 3 services into a **Single Advice Fund**, delivered by Citizens Advice across Wales from 1<sup>st</sup> January 2020.

**WG Single Advice Fund** – funded by the Welsh Government, service delivery commenced 1<sup>st</sup> January 2020. The aim of the fund is to deliver free social welfare information and advice services, which attain the most effective and sustainable outcomes for those seeking advice. The fund is split into 2 advice delivery models: **Community Focused** - delivery of all types of social welfare information and advice up to and including generalist advice with casework. **Specialist** - providing access to specialist advice on a range of legal social welfare problems. And specialist debt advice provided by our team of specialists who met the required level of training, are fully accredited by the Institute for Money Advice and the Insolvency Service. Provision of specialist debt advice is Quality Assessed to meet the requirements of the Debt Quality Framework with outcomes reported to the Financial Conduct Authority.

**Telephone Rural Outreach Service** – Funded by The Henry Smith Charity and using the telephony delivery channel, this project has allowed us to increase our capacity to provide clients with a quick response to generalist advice issues and specialist welfare benefit casework. This project addresses specific barriers to advice for clients such as rurality, lack of transport, affordability of transport and caring responsibilities.

**Cyngor ar Bopeth Powys Citizens Advice Bureau**  
**Report of the Trustees for the Year Ended 31 March 2020**

**Newtown Advice Service** – In partnership with Newtown Town Council who fund this service, we deliver a weekly advice and casework service for clients living within the five Local Authority Wards in the town. People living in these wards are seen by appointment in our Newtown premises on any issues

**Empowerment through In-House Advice** – Our service delivered directly to people receiving help with substance misuse, aims to prevent client's problems becoming complex, acting as triggers and leading to relapse. Our advisers deliver advice from Kaleidoscope's own premises in Brecon, Llandrindod Wells, Newtown and Welshpool.

**Connected Generations** – working in close partnership with Credu, Age Powys, Disability Powys and the Royal Voluntary Service, this client service has been funded by the Big Lottery Fund for 3 years until December 2020. The objective of the service is to enable older people, who are experiencing difficult life challenges, to enjoy a greater sense of well-being by enabling and empowering them.

**Warmer Wales** – funded by the British Gas Energy Trust, January 2019 to March 2021. This service offers expert energy advice to people experiencing or at risk of, fuel poverty and those vulnerable to the cold.

**Help to Claim** – funded by the Department of Work & Pensions and working in partnership with local Jobcentres, this dedicated service is delivered by trained advisers to support clients in the early stages of their Universal Credit claim, from the initial application to the first full payment. The service is available via face to face, phone or webchat.

**Mid & South Wales Financial Capability Forum**, funded by Money Advice Service and Welsh Government, the quarterly forum is well attended with members representing over 50 different organisations with an interest in the financial capability landscape in Wales.

### **The Value of Volunteering**

Volunteering for Citizens Advice provides tremendous benefit to the local community and the volunteers themselves. Continual investment in volunteer recruitment and development and supporting individuals to volunteer within their local community, gives tangible benefits for the individual, community and society at large.

**Volunteers** – through training and investment, our volunteers make a huge contribution to our service delivery. Volunteers benefit from gaining new skills, personal development, better well-being, increased knowledge of community issues and stronger community engagement. A Citizens Advice service survey reported that 9 in 10 volunteers gained knowledge of local issues and felt more engaged with their local community.

**Clients** – We provide a service that meets local needs and reaches out to a broad and diverse client group. Our advice has a positive impact on the health and well-being of our clients, reducing stress, anxiety and empowering people to make informed decisions and choices about their situations and empowering people to make wider positive changes to their lives.

**Community cohesion and engagement** – we support and strengthen our local community by providing a service that meets local needs and is delivered by community members. Our volunteers are local people and through their volunteering, they have a greater awareness of the issues affecting their community, bringing them closer to their local area, creating stronger and more inclusive communities. The Citizens Advice service reports that 4 out of 5 volunteers feel better equipped to volunteer in other capacities within their communities. Our volunteers are also more informed about national issues, creating a more politically and socially aware population

## **The Impact of Our Advice**

During the 12 months to March 2020 Citizens Advice Powys:

- Assisted **5,429** clients
- **20,601** Advice issues dealt with on behalf of clients
- **£4,402,530** gained for their clients in either "one off" or "ongoing" welfare benefit awards.
- **£7,716,512** of unmanaged client debts dealt with, of which **£907k** was written off.

Much of those financial gains go into the purses and pockets of people in the community that are facing very challenging financial circumstances, with most of the money being spent on local goods and services. Meaning that the economic impact is far in excess of the actual sums we are able to report. Ultimately it means that people are able to eat better, heat their homes more, get out and about and become more involved in their wider community, all of which improves people's health and well-being as a consequence.

Citizens Advice calculates that for every £1 invested in our service it generates:

- £1.96 in savings to government & public services (fiscal benefits) – **(£1,094,395)**
- £11.98 in wider economic and social benefits (public value) – **(£6,689,212)**
- £13.06 for the people we help – **(£7,292,246)**

**(financial outcomes achieved by Citizens Advice on behalf of clients)**

### **What our clients say about us:**

"I cannot thank the staff enough for their help because of my mental, physical and emotional difficulties and disabilities I could not have done any of what I needed to get done. The pressures of the government departments are huge for one person to deal with this was an overwhelming situation for me and the staff were brilliant. I cannot thank them enough."

"I have used CA before to help me with a very complex situation I was in. Every time I find enormous support, understanding and guidance. The information and help they provide is greatly appreciated. What a fantastic service. I don't know how I would have coped without it."

"I was listened to with great empathy and received information on that day that helped me to move forward and make some decisions".

"It takes great skill to extract relevant information from a vulnerable person within a timeframe that respects that person's pain, fatigue and emotional distress, but that was achieved with great expertise."

"The help I was able to access via CAB has already had a positive impact on my quality of life".

"The help I received made the world of difference and made a very difficult process much easier"

"Without Citizens Advice I would most certainly be going to court for possible eviction."

"I feel very fortunate to have been supported so professionally but with great sensitivity."

## **FUTURE DEVELOPMENTS**

In our current Business Plan, we identified 3 strategic areas of development. Within these objectives we have identified the actions to turn the objectives into reality.

### **Funding and Fundraising**

- Review Reserves Policy and sustain correct level of reserves
- Identify national and local funding opportunities to ensure financial stability
- Evaluate impact of Covid 19 on the organisation's finances

### **Workforce Development**

- How to get staff and volunteers back to an office environment in line with Covid regulations
- Improve volunteer numbers and development training
- Identify training needs to deliver new and existing services

### **Service Development**

- Review suitability of current offices
- Take advice into the community using a blended mix of delivery methods
- The effect of Covid and further lock-down situations

## **Covid 19 Pandemic**

During March 2020 we were faced with the most challenging situation we have ever experienced. When planning future service delivery in 20/21 we have had to deal with this unique situation.

Our Trustee Board established sub-committees to deal with the three main areas of our organisation: HR, Finance and Premises. These sub-committees meet on a monthly basis to review, plan and react to issues as they arise.

All of our services have been going through a period of rapid change as we respond to the crisis caused by coronavirus. We have to continually consider:

- How we continue to be resilient to external changes such as social distancing rules or changing enquiry areas.
- How we build on what we've learnt about different ways of working to make sure our clients benefit - like delivering services via a blended mix of delivery platforms.
- Address long standing challenges, like offering flexible working arrangements to staff and volunteers.

When assessing our local service and preparing for ongoing and future changes we are taking into consideration 4 steps:

- Review the current situation in our service
- Reflect on the changes to our service delivery
- Assess what the future could look like
- Deciding on our local priorities

## FINANCIAL REVIEW

### Reserves policy

The Trustees have reviewed the Reserves Policy and believe that the organisation should hold financial reserves in order to ensure that the charity can continue to operate to meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising. It has taken into account the reliability and continuance of future funding, timing of cashflows and working capital requirements, cover for unplanned emergency repairs and potential liabilities relating to staff should there be closure of a particular activity.

### Unrestricted Reserves

The Unrestricted Reserves held by the Charity at 31<sup>st</sup> March 2020 amounted to £176,366. The Unrestricted Reserves are held for the following purposes:

Operational Reserves - The Trustees consider that it would be prudent to set aside an amount of at least three months operating expenditure, in order to provide cover in the event of unforeseen circumstances or falls in income. The computation of this value will be reviewed on an annual basis. As at 31<sup>st</sup> March 2020 this figure was identified as £140k.

### Designated Reserves

In addition, unrestricted funds have been considered as designated for the following purpose:

Contractual Commitment Reserves - The Trustees aim to build up a reserve to ensure that the organisation is able to cover contracted payments to staff such as redundancy, provision of locum maternity cover and the costs of any disciplinary and/or grievance procedures which may arise. As at 31<sup>st</sup> March 2020 this figure was identified as £94k.

### Restricted Reserves

These funds are restricted by the donor or funder and cannot be used for the general purposes of the organisation. Their existence does not imply that there has been an under spend but may result from a variety of circumstances including timing differences between the organisation's financial year and the funding of the project concerned. The Restricted Funds held by the charity as at 31<sup>st</sup> March 2020 amounted to £9,896

### Principal funding sources


The principal funding sources for the charity in the year were:-

- Welsh Government – Frontline Advice - £94,088
- Welsh Government - Better Advice: Better Lives - £71,015
- Powys County Council - Core funding grant of £51,204
- Henry Smith Charity - £59,300

### Investment policy and objectives

Under the Memorandum and Articles of Association, the charity has the power to make any investment which the Trustees see fit. The assets of the charity are available and adequate to meet its obligations for the foreseeable future.

Approved by order of the Board of Trustees on 17<sup>th</sup> September 2020

and signed on its behalf by:   
Ms C Thomas – Trustee

## **STATEMENT OF TRUSTEES RESPONSIBILITIES**

The Trustees (who are also the directors of Cyngor Ar Bopeth Powys Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees 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 those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charity SORP
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Independent Examiner's Report to the Trustees of  
Cyngor Ar Bopeth Powys  
Citizens Advice Bureau

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Independent examiner's report to the trustees of Cyngor Ar Bopeth Powys Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2020.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

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

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

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



Thomas Landers BA FCA  
ICEAW  
Morgan Griffiths LLP  
Chartered Accountants  
Cross Chambers  
9 High Street  
Newtown  
Powys  
SY16 2NY

Date: 03/11/2020

Cyngor Ar Bopeth Powys  
Citizens Advice Bureau

Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
for the Year Ended 31 March 2020

	Notes	Unrestricted funds £	Restricted funds £	31.3.20 Total funds £	31.3.19 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	660	-	660	435
Charitable activities	4				
Provision of Advice & Information		277,580	280,785	558,365	488,746
Investment income	3	268	-	268	65
<b>Total</b>		<b>278,508</b>	<b>280,785</b>	<b>559,293</b>	<b>489,246</b>
<b>EXPENDITURE ON</b>					
Charitable activities	5				
Provision of Advice & Information		296,151	271,618	567,769	530,964
Net gains/(losses) on investments		-	(865)	(865)	(76)
<b>NET INCOME/(EXPENDITURE)</b>		<b>(17,643)</b>	<b>8,302</b>	<b>(9,341)</b>	<b>(41,794)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		194,010	1,593	195,603	237,397
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>176,367</b>	<b>9,895</b>	<b>186,262</b>	<b>195,603</b>

The notes form part of these financial statements



Cyngor Ar Bopeth Powys  
Citizens Advice Bureau

Balance Sheet  
31 March 2020

	Notes	31.3.20 £	31.3.19 £
<b>FIXED ASSETS</b>			
Tangible assets	12	1,360	1,813
Investments	13	728	1,593
		<u>2,088</u>	<u>3,406</u>
<b>CURRENT ASSETS</b>			
Debtors	14	9,497	14,378
Cash at bank and in hand		188,292	203,413
		<u>197,789</u>	<u>217,791</u>
<b>CREDITORS</b>			
Amounts falling due within one year	15	(13,615)	(25,594)
		<u>184,174</u>	<u>192,197</u>
<b>NET CURRENT ASSETS</b>			
		<u>186,262</u>	<u>195,603</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>186,262</u>	<u>195,603</u>
<b>NET ASSETS</b>			
		<u>186,262</u>	<u>195,603</u>
<b>FUNDS</b>	18		
Unrestricted funds		176,366	194,010
Restricted funds		9,896	1,593
<b>TOTAL FUNDS</b>		<u>186,262</u>	<u>195,603</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

Cyngor Ar Bopeth Powys  
Citizens Advice Bureau

Balance Sheet - continued  
31 March 2020

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

The financial statements were approved by the Board of Trustees and authorised for issue on 14<sup>th</sup> September 2020 and were signed on its behalf by:

CT Thomas  
Carol Thomas - Trustee

The notes form part of these financial statements

Cyngor Ar Bopeth Powys  
Citizens Advice Bureau

Cash Flow Statement  
for the Year Ended 31 March 2020

	Notes	31.3.20 £	31.3.19 £
Cash flows from operating activities			
Cash generated from operations	1	(15,228)	(35,471)
Net cash used in operating activities		<u>(15,228)</u>	<u>(35,471)</u>
Cash flows from investing activities			
Interest received		<u>107</u>	<u>65</u>
Net cash provided by investing activities		<u>107</u>	<u>65</u>
Change in cash and cash equivalents in the reporting period		(15,121)	(35,406)
Cash and cash equivalents at the beginning of the reporting period		<u>203,413</u>	<u>238,819</u>
Cash and cash equivalents at the end of the reporting period		<u><u>188,292</u></u>	<u><u>203,413</u></u>

The notes form part of these financial statements

Cyngor Ar Bopeth Powys  
Citizens Advice Bureau

Notes to the Cash Flow Statement  
for the Year Ended 31 March 2020

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

	31.3.20 £	31.3.19 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(9,341)	(41,794)
Adjustments for:		
Depreciation charges	453	604
Losses on investments	865	76
Interest received	(107)	(65)
Decrease in debtors	4,881	4,950
(Decrease)/increase in creditors	(11,979)	758
Net cash used in operations	<u>(15,228)</u>	<u>(35,471)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.19 £	Cash flow £	At 31.3.20 £
Net cash			
Cash at bank and in hand	203,413	(15,121)	188,292
	<u>203,413</u>	<u>(15,121)</u>	<u>188,292</u>
Total	<u>203,413</u>	<u>(15,121)</u>	<u>188,292</u>

The notes form part of these financial statements

## 1. ACCOUNTING POLICIES

### Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

### Income

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

### Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

### Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings                      - 25% on reducing balance

### Taxation

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

### Fund accounting

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

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

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

### Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

### Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Cyngor Ar Bopeth Powys  
Citizens Advice Bureau

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2020

2. DONATIONS AND LEGACIES

	31.3.20	31.3.19
	£	£
Donations	660	435
	<u>660</u>	<u>435</u>

3. INVESTMENT INCOME

	31.3.20	31.3.19
	£	£
Dividends	161	-
Deposit account interest	107	65
	<u>268</u>	<u>65</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	31.3.20	31.3.19
	£	£
Other contributions	26,508	15,584
Grants	531,857	473,162
	<u>558,365</u>	<u>488,746</u>

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

	31.3.20	31.3.19
	£	£
Powys CC - Core Grant	51,204	64,613
Town & Community Councils	2,029	1,738
MAS - Debt Advice Project	39,103	52,010
Big Lottery Grant Fund	42,575	42,367
Powys Teaching Health Board	2,861	2,760
OFGEM - Energy Best Deal	-	1,500
Welsh Government - Better Advice Better Lives	71,015	96,186
Henry Smith Charity	59,300	29,500
PCC - Empowerment Through In-house Advice	25,392	25,000
Welsh Government Frontline Advice	94,088	125,956
Gwendoline & Margaret Davies Charity	2,000	2,000
Newtown Town Council	4,334	4,314
Martin Lewis Money Savings Expert	-	7,500
CITA - Help to Claim	56,117	6,945
British Gas Energy Trust - Warmer Wales	19,707	10,773
WG Advicelink Community Focused	31,193	-
WG Advicelink Specialist Debt	16,716	-
WG Advicelink Specialist	5,055	-
MAPS Redundancy	9,168	-
	<u>531,857</u>	<u>473,162</u>

Cyngor Ar Bopeth Powys  
Citizens Advice Bureau

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2020

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 7) £	Totals £
Provision of Advice & Information	544,125	23,644	567,769

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.20 £	31.3.19 £
Staff costs	458,561	433,226
Rent	34,507	31,269
Insurance	4,755	3,892
Telephone, Post & Stationery	17,691	18,042
Travel	13,973	13,593
Training/recruitment	1,471	2,134
CITA information	3,121	2,662
Computer costs	9,593	9,176
Depreciation	453	604
	<u>544,125</u>	<u>514,598</u>

7. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Provision of Advice & Information	17,878	5,766	23,644

8. NET INCOME/(EXPENDITURE)

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

	31.3.20 £	31.3.19 £
Depreciation - owned assets	453	604
Other operating leases	<u>34,507</u>	<u>31,269</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019.

Cyngor Ar Bopeth Powys  
Citizens Advice Bureau

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2020

9. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

Reimbursements made to Trustees in respect of travel expenses incurred by two (2019 two) Trustees in the performance of their duties amount to £777 (2019: £846).

10. STAFF COSTS

	31.3.20	31.3.19
	£	£
Wages and salaries	437,955	381,893
Social security costs	9,452	26,942
Other pension costs	11,154	24,391
	<u>458,561</u>	<u>433,226</u>

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

	31.3.20	31.3.19
Service Providers	19	19
Administration	2	2
	<u>21</u>	<u>21</u>

The charity considers its key management personnel comprise the senior management listed on page 2. The total employment benefits including employer pension contributions of the key management personnel for the year ended 31 March 2020 were £151,276 (2019: £149,275).

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	435	-	435
Charitable activities			
Provision of Advice & Information	256,280	232,466	488,746
Investment income	65	-	65
<b>Total</b>	<b>256,780</b>	<b>232,466</b>	<b>489,246</b>
<b>EXPENDITURE ON</b>			
Charitable activities			
Provision of Advice & Information	298,498	232,466	530,964
Net gains/(losses) on investments	-	(76)	(76)
<b>NET INCOME/(EXPENDITURE)</b>	<b>(41,718)</b>	<b>(76)</b>	<b>(41,794)</b>



Cyngor Ar Bopeth Powys  
Citizens Advice Bureau

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2020

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued			
	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	235,727	1,670	237,397
TOTAL FUNDS CARRIED FORWARD	<u>194,009</u>	<u>1,594</u>	<u>195,603</u>
12. TANGIBLE FIXED ASSETS			
			Fixtures and fittings £
COST			
At 1 April 2019 and 31 March 2020			<u>25,651</u>
DEPRECIATION			
At 1 April 2019			23,838
Charge for year			<u>453</u>
At 31 March 2020			<u>24,291</u>
NET BOOK VALUE			
At 31 March 2020			<u>1,360</u>
At 31 March 2019			<u>1,813</u>
13. FIXED ASSET INVESTMENTS			
			Listed investments £
MARKET VALUE			
At 1 April 2019			1,593
Revaluations			<u>(865)</u>
At 31 March 2020			<u>728</u>
NET BOOK VALUE			
At 31 March 2020			<u>728</u>
At 31 March 2019			<u>1,593</u>

There were no investment assets outside the UK.

Cyngor Ar Bopeth Powys  
Citizens Advice Bureau

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2020

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.20	31.3.19
	£	£
Other debtors	-	291
Prepayments and accrued income	9,497	14,087
	<u>9,497</u>	<u>14,378</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.20	31.3.19
	£	£
Trade creditors	1,679	13,221
Social security and other taxes	6,401	7,398
Accruals and deferred income	5,535	4,975
	<u>13,615</u>	<u>25,594</u>

16. LEASING AGREEMENTS

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

	31.3.20	31.3.19
	£	£
Within one year	30,300	21,300
Between one and five years	-	9,000
	<u>30,300</u>	<u>30,300</u>

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	31.3.20 Total funds	31.3.19 Total funds
	£	£	£	£
Fixed assets	1,360	-	1,360	1,813
Investments	-	728	728	1,593
Current assets	188,621	9,168	197,789	217,791
Current liabilities	(13,615)	-	(13,615)	(25,594)
	<u>176,366</u>	<u>9,896</u>	<u>186,262</u>	<u>195,603</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2020

18. MOVEMENT IN FUNDS

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	194,010	(17,644)	176,366
Restricted funds			
Legacy	1,593	(865)	728
MAPS Redundancy	-	9,168	9,168
	<u>1,593</u>	<u>8,303</u>	<u>9,896</u>
<b>TOTAL FUNDS</b>	<u>195,603</u>	<u>(9,341)</u>	<u>186,262</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	205,347	(222,991)	-	(17,644)
Better Advice Better Lives (Designated Fund)	73,160	(73,160)	-	-
	<u>278,507</u>	<u>(296,151)</u>	<u>-</u>	<u>(17,644)</u>
Restricted funds				
Legacy	-	-	(865)	(865)
MAS Debt Advice	39,102	(39,102)	-	-
Welsh Government Frontline Advice	94,859	(94,859)	-	-
Henry Smith	59,301	(59,301)	-	-
Empowerment	25,392	(25,392)	-	-
WG Advicelink Community Focused	31,193	(31,193)	-	-
WG Advicelink Specialist Debt	16,716	(16,716)	-	-
WG Advicelink Specialist	5,055	(5,055)	-	-
MAPS Redundancy	9,168	-	-	9,168
	<u>280,786</u>	<u>(271,618)</u>	<u>(865)</u>	<u>8,303</u>
<b>TOTAL FUNDS</b>	<u>559,293</u>	<u>(567,769)</u>	<u>(865)</u>	<u>(9,341)</u>

Cyngor Ar Bopeth Powys  
Citizens Advice Bureau

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2020

18. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.18 £	Net movement in funds £	At 31.3.19 £
Unrestricted funds			
General fund	235,727	(41,717)	194,010
Restricted funds			
Legacy	1,670	(77)	1,593
<b>TOTAL FUNDS</b>	<b>237,397</b>	<b>(41,794)</b>	<b>195,603</b>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	157,834	(199,551)	-	(41,717)
Better Advice Better Lives (Designated Fund)	98,946	(98,946)	-	-
	256,780	(298,497)	-	(41,717)
Restricted funds				
Legacy	(1)	-	(76)	(77)
MAS Debt Advice	52,011	(52,011)	-	-
Welsh Government Frontline Advice	125,957	(125,957)	-	-
Henry Smith	29,500	(29,500)	-	-
Empowerment	24,999	(24,999)	-	-
	232,466	(232,467)	(76)	(77)
<b>TOTAL FUNDS</b>	<b>489,246</b>	<b>(530,964)</b>	<b>(76)</b>	<b>(41,794)</b>

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2020.



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