

# Citizens Advice Swansea Neath Port Talbot Limited

Report of the Trustees

and

Unaudited Financial Statements

For the year ended 31 March 2019



I was put completely at ease after my visit. It felt like I had somebody to fight my corner.

I found the advice and staff were amazing

The gentleman that helped me was amazing he was up to date with everything. Thank you all very much and have a nice Xmas.x

I was so nervous at first and really worried but Completely put me at ease straight away and felt good about finally sorting my problems thank you very much

**Financial Statements**  
**For the year ended 31 March 2019**

|  |        |
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## Report of the Directors and Trustees

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The Trustees (who are also the Directors of the charity for the purpose of Companies Act 2006) present their report and the financial statements 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 applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

### 1. Reference and Administrative Details

|                         |  |
|-------------------------|--|
| Charity Name:           | Citizens Advice Swansea Neath Port Talbot Limited                                |
| Charity Registration:   | 518825   |
| Company Registration:   | 1702827  |
| Registered Office:      | Second Floor, City Gates, Wind Street, Swansea, SA1 1EE (from July 2018)         |
| Chief Executive Officer | Jackie Preston (to March 2019)<br>Jannine Nicholas (from March 2019)             |
| Banks:                  | Charities Aid Foundation (CAF); Charities Official Investment Fund (COIF)        |
| Independent Examiners:  | Bevan and Buckland   |
| Website:                | <a href="http://www.citizensadvicesnpt.org.uk">www.citizensadvicesnpt.org.uk</a> |

Authorised and regulated by the Financial Conduct Authority No. 617762



## Report of the Directors and Trustees

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The following people were directors/trustees of the charity during 2018-19, and at the date of approval of the report (marked with \*):

| DIRECTORS/<br>TRUSTEES         | ROLE                    | ELECTED BY    | DATE<br>ELECTED | DATE<br>RESIGNED |
|--------------------------------|-------------------------|---------------|-----------------|------------------|
| *Bethan Hopkins                | Trustee                 | Trustee Board | 01/19           |                  |
| *Chris Mann                    | Chair                   | AGM           | 10/13           |                  |
| Clarissa Corbisiero-<br>Peters | Trustee                 |               |                 | 10/18            |
| Clive Owen                     | Trustee                 |               |                 | 10/18            |
| *Dr Edward Roberts             | Trustee                 | Trustee Board | 07/16           |                  |
| *Dylan Williams                | Trustee &<br>Treasurer* | Trustee Board | 01/18<br>01/19  |                  |
| *Greg Thomas                   | Trustee &<br>Treasurer  | Trustee Board | 01/16           | 01/19            |
| Nigel Gundy                    | Trustee                 |               |                 | 01/19            |
| Ian Guy                        | Trustee                 |               |                 | 09/18            |
| Margaret Lane                  | Trustee                 |               |                 | 10/18            |
| Pat Dunmore                    | Trustee                 |               |                 | 09/18            |
| Rhydian Francis-<br>Morris     | Trustee                 |               |                 | 10/18            |
| *Sandra Beveridge              | Trustee                 | Trustee Board | 01/19           |                  |
| *Nicola Matthews               | Trustee                 | Trustee Board | 07/19           |                  |
| Susan Williams                 | Trustee                 |               |                 | 10/18            |

## 2. Structure, Governance and Management

### Governing Document

Citizens Advice Swansea Neath Port Talbot Limited is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. At 31 March 2019 the company had 32 members (2018 – 54). Citizens Advice Swansea Neath Port Talbot Limited (CASNPT) is governed by its Memorandum and Articles of Association as amended on 6 September 2017.

### Organisational Structure

CASNPT is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policies of the charity. The Trustees carry the ultimate responsibility for the conduct of CASNPT and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least quarterly and delegate the day-to-day operation of the organisation to the Chief Executive Officer and senior management. The Trustee Board is independent from management. A

## **Report of the Directors and Trustees**

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register of Board members' interests is maintained at the registered office, and is available to the public.

### **Recruitment, Appointment of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community and must either reside, work or have an interest in the areas covered by the service. A selection panel, made up of Trustee(s) and chaired by the Chair is established to undertake the interviewing of all potential new Board members. A separate process agreed by the Trustee Board is followed for the election of the Chair which may include co-options from outside of the Board itself. Each panel will then report its recommendations for co-option or election at the following Trustee Board/Annual General meeting for their approval. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

### **Induction of Trustees**

Newly appointed Trustees are provided with an induction to CASNPT through the provision of meetings with staff and Chair and mentoring by established trustees. Trustees will have access to Citizens Advice electronic information and be encouraged to attend national Citizens Advice meetings, conferences and training.

### **Related Parties**

CASNPT is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of CASNPT in order to fulfil its charitable objects and comply with the national membership requirements.

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

### **Major risks**

CASNPT operates a corporate risk management process. A risk management strategy and risk register have been agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CASNPT is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

A major external risk is that of the loss of funding. The effects of this are mitigated by the procedures in place, including diversification of funding streams. Internal risks are

## Report of the Directors and Trustees

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minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

CASNPT have recently been successful with an advice services recommissioning bid locally, and have worked with Citizens Advice on the Single Advice Fund bid for Welsh Government funded projects for which Citizens Advice National has applied on behalf of all local Citizens Advice offices. If this funding is not secured, CASNPT stand to lose approximately £500k of its funding. This presents as a major risk to funding and overall sustainability of the organisation. It is anticipated that the outcome of this will be known well before December 2019.

### 3. OBJECTIVES AND ACTIVITIES

#### Objects

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the City and County of Swansea and Neath Port Talbot County Borough Council but generally throughout Wales. ('area of benefit')

#### Objectives, Strategies and Activities for the Year

CASNPT provides free, confidential, impartial and independent advice and information as part of meeting the two service wide aims:

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

While this involves providing advice and information to members of the public, an essential aspect of the role of Citizens Advice is to exercise a responsible influence on the development of policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively, through research, media and campaigning work.

#### Public Benefit

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

The principal activity of CASNPT remains the provision of free, confidential, independent and impartial advice and information for members of the public. This is provided through one central office location in Swansea centre and through multiple outreach locations hosted by partner organisations. In addition to generalist advice the following specialist advisory services were provided:

- i) Specialist Welfare Benefit throughout Wales through the medium of telephone
- ii) Specialist Debt provision through the undertaking of Debt Relief Order applications by Approved Intermediaries employed by CASNPT
- iii) Outreach services funded by the Local Health Board and Welsh Government
- iv) Advice to first-time Universal Credit claimants through the Help to Claim service, the set-up of which began towards the end of 2018/19

Advisory services are provided through face-to-face consultations, telephone advice lines and various outreach services at community centres throughout the area of benefit.

### **Staff and Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

58 volunteers (including trustees) contributed over 15,660 hours of work to the local Citizens Advice during the year. We estimate the value of this help at £240 000 in respect of the current year 2018/2019.

During the reporting period, 2018-19, the now departed Chief Executive, Jackie Preston, also undertook the role of Company Secretary.

## **4. Achievements and Performance**

### **Charitable Activities**

CASNPT dealt with a total of 20,432 client issues, 6,812 cases from 5,402 clients (2017/2018: 18,542 client issues with 7,739 cases). This was an average of 3.8 issues per client. The number of welfare benefit enquiries has increased once more as a proportion of all enquiries. Welfare reform changes, specifically in respect to Universal Credit and Employment and Support Allowance, have had the greatest impact. The issues with Personal Independence Payments also remained high. Staff at CASNPT assisted in the recovery of welfare entitlements for a number of clients. Confirmed gains for the year stood at £5,886,679 (2017/18 £4,732,132)

## Report of the Directors and Trustees

Strategic priorities were agreed by the Trustee Board in 2016 for the 5 years to 2020 and updated in 2018. Our report in implementing actions from those priorities follows below:

|   |   |
|---|---|
| <p><b>STRATEGIC PRIORITY</b></p> <p><b>Making it easier to get advice</b></p> <p><b>OBJECTIVES:</b></p> <ul style="list-style-type: none"> <li>• Fundamental review of direct service delivery to improve access</li> <li>• Improved offer through telephone delivery</li> <li>• Introduction of e-mail advice</li> <li>• Adopting a Communications Strategy</li> </ul> <p><b>100</b> calls<br/>handled per week on<br/>Adviceline: 80<br/>% local; 20%<br/>rest of Wales</p>  <p><b>3:33:63</b> Email:Tel:F2F<br/>(2017/18 -33: 66)</p> <p><b>111</b> average<br/>number of drop in<br/>callers per week<br/>over a 6 month<br/>period</p>  <p><b>136</b> weekly<br/>appointments (47 in Neath<br/>Port Talbot locations)</p> | <p>A move to new premises in July 2018 was an opportunity to create a client reception area that was larger and more comfortable for clients to wait in with more access to information. Continuation of the Notice Board TV to provide information about local organisations continued. Based on experience of the information HUB at Llys Glas the Initial Check area was redesigned and incorporated two desk top PC's that could be accessed by the public to help them with UC claims and other online forms and a job vacancy notice board.</p> <p>A new Telephone Services room incorporated the newly adopted local Adviceline number and framework, as well as the specialist All Wales Welfare Benefit Team funded by Welsh Government.</p> <p>During this reporting period webchat was explored as an alternative route for clients to gain access; this would become a feature of Universal Credit access going forward.</p> <p>Telephone access for partner agencies was also continued and expanded to make it easier for clients they support to get advice or appointments.</p> <p><b>2019-20</b><br/>Email advice will be expanded depending on capacity, as well as expanding webchat</p> |
| <p><b>STRATEGIC PRIORITY</b></p>  | <p>We continued to deliver Personal</p>   |

**Working with others**

**OBJECTIVES:**

- Working in partnership with others to address the ‘underlying issues’ associated with advice demand
- Provide host accommodation to other service providers to meet mutual client needs
- Jointly funded projects
- Promoting self-help and supporting self-advocacy



Internal DRO applications completed

**32**

Referrals to MAS DRO Unit:

**33**

Budgeting Support to Neath Port Talbot residents via Jobcentre Plus to combat the effects of delays to UC payments

We began a Universal Credit Project best practice lead to shape the way future claims are made. We worked across South Wales with other LCA's and the DWP to highlight difficulties experienced by clients and the staff delivering the service. We hosted visitors from DVLA who wanted to learn more about how we support people in debt in order to help them develop their approach with vulnerable customers.

We became registered partner for the Discretionary Assistance Fund and can now support clients in need.

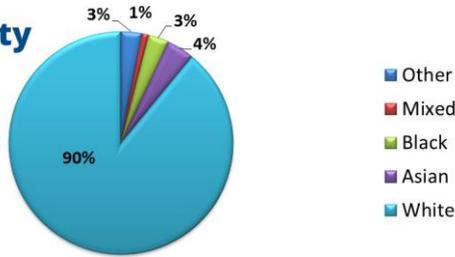
We helped the Swansea Foodbank trial an e-voucher system where we can now check and issue vouchers to clients in need without having a physical voucher. We delivered Financial Capability skills to YMCA participants in Port Talbot

We promoted the Partnerline Referrals number and this has seen an increase in access by partner agencies who may seek advice for themselves or the clients they work with

**Networks we have participated in:**

- Regional Health and Well Being
- Domestic Abuse
- Welfare Reform
- Financial Inclusion
- Partnership Poverty Forum
- Supporting People and Homelessness Form

**Diversity**



Jobcentre Plus  
 Capita  
 NPT Strategic Forum and the  
 Voluntary Sector Liaison Committee

We continued to host Pensionwise and coordinate and host a rota of Family Law solicitors. We also welcomed Tax Aid for Older People who to host appointments once a month at our spacious City Gates premises.

**For 2019-20**

A push to recruit more Family Law solicitors which has rolled over from the previous year

Collaborative funding bids in line with the Welsh Government’s Future Generations Act will be a requirement if we are to continue to provide advice in the local community and specialist advice for benefit and debt issues.

**STRATEGIC PRIORITY**

**Improving client outcomes and our impact**

**OBJECTIVES:**

- Increase our Research and Campaigns capacity
- Capturing client outcomes more effectively
- Demonstrating our impact to elected councillors and other stakeholders

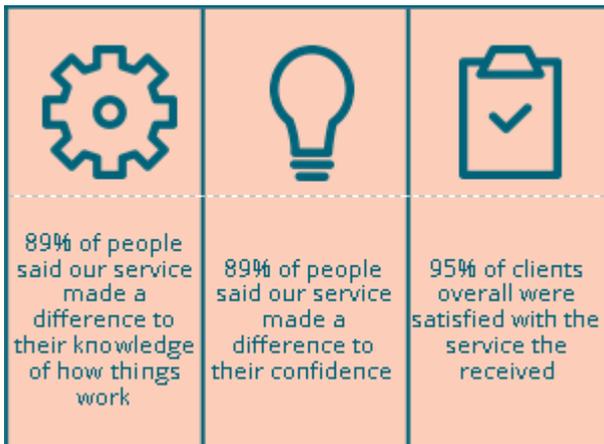


**Reports :** We published our Universal Credit research briefing entitled: UC – The Impact of Personal Budgeting Support demonstrating the local impact of UC on debt as well as Universal Credit – One Year On– disseminating this to local stakeholders and presenting key messages to the Welfare Reform Scrutiny group in Swansea and the Partner Poverty Forum

**Contributed to:**

- Job Centre Money Matters events.
- the new Members’ Seminar in Neath Port Talbot talking about the work of advice service organisation in Neath Port Talbot

**Income gains** £5,273,127  
**Debts written off** £572,956 t



We joined the Stronger and Cohesive Communities core group and continued talking about Universal Credit. We continued the discussion about the collaborative UC Research project and a human rights approach to Digitisation with Swansea University and Pobl

We currently have **13** qualified debt advisers.

During the year **9** complaints were dealt with **5** at the informal stage and **4** formally. We have reported **0** complaints in respect to our regulated Debt work to the Financial Conduct Authority as part of our annual return this year.

**For 2019-20**

We want to increase our Research and Campaigns capacity by working with a team of volunteer researchers

**STRATEGIC PRIORITY**

**Achieving long term sustainability as an organisation**

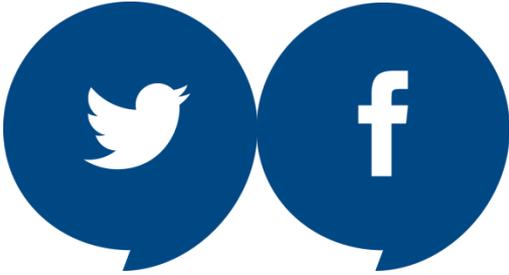
**OBJECTIVES:**

- Developing a sustainable presence within Swansea City Centre
- Fundraising
- Developing a confident workforce led by empowering leadership
- Raising the profile of the organisation
- Participation in the Citizens Advice Performance and Quality Framework

Google business inspection show that most people carry out an internet search for a contact number. And usage Twitter and Facebook have increased in popularity with new followers being added every week

Currently there are 32 paid staff, 40 volunteers and a concerted effort has been made to recruit 80 volunteers for the eightieth year.

We are recognised by the Advice Quality Standard – casework in Welfare Benefits and Debt and the Telephone Standard until 2021.

|   |  |
|---|--|
| <div style="text-align: center;">  <p><b>£8,399</b><br/>Unrestricted income raised</p>  <p>625 Twitter followers, 1251 Tweets<br/>104 Facebook Friends</p> </div>   | <p>We continued to issue Universal Credit newsletters to local MPs and dashboards containing statistics of our work in each Welsh Assembly and Parliamentary constituencies and local authorities (as mentioned above).</p> <p><b>For 2019-20</b><br/>We will continue to roll out an email service. We will continue to train and develop our staff to ensure we are able to meet the new Wales Advice Quality Framework and maintain a team of debt advisers that are trained and accredited.</p>  |
| <p><b>STRATEGIC PRIORITY</b><br/><b>Championing Equality:</b></p> <ul style="list-style-type: none"> <li>• Becoming a more effective equality champion</li> <li>• Implementation of the ASK adopter programme</li> <li>• Improved access to immigration advice</li> </ul> <div style="border: 1px solid blue; padding: 5px; margin: 10px 0;"> <p style="text-align: center;"><b>Disability / Long Term Health</b></p>  <p>■ Disabled      ■ Not disabled/no health problems<br/>■ Long-term health condition</p> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="text-align: center;"> <br/>0.1%         </div> <div style="text-align: center;"> <br/>55%         </div> <div style="text-align: center;"> <br/>44%         </div> </div> | <p>We continued to raise awareness with paid and volunteer staff about discrimination issues with Islamophobia training and bullying and harassment training. We have continued monthly appointments through Calan DVS</p> <p>We met with the Chinese Community Centre to raise awareness about our services</p> <p><b>For 2019-20</b><br/>We will participate in EU settlement scheme and assist clients who want to stay in the UK after Brexit.</p> <p>We will support clients to access Windrush compensation.</p> <p>We will target more people from non white backgrounds to access services and volunteer with us</p> |

Investment Activities

The charity does not currently hold material investments.

### **Factors Affecting the Achievement of Objectives**

The charity is only too well aware of the financial pressures experienced by its major funders, and will continue to seek additional sources of funding for its services and ensure ongoing funds are in place to maintain posts when vacancies arise and in doing so identify the best value services and products to support its services.

In addition the premises move meant that we were closed for up to a month. We are extremely grateful to our partners who assisted us by providing additional space to accommodate staff so that we could minimise the disruption to our services.

With the opening of the new premises we could expand our Information Centre and made the client experience more comfortable. Services were reviewed during the year to ensure effective outreach delivery with our partners.

## **5. Financial Review**

### **Financial Position**

Incoming resources in the year were **£905,863** (2017/18: £860,842), of which £818,840 (2017/18: £769,691) related to project restricted activities.

A deficit of **£7,698** was incurred in the year, attributed to the additional costs of moving premises (2017/18: £85,738 surplus). At 31 March 2019 total reserves were £379,051 of which £10,393 represented balances on restricted funds. (2017/18: £386,749 total with £83,714 restricted).

### **Reserves Policy**

It is the charity's policy that funds not presently committed or invested in tangible fixed assets should be maintained at the equivalent of a minimum of four and a maximum of six months expenditure in general unrestricted funds in order for Citizens Advice Swansea Neath Port Talbot to continue to pursue its activities should there be a period of reduced income. This is also considered prudent in the light of some funding which is not received in advance.

The reasons for holding particular reserves are outlined in notes below.

### **Principal Funding Sources**

The Directors extend their gratitude to the City and County of Swansea and Neath Port Talbot County Borough Councils who continued to support the core operating capacity of the charity. Additionally project-specific funding was received, in particular from the Welsh Government and the Money Advice Service.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

### **Funds in Deficit**

No funds were in deficit at the balance sheet date.

### **Investment Policy**

As required in its Articles, clause 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law. The Charity has a long term deposit accounts with Charities Official Investment Fund (COIF/CCLA) and no other holdings.

## **6. Future Plans**

CASNPT aims to continually improve access to its services, and intends to extend its services through increased provision of telephone advice and additional outreach locations retaining face to face advice access for the most disadvantaged and vulnerable members of the community.

During the next couple of years the organisation will also review its long term approach to whether it continues to need a city centre base and whether there is potential for co-location opportunities alongside other complementary providers or services.



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CITIZENS ADVICE SWANSEA  
NEATH PORT TALBOT LIMITED (The Company)**

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I report on the accounts for the year ended 31 March 2019 set out on pages nineteen onwards.

**Responsibilities and basis of report**

As the charity's trustees of the Company (who are also the directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Acts 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 I am qualified to undertake the examination by being a registered member of ACA 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).

**Independent examiner's statement continued...**

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.

Henry Lloyd Davies  
ACA  
Bevan & Buckland  
Langdon House  
Langdon Road  
SA1 Swansea Waterfront  
Swansea  
SA1 8QY

Date: .....

Statement of financial activities for the year ended 31 March 2019  
Incorporating the Income and Expenditure Account

|                                 | Note | Unrestricted funds<br>£ | Restricted funds<br>£ | Total funds<br>2019<br>£ | Total funds<br>2018<br>£ |
|---------------------------------|------|-------------------------|-----------------------|--------------------------|--------------------------|
| <b>Income from:</b>             |      |                         |                       |                          |                          |
| Donations and legacies          | 2    | 511                     |                       | 511                      | 3,420                    |
| <b>Charitable activities</b>    |      |                         |                       |                          |                          |
| General Advice and Information  |      | 78,624                  | 330,411               | 409,035                  | 388,773                  |
| Specialist Advice               |      | -                       | 451,034               | 451,034                  | 300,706                  |
| Outreach                        |      | -                       | 37,395                | 37,395                   | 154,647                  |
| Sundry Projects                 |      | 6,943                   |                       | 6,943                    | 12,945                   |
| Investment Income               | 3    | 945                     |                       | 945                      | 351                      |
| <b>Total</b>                    |      | <b>87,023</b>           | <b>818,840</b>        | <b>905,863</b>           | <b>860,842</b>           |
| <b>Expenditure on:</b>          |      |                         |                       |                          |                          |
| <b>Charitable activities</b>    |      |                         |                       |                          |                          |
| General Advice and Information  |      | 68,387                  | 355,354               | 423,741                  | 338,301                  |
| Specialist Advice               |      | -                       | 451,363               | 451,363                  | 259,228                  |
| Outreach                        |      | -                       | 38,364                | 38,364                   | 162,446                  |
| Sundry Projects                 |      | 93                      |                       | 93                       | 5,863                    |
| Other                           |      | -                       |                       |                          | 9,266                    |
| <b>Total Expenditure</b>        |      | <b>68,480</b>           | <b>845,081</b>        | <b>913,561</b>           | <b>775,104</b>           |
| <b>Net income</b>               |      | <b>18,543</b>           | <b>(26,241)</b>       | <b>(7,698)</b>           | <b>85,738</b>            |
| <b>Transfer between funds</b>   |      | <b>43,112</b>           | <b>(43,112)</b>       | <b>-</b>                 | <b>-</b>                 |
| <b>Net movement in funds</b>    |      | <b>61,655</b>           | <b>(69,353)</b>       | <b>(7,698)</b>           | <b>85,738</b>            |
| <b>RECONCILIATION OF FUNDS</b>  |      |                         |                       |                          |                          |
| Total funds brought forward     |      | 307,003                 | 79,746                | 386,749                  | 301,011                  |
| <b>Balances carried forward</b> |      | <b>368,658</b>          | <b>10,393</b>         | <b>379,051</b>           | <b>386,749</b>           |

There are no recognised gains or losses in the year, other than those included in the statement of financial activities.

All activities derive from continuing operations.

## Report of the Directors and Trustees

### Statement of Financial Position as at 31 March 2019

|  | Note | 2019<br>£      | 2018<br>£      |
|--|------|----------------|----------------|
| <b>FIXED ASSETS</b>                          | 7    | -              | -              |
| <b>CURRENT ASSETS</b>                        |      |                |                |
| Debtors                                      | 8    | 17,966         | 12,845         |
| Cash at bank and in hand                     |      | 400,689        | 412,572        |
|  |      | <u>418,655</u> | <u>425,417</u> |
| <b>CREDITORS</b>                             |      |                |                |
| Amounts falling due within one year          | 9    | (39,604)       | (38,668)       |
| <b>NET CURRENT ASSETS</b>                    |      | <u>379,051</u> | <u>386,749</u> |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |      | <u>379,051</u> | <u>386,749</u> |
| <b>NET ASSETS</b>                            |      | <u>379,051</u> | <u>386,749</u> |
| <b>FUNDS</b>                                 |      |                |                |
| Unrestricted funds                           | 11   | 368,658        | 307,003        |
| Restricted funds                             | 11   | 10,393         | 79,746         |
| <b>TOTAL FUNDS</b>                           |      | <u>379,051</u> | <u>386,749</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2019.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2019 in accordance with Section 476 of the Companies Act 2006.



Statement of Cash Flows for the Year Ended 31 March 2019

|   | Z<br>0 | 2019<br>£ | 2018<br>£ |
|---|--------|-----------|-----------|
| <b>Cash flows from operating activities:</b>                              |        |           |           |
| Cash generated from operations  | 1      | (12,828)  | 90,064    |
| <b>Net cash provided by (used in) operating activities</b>                |        | (12,828)  | 90,064    |
| <b>Cash flows from investing activities:</b>                              |        |           |           |
| Interest received   |        | 945       | 351       |
| <b>Net cash provided by (used in) investing activities</b>                |        | 945       | 351       |
| <b>Change in cash and cash equivalents in the reporting period</b>        |        | (11,883)  | 90,415    |
| <b>Cash and cash equivalents at the beginning of the reporting period</b> |        | 412,572   | 322,157   |
| <b>Cash and cash equivalents at the end of the reporting period</b>       |        | 400,689   | 412,572   |

Notes to statement of cash flows for the year ended 31 March 2019

Reconciliation of net income to net cash flow from Operating Activities

|  | 2019<br>£ | 2018<br>£ |
|--|-----------|-----------|
| Net income for the reporting period (as per the statement of financial activities) | (7,698)   | 85,738    |
| <b>Adjustments for:</b>  |           |           |
| Depreciation charges   |           | -         |
| Interest received  | (945)     | (351)     |
| (Increase)/decrease in debtors   | (5,121)   | 4,657     |
| (Decrease)/increase in creditors   | 936       | 20        |
| <b>Net cash provided by (used in) operating activities</b>                         | (12,828)  | 90,064    |

Notes to the financial statements for the year ended 31 March 2019

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**1 Accounting policies**

**a) 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 2015)', 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.

The trust constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

**b) Incoming resources**

All incoming resources are included on the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**i) Grants receivable**

Grants made to finance the activities of Citizens Advice Swansea Neath Port Talbot Limited are shown in the financial statements when the Charity earns the unconditional right to the funds. Grants received for a specific purpose and subject to conditions specified by the donor are treated as restricted funds. Revenue grants are credited directly to the Statement of Financial Activities and Capital grants are released over the life of the asset in line with the depreciation policy.

**ii) Bank interest**

Bank interest is included in the income and expenditure account on receipt.

**iii) Other income**

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.

### Notes to the financial statements continued...

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#### v) Gifts and Intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the directors' report.

#### v) Deferred income

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

#### c) Resources expended

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.

All expenditure is accounted for on an accruals basis. All expenditure related to the provision of advice services is included within charitable expenditure.

All costs allocated between expenditure categories are on a basis designed to reflect their resource usage. For some costs this means direct allocation to activities, other costs are apportioned, e.g. by staff time spent on the activity, or another equitable usage measure.

#### d) Fixed assets and depreciation

Fixed assets are included at cost. Items are capitalised if their value is over £2,000. Assets purchased from Restricted Funds are depreciated at the rate of 100% in the first year of purchase, excluding Property, Land and Buildings, assuming a £NIL residual value. Assets purchased from Unrestricted Funds are depreciated at the rate of 1/3 straight line from the first year of purchase, excluding Property, Land and Buildings, assuming a £NIL residual value.

#### e) Taxation

The charity is exempt from corporation tax on its charitable activities. The charity is only required to file a return on Her Majesty's Revenue and Customs' request.

#### f) Restricted funds

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

#### g) Designated funds

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

### **h) Pension**

The charity operates a defined contribution pension scheme, compliant with auto-enrolment legislation. Payments are charged to the income and expenditure account in the period in which they are incurred.

### **Notes to the financial statements continued...**

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### **i) Leases**

Rental costs under operating leases are charged to the SOFA in equal amounts over the period of the leases.

### **j) Irrecoverable VAT**

Citizens Advice Swansea Neath Port Talbot Limited is not able to recover VAT.

### **k) Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### **l) Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**Notes to the financial statements continued...**

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**m) Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**n) Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**o) Hire purchase and leasing commitments**

Assets obtained under hire purchase contracts or finance leases are capitalised in the balance sheet. Those held under hire purchase contracts and finance leases are depreciated over their estimated useful lives.

The interest element of these obligations are charged to the SOFA over the relevant period. The capital element of the future payments is treated as a liability.

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

**p) Going Concern**

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

**q) Legal status of the charity**

The charity is a company limited by guarantee. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Notes to the financial statements continued...

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**2 Donations and Legacies**

|                         | Unrestricted<br>£ | Restricted<br>£ | 2019 Total<br>£ | 2018 Total<br>£ |
|-------------------------|-------------------|-----------------|-----------------|-----------------|
| <b>Voluntary income</b> |                   |                 |                 |                 |
| Donations               | 511               | -               | 511             | 3,420           |
|                         | <hr/>             | <hr/>           | <hr/>           | <hr/>           |
|                         | 511               | -               | 511             | 3,420           |
|                         | <hr/>             | <hr/>           | <hr/>           | <hr/>           |

**3 Investment Income**

|               |     |   |     |
|---------------|-----|---|-----|
| Bank interest | 945 | - | 945 |
| 351           |     |   |     |

Notes to the financial statements continued...

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#### 4 Trustees' Remuneration and Benefits

There were no trustees' remuneration or other benefits for the year ended 31 March 2019 nor for the year ended 31 March 2018.

**Trustee expenses** paid for the year amounted to £1,538 (2018 - £1,445). All payments related to travel or training.

#### 5 Staff Costs

|                       | 2019           | 2018           |
|-----------------------|----------------|----------------|
|                       | £              | £              |
| Wages and salaries    | 602,057        | 560,628        |
| Social security costs | 48,419         | 46,286         |
| Pension costs         | 34,521         | 32,567         |
|                       | <u>684,997</u> | <u>639,481</u> |

The average number of employees, analysed by function was:

|                          | 2019 Total | 2018 Total |
|--------------------------|------------|------------|
| Advisers                 | 20         | 19         |
| Managers                 | 5          | 5          |
| Support & Administration | 5          | 4          |
|                          | <u>30</u>  | <u>28</u>  |

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

The charity's key management personnel for the purposes of the accounts are considered to be board of trustees and the Chief Executive Officer. All trustees give their time freely and no trustee remuneration was paid in the year. Details of trustee expenses are disclosed in Note 4 of the accounts. Total employee benefits paid to the chief executive officer amounted to £47,855 (2018: £45,473)

Notes to the financial statements continued...

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6 Comparatives for the Statement of Financial Activities

|                                | Unrestricted<br>funds | Restricted<br>funds | Total funds<br>2018 |
|--------------------------------|-----------------------|---------------------|---------------------|
|                                | £                     | £                   | £                   |
| <b>Income from:</b>            |                       |                     |                     |
| Donations and legacies         | 3,420                 |                     | 3,420               |
| <b>Charitable activities</b>   |                       |                     |                     |
| General Advice                 | 87,380                | 301,393             | 388,773             |
| Specialist Advice              | -                     | 300,706             | 300,706             |
| Sundry Projects                | -                     | 12,945              | 12,945              |
| Outreach services              | -                     | 154,647             | 154,647             |
| Investment Income              | 351                   |                     | 351                 |
| <b>Total</b>                   | <u>91,151</u>         | <u>769,691</u>      | <u>860,842</u>      |
| <b>Expenditure on:</b>         |                       |                     |                     |
| <b>Charitable activities</b>   |                       |                     |                     |
| General Advice                 | 68,268                | 270,033             | 338,301             |
| Specialist Advice              | -                     | 259,228             | 259,228             |
| Sundry Projects                | -                     | 5,863               | 5,863               |
| Outreach Services              | -                     | 162,446             | 162,446             |
| Other                          |                       | 9,266               | 9,266               |
| <b>Total Expenditure</b>       | <u>68,268</u>         | <u>706,836</u>      | <u>775,104</u>      |
| <br>                           |                       |                     |                     |
| <b>Net income</b>              | 22,883                | 62,855              | 85,738              |
| <b>Transfers between funds</b> | <u>3,968</u>          | <u>(3,968)</u>      |                     |
| <b>Net movement in funds</b>   | 26,851                | 58,887              | 85,738              |

RECONCILIATION OF FUNDS

## Report of the Directors and Trustees

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|                                 |                |               |                |
|---------------------------------|----------------|---------------|----------------|
| Total funds brought forward     | 280,152        | 20,859        | 301,011        |
| <b>Balances carried forward</b> | <u>307,003</u> | <u>79,746</u> | <u>386,749</u> |

Notes to the financial statements continued...

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**7 Tangible Fixed Assets**

|                            | Improvements<br>to property<br>£ | Fixtures and<br>fittings<br>£ | Totals<br>£ |
|----------------------------|----------------------------------|-------------------------------|-------------|
| <b>COST</b>                |                                  |                               |             |
| At 1 April 2018            | -                                | -                             | -           |
| Additions/Disposals        | -                                | -                             | -           |
| <b>As at 31 March 2019</b> | <u>-</u>                         | <u>-</u>                      | <u>-</u>    |
| <b>DEPRECIATION</b>        |                                  |                               |             |
| At 1 April 2018            | -                                | -                             | -           |
| Charge in year             | -                                | -                             | -           |
| <b>As at 31 March 2019</b> | <u>-</u>                         | <u>-</u>                      | <u>-</u>    |
| <b>NETBOOK VALUE</b>       |                                  |                               |             |
| At 31 March 2019           | <u>-</u>                         | <u>-</u>                      | <u>-</u>    |
| At 31 March 2018           | <u>-</u>                         | <u>-</u>                      | <u>-</u>    |

**8 Debtors: Amounts falling due within one year**

|                                    | 2019<br>£     | 2018<br>£     |
|------------------------------------|---------------|---------------|
| Trade debtors (inc accrued income) | 638           | 348           |
| Prepayments                        | 17,328        | 12,497        |
|                                    | <u>17,966</u> | <u>12,845</u> |

**9 Creditors: Amounts falling due within one year**

|                                 | 2019<br>£     | 2018<br>£     |
|---------------------------------|---------------|---------------|
| Social security and other taxes | 9,566         | (270)         |
| Other creditors                 | 11,028        | 4,566         |
| Accruals and deferred income    | 19,010        | 34,372        |
|                                 | <u>39,604</u> | <u>38,668</u> |

Notes to the financial statements continued...

10 Leasing agreements

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

|                             | 2019   | 2018  |
|-----------------------------|--------|-------|
|                             | £      | £     |
| <i>Land &amp; Property.</i> |        |       |
| Within one year             | 39,000 | 7,208 |
| 1- 5 years                  | 39,000 | -     |
| <i>Office equipment</i>     |        |       |
| Within one year             | 1,336  | 1,336 |
| 1 - 5 years                 | 1,336  | 2,672 |

11 Movement in funds

|                                 | At 1<br>April<br>2018 | Income         | Expenditure      | Transfers       | At 31<br>March<br>2019 |
|---------------------------------|-----------------------|----------------|------------------|-----------------|------------------------|
|                                 | £                     | £              | £                | £               | £                      |
| <b>Restricted Funds</b>         |                       |                |                  |                 |                        |
| WG Better Advice, Better Lives  | 7,356                 | 160,393        | (158,999)        | -               | 8,750                  |
| WG Communities Focus            | -                     | 120,000        | (120,827)        | 827             | -                      |
| WG Frontline Advice             | 3,624                 | 124,774        | (130,713)        | 2,315           | -                      |
| Money Advice Service            | 44,066                | 182,304        | (168,053)        | (58,317)        | -                      |
| Universal Credit Help to Claim  | -                     | 23,956         | (27,152)         | 3,196           | -                      |
| Swansea General Advice          | 18,439                | 170,018        | (196,355)        | 7,898           | -                      |
| Health Outreach                 | -                     | 37,395         | (38,364)         | 969             | -                      |
| Energy BDX                      | -                     | -              | -                | -               | -                      |
| People's Postcode Lottery       | 6,261                 | -              | (4,618)          | -               | 1,643                  |
| <b>Total Restricted Funds</b>   | <b>79,746</b>         | <b>818,840</b> | <b>(845,081)</b> | <b>(43,112)</b> | <b>10,393</b>          |
| <b>Unrestricted Funds</b>       |                       |                |                  |                 |                        |
| General Fund                    | 270,003               | 87,023         | (68,480)         | 80,112          | 368,658                |
| Swansea Premises Fund           | 37,000                | -              | -                | (37,000)        | -                      |
| <b>Total Unrestricted funds</b> | <b>307,003</b>        | <b>87,023</b>  | <b>(68,480)</b>  | <b>43,112</b>   | <b>368,658</b>         |
| <b>TOTAL FUNDS</b>              | <b>386,749</b>        | <b>905,863</b> | <b>(913,561)</b> | <b>-</b>        | <b>379,051</b>         |



Notes to the financial statements continued...

Comparatives for movements in funds:

|                                 | At 1<br>April<br>2017<br>£ | Income<br>£    | Expenditure<br>£ | Transfers<br>£ | At 31<br>March<br>2018<br>£ |
|---------------------------------|----------------------------|----------------|------------------|----------------|-----------------------------|
| <b>Restricted Funds</b>         |                            |                |                  |                |                             |
| WG Better Advice, Better Lives  | 10,049                     | 159,393        | (162,086)        | -              | 7,356                       |
| WG Communities Focus            | -                          | 120,000        | (127,093)        | 7,093          | -                           |
| WG Frontline Advice             | -                          | 126,962        | (123,338)        | -              | 3,624                       |
| Money Advice Service            | 6,212                      | 173,744        | (135,890)        | -              | 44,066                      |
| Lloyds Foundation               | 4,598                      | -              | -                | (4,598)        | -                           |
| Swansea General Advice          | -                          | 142,000        | (116,468)        | (7,093)        | 18,439                      |
| Health Outreach                 | -                          | 34,647         | (36,098)         | 1,451          | -                           |
| People's Postcode Lottery       | -                          | 9,945          | (3,684)          | -              | 6,261                       |
| Energy BDX                      | -                          | 3,000          | (2,179)          | (821)          | -                           |
| <b>Total Restricted Funds</b>   | <b>20,859</b>              | <b>769,691</b> | <b>(706,836)</b> | <b>(3,968)</b> | <b>79,746</b>               |
| <b>Unrestricted Funds</b>       |                            |                |                  |                |                             |
| General Fund                    | 243,152                    | 91,151         | (68,268)         | 3,968          | 270,003                     |
| Swansea Premises Fund           | 37,000                     | -              | -                | -              | 37,000                      |
| <b>Total Unrestricted funds</b> | <b>280,152</b>             | <b>91,151</b>  | <b>(68,268)</b>  | <b>3,968</b>   | <b>307,003</b>              |
| <b>TOTAL FUNDS</b>              | <b>301,011</b>             | <b>860,842</b> | <b>(775,104)</b> | <b>-</b>       | <b>386,749</b>              |

The designated Fund for the cost of premises relocation of £37,000 was released to general unrestricted reserves in the year, following relocation to the present premises.

12 Purposes of restricted funds

*Swansea General Advice* - A fund provided by the City and County of Swansea to support the local Citizens Advice delivery within the County.

*Welsh Government: Better Advice, Better Lives* - A restricted fund jointly financed by Welsh Government for the purpose of providing advice in health centres and to ensure the take up of

Council Tax Support, Housing Benefit and Disability Living Allowance for Children.

- Communities Focus*** - A restricted fund financed by Welsh Government to fund the advice work delivered in the former Communities First clusters throughout the City and County of Swansea and the Sandfields cluster in Port Talbot.
- Frontline Advice*** - A restricted fund financed by Welsh Government to fund specialist welfare benefits advice through the medium of telephone throughout Wales and for face to face specialist benefits and debt advice in Neath Port Talbot.
- Money Advice Service*** - A restricted fund provided by the Money Advice Service via national Citizens Advice to fund our debt advice services. Explicit formal agreement was given by the donor to transfer the cumulative surplus on this fund at 31 March 2019 to the charity's general unrestricted reserves, on the basis that the activities funded had been delivered to the required key performance indicators.
- Health Outreach*** - A restricted fund provided by the ABMU Local Health Board to deliver advice services in local health centres.
- Energy Best Deal Extra*** - A restricted fund provided to fund the provision of advice for people facing or vulnerable to fuel poverty.
- People Postcode Lottery*** - use of additional IT equipment and part funding of staff hours to support people who are being affected by the roll out of Universal Credit.
- Universal Credit – Help to Claim*** - A restricted fund provided to provide support for Universal Credit claimants up to their first payments under the new benefit

### **13 Related party transactions**

There were transactions between Citizens Advice Swansea Neath Port Talbot Limited and the National Association of Citizens Advice Bureaux in relation to insurance, IT support and information services.

### **14 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.

### **15 Pension costs**

The company contributes up to 6% of pensionable earnings as part of an auto-enrolment scheme to People's Pension which open to all employees at any time. The charity operates a defined contribution pension scheme. The pension cost charge represents contributions payable by the charity to the fund during the year. Contributions totalling £34,521 (2018: £32,567) were payable during the year. There were no contributions payable or outstanding at the year end. Citizens Advice Swansea Neath Port Talbot Limited does not have a final salary scheme.

## Report of the Directors and Trustees

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### Detailed Statement of Financial Activities for the Year Ended 31 March 2019

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|                                       | 2019    | 2018    |
|---------------------------------------|---------|---------|
|                                       | £       | £       |
| <b>INCOME</b>                         |         |         |
| <b>Donations and legacies</b>         |         |         |
| Donations                             | 511     | 3,420   |
| <b>Other activities</b>               |         |         |
| Fundraising events                    | -       | -       |
| <b>Investment income</b>              |         |         |
| Deposit account interest              | 945     | 351     |
| <b>Charitable activities</b>          |         |         |
| Incoming resources charitable         | 904,407 | 857,071 |
| <b>Total incoming resources</b>       | 905,863 | 860,842 |
| <b>EXPENDITURE</b>                    |         |         |
| Wages                                 | 602,057 | 560,628 |
| Social security                       | 48,419  | 46,286  |
| Pensions                              | 34,521  | 32,567  |
| Secondment costs                      | 15,500  | -       |
| Recruitment                           | 620     | -       |
| Computer expenses                     | 20,719  | 7,686   |
| Travel, training & refreshments       | 26,445  | 24,967  |
| Office equipment expense              | 10,278  | 3,131   |
| Subscriptions & reference materials   | 13,162  | 8,413   |
| Telephone & communications            | 12,395  | 17,014  |
| Postage, printing & stationery        | 11,216  | 9,994   |
| Publicity & promotion                 | 1,155   | 2,879   |
| Grant repayments                      | -       | 9,266   |
| Interpretative & translation services | 3,815   | -       |
| Rent, service charges & water         | 51,270  | 23,366  |
| Light & heat                          | 6,569   | 9,936   |
| Cleaning, repairs & maintenance       | 40,648  | 6,664   |
| Insurance                             | 8,008   | 3,709   |
| Bank charges                          | 60      | 60      |
| Accountancy fees                      | 3,432   | 4,080   |
| Legal fees                            | 1,215   | 3,284   |
| AGM & Trustee Meetings                | 1,538   | 1,144   |
| Other                                 | 519     | 30      |
| <b>Total resources expended</b>       | 913,561 | 775,104 |
| <b>Net (deficit)/income</b>           | (7,698) | 85,738  |

### Glossary of Acronyms used

ASK RE The ASK gender violence and abuse routine enquiry programme helps clients to disclose gender violence and abuse (GVA).

BABL Better Advice Better Lives, Welsh Government Funding stream – comprises Better Advice Better Health – advice in primary health care settings; take up of benefits specifically Disability Living Allowance (DLA) for children, Housing Benefit and Council Tax Reduction.

DRO Debt Relief Order. Money Advice Service fund a DRO unit hence MAS DRO.

Calan DVS Calan Domestic Violence Services but they are known as Calan DVS.

DWP Department of Work and Pensions

ENERGY BDX Energy Best Deal Extra, funding for advice for individuals who are fuel poor. Funding is provided to Citizens Advice from a range of energy suppliers including where fines have been levied.

EYST Ethnic Youth Support Team

LTH Long term health condition

MAS Money Advice Service who fund the MASDAP – Money Advice Debt Advice Project.

PIP Personal Independence Payment.

REC Regional Equality Council.

SOFA Statement of Financial Activities.

SORP Statement of Recommended Practice.

WG Welsh Government.

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Citizens Advice Swansea Neath Port Talbot Limited.

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Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux. Registered charity number 279057.