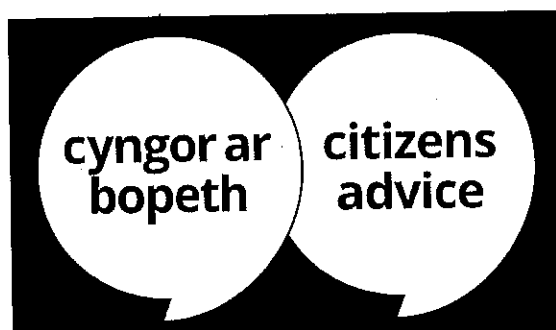


Citizens Advice

Swansea Neath Port

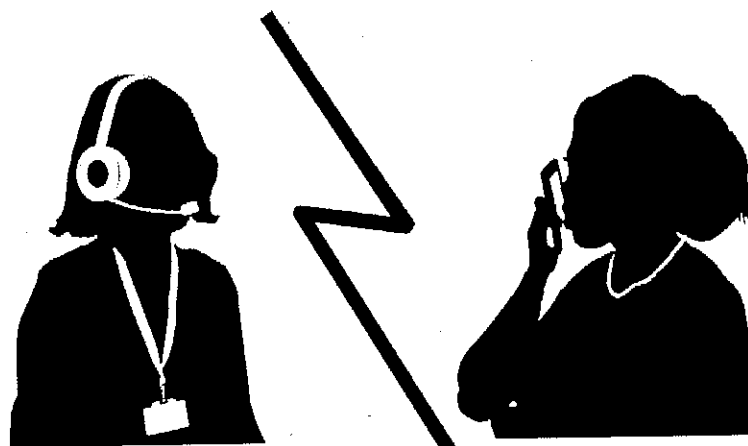
Talbot Limited



Report of the Trustees

and Audited Financial Statements

for the year ended 31 March 2021



Our value to society

For every £1 invested in our service in 2019/20, we generated:

£2.84

**in savings to government
and public services (fiscal
benefits)**

Total: £1,738,934

£22.75

**in wider economic and
social benefits (public
value)**

Total: £13,943,004

£25.60

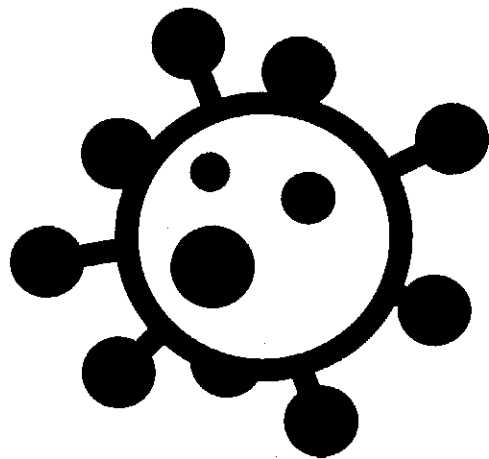
**in financial value to the
people we help (specific
outcomes to individuals)**

Total: £15,684,565

All data from Citizens Advice National Impacts & Outcomes Research 2020

How the pandemic is affecting the people we help

- ❖ **Over 50% said the pandemic had an effect on their problem**
- ❖ **20% said their problem came about as a direct result of the pandemic**
- ❖ **50% felt that the pandemic had affected their ability to deal with their problem.**



What our clients were saying

The help which was provided was very professional and expertise was clearly evident in the advice which was given. I feel reassured that when you find yourself in difficulty citizens advice will help.

"Due to the Covid virus my last appointment was by necessity carried out over the phone. Despite this the advice I was given was excellent and was followed up by sending me the necessary paperwork to complete what I needed to do.

CAB is fulfilling a vital role in these difficult times"

They were very helpful and supportive, when I needed help. If it wasn't for citizens advice, I don't know what I would have done. Thank you for all your help.



Chair's Review of the Year

The 12 months to March this year proved to be a significant year for us. We quickly adapted to a new way of working following the coronavirus lockdown; a special thanks to all our staff and volunteers for making this happen and us being able to continue to provide essential advice though not face to face. As soon as regulations permit we will be resuming our service from the office in Swansea and our outreach centres throughout Swansea and Neath Port Talbot.

We continued to operate without a Chief Executive for most of the year; we are extremely grateful for Greg Thomas becoming our interim Chief Executive from May, 2020 until March 2021, when he handed over to our new Chief Executive, Caroline Newman. Caroline has quickly established herself with the organisation.

There has been a considerable change within our Trustee Board. A number resigned for health and personal reasons and whilst we are very grateful for their input to the working of Citizens Advice locally, we were pleased to welcome a number of new trustees. The Trustee Board is now larger than it has been in recent years, with Trustees having various skills and knowledge that already are benefiting the organisation.

I have been Chair since 2015. The Constitution rightly restricts the term of office, and this is 6 years. There was an Extraordinary General Meeting in March which extended my term of office until March, 2022 at the latest. It is planned for a new Chair to be appointed by the end of 2021. Whilst I will continue to be a member of the Trustee Board, this Annual Report is an opportunity to thank all staff, volunteers, and funders (as well as local MPs, Senedd Members, Councillors and third sector organisations) for their support and commitment to Citizens' Advice not only during the last 12 months but for the last few years as well.

This Annual Report demonstrates our commitment to the communities of Swansea and Neath Port Talbot, provides evidence of value for money and indicates our wish to strive to further develop and adapt our services in the years ahead.

Chris Mann - Chair

Report of the Trustees

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 2020. 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

Financial Conduct Authority: 617762

Registered Office: Second Floor, City Gates, Wind Street, Swansea, SA1 1EE

Chief Executive Officer: Caroline Newman (from February 2021)

Interim Chief Executive Officer: Greg Thomas (from May 2020-February 2021)

Banks: Charities Aid Foundation (CAF); Charities Official Investment Fund (COIF)

Statutory Auditors: Bevan Buckland LLP

Website: www.citizensadviceSNPT.org.uk

The Directors/Trustees of the charity during the financial year 2020-21, and up to and including the date the report was approved were:

Director/Trustee	Role	Elected By	Date First Elected	Date Resigned
Chris Mann	Chair	AGM	10/13	
Dylan Williams	Vice Chair/Treasurer	AGM	03/19	
Sandra Beveridge	Trustee	AGM	09/19	
Nita Sparkes	Trustee	EGM	09/19	
Nicola Matthews	Trustee	EGM	03/21	
Geoff Lee	Trustee	EGM	03/21	
Alex Latham-Gambi	Trustee	EGM	03/21	
Richard Bayliss	Trustee	Trustee Board	04/21	
Sonya Dougherty	Co-opt	Trustee Board	04/21	
David Jones	Co-opt	Trustee Board	04/21	
Guy Wendon	Co-opt	Trustee Board	04/21	
Bethan Hopkins	Trustee	AGM		11/20
Edward Roberts	Vice Chair	AGM		01/21
Greg Thomas	Treasurer	AGM		05/20
Andrea Williams	Trustee	Trustee Board		07/20

2. Structure, Governance and Management

The charity is a company limited by guarantee and was formed on 25 February 1983. It is governed by its memorandum and articles of association, as amended on 6 September 2017. It was registered as a charity on 30 June 1987. The liability of the members in the event of the company being wound up is limited to a sum not exceeding £1. At 31 March 2021 the company had 33 individual members and 3 organisational members (2020 - 38 and 16).

Organisational Structure

Citizens Advice Swansea Neath Port Talbot (CASNPT) is governed by its trustee board which is responsible for setting the strategic direction of the organisation and for monitoring and scrutinising its progress and performance against agreed objectives. 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 (CEO) and a senior management team. The trustee board is independent from management.

A group of trustees, known as the 'Officers' Group', comprising the Chair, Vice Chair, Treasurer and another trustee on rotation, meets in between each board meeting and reports back recommendations for consideration on issues delegated to it by the trustee board on specific areas of the organisation's business. The Officers' Group has Terms of Reference which are regularly reviewed. Currently the same director holds the post of Vice Chair and Treasurer.

Recruitment and Appointment of Trustees

The trustees 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 comprising trustees and the CEO, and chaired by the Chair of trustees, undertakes the interviewing of all potential new board members. A separate process agreed by the trustee board is followed for the election of Chair, which may include co-options from outside of the board itself. Each panel then reports its recommendations for co-option or election at the following trustee board/AGM for 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 meetings with staff and the Chair, and mentoring by established trustees. All trustees have access to Citizens Advice online services and information, and are

encouraged to attend national Citizens Advice meetings and conferences and to partake in 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.

Risk management

CASNPT operates a corporate risk management process, with a risk management strategy and risk register agreed and regularly reviewed 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 continually monitors and manages its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate clearly defined risk areas.

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 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.

The charity's previous Chief Executive resigned in November 2019 and, in the remainder of that financial year, day to day leadership and operational management was undertaken by the remaining members of the senior management team, supported by the Chair of the board of trustees. An interim Chief Executive was appointed in May 2020, and successfully steered the charity through until February 2021, when Caroline Newman was appointed as CEO following a rigorous recruitment process.

In the previous year, the charity was involved in two employment claims, for which it engaged the services of professional independent HR consultants and

employment lawyers through its insurers. We are pleased to report that all outstanding claims have now been resolved satisfactorily.

3. Objectives and Activities

The charity's 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 and surrounding areas (the 'area of benefit').

The charity's main activities

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 city centre and through multiple outreach locations hosted by partner organisations across the counties of Neath Port Talbot and Swansea. 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.

Advisory services under usual circumstances are provided through face-to-face consultations, telephone advice lines and various outreach services at community centres throughout the area of benefit. However, in March 2020, as the result of a pandemic, the decision was taken to deliver all services remotely via email, and telephone, with only a skeleton staff attending the office on a regular basis.

Our value to the community of Swansea, Neath Port Talbot

Our savings to the public purse included:



£686,127 saved by local authorities, through reducing homelessness.



£273,878 Was saved for the NHS - by reducing use of mental health and GP services.



We supported clients in writing off debts of £1,752,397



We saved DWP £512,405 by helping to keep people in work.

We value the funding that the Welsh Government, City and County of Swansea and Neath Port Talbot County Borough Council gives us each year and we want to give the best possible value for the money invested.

4 Achievements and Performance

In 2020/2021 CASNPT dealt with a total of 20,606 different client issues, from 5,658 clients (2019/20: 20,251 client issues with 5,749 clients).

Over the course of the year 11128 calls from clients were dealt with via our local line and 6377 email contacts via help@citizensadvicecnsnpt.org.uk

The 'top three' issues that clients required assistance with were Benefits and Tax Credits (43%), Debt (22%) and Universal Credit (21%), although clients also came to us with issues relating to housing and employment with financial capability becoming more relevant as the outcome of furlough and job loss during the lockdown impacted.

We continued to assist clients challenging and appealing benefit claims like Personal Independence Payment (PIP) but help with applications for the Discretionary Assistance Fund (DAF) and foodbank vouchers increased during the pandemic.

Throughout the year, we also advised a significant number of clients with issues related to welfare benefits and the effects of welfare reform changes, specifically in respect of Universal Credit and Employment and Support Allowance, which continue to have the greatest impact.

Over the course of the year through our work we assisted in providing confirmed income gains for our clients totalling £5,678,573 (2019/20 £5,443,680) and we were also successful in writing off debts to the value of £1,752,397 and in rescheduling debts amounting to £226,238 in total.

We have continued to work closely with our funders, including both Local Authorities, the Welsh Government and Swansea Bay University Health Board, providing vital services. In a normal year this would have entailed delivery from some 33 venues, in the Swansea Bay region but from 23 March 2020, all staff were mobilised to a home working model where all our appointments were conducted by phone or by video.

We were also successful in attracting funding designed to support resilience during the pandemic. Some of this funding enabled us to purchase appropriate technology to support our staff such as soft phones, Wi-Fi boosters, additional IT equipment and to maintain a safe office environment for the backroom staff still based there.

We have supported clients in 15 different languages on over 150 separate occasions this year, including British Sign Language, Farsi, Polish, Mandarin, Spanish, French and Bengali.

In addition to our service delivery we have continued to invest in our campaigning and research work. Over the past year we continued with our "Holding on to Gains" work in partnership with Darlington Citizens Advice, reviewing the impact of the £20pw uplift in Universal Credit, looking into its impact on the local economy and the wider benefits this provides. We have been actively engaged in Black Lives Matters and Black History 365 and participated in the Public Health Wales "Improving the identification of emerging vulnerability and support needs in Wales" research project.



This year we became a living wage employer.

We have also continued to contribute to national campaigns carried out by Citizens Advice including raising awareness of scams and buy now pay later schemes.

Who have we helped?

We helped

5658 unique clients
With 20606 Issues

Top 5 issues

Benefits & tax credits 43%
Debt 22%
Universal Credit 21%
Financial Services/Capability 9%
Employment 6%

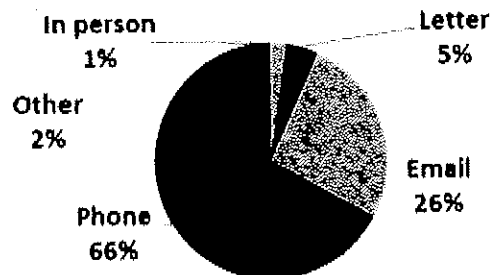
53% of our clients said they were disabled or had a long-term health problem



57% female
42% male
0.1% non-binary

8% described themselves as Black, Asian or Mixed ethnicity

CONTACT CHANNEL



5. Financial Review

The net income for the year was £175,920, including net income of £23,878 on unrestricted funds and net income of £152,042 on restricted funds. At 31 March 2021, total reserves were £686,009, of which £291,517 represented balances on restricted funds (2019/20: £510,089 total with £139,475 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 CASNPT to continue to pursue its activities should there be a period of reduced income. This is also considered prudent in the light of funding which is received in arrears.

The charity's free reserves, excluding fixed assets, at the year-end totalled £394,492. Trustees resolved to designate a further £20,000 towards possible future relocation of its Swansea premises, making a total of £40,000 designated for this purpose at the end of March 2021. In last year's accounts, £90,000 had also been designated as a contingency towards the potential costs of prevailing employment disputes. However, following the resolution in turn of all these cases, this amount was returned to general unrestricted reserves. At 31 March 2021 therefore, general unrestricted reserves amounted to £354,492. This amounts to 3.7 months' budgeted expenditure, and further funding opportunities will be sought to increase general free reserves to at least the lower threshold of the reserves policy. It does represent a significant improvement on the position twelve months earlier, when free reserves were equivalent to 3 months' budgeted expenditure.

Principal Funding Sources

The trustees extend their gratitude to the city and County of Swansea and to Neath Port Talbot County Borough Council, who continue to support the core operating capacity of the charity. Additionally, project-specific funding was received, in particular from the Welsh Government, via national Citizens Advice and Swansea Bay University Health Board.

Investment Policy

As required in its Articles (clause 3.19), in furtherance of its objects, and for no other purposes, the charity has the power to invest the monies of the charity not immediately required for its purpose 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. At the balance sheet date, the charity had a long term deposit account with Charities Official Investment Fund (COIF), but trustees have resolved to divest further funds currently held entirely in CAF Bank in order both to spread the risk of holding excess amounts in one institution and to seek an improved return on deposits held.

6. Future Plans

CASNPT aims continually to improve access to our services through extending and increasing the provision on offer with a particular focus on supporting the most disadvantaged and vulnerable members of the communities in which we work.

Current preparation involves planning for a return to face to face delivery in a manner that is safe for staff and clients alike.

Our Business Plan for 2021-2024 identifies our 5 Strategic Priorities as a key organisation working across the counties of Neath Port Talbot and Swansea:

- i. *Being recognised as the leading organisation for advice, guidance and support in order to improve peoples' lives*
- ii. *Developing stronger partnerships as opportunities arise*
- iii. *Collecting user experience, collating data and evidence of impact*
- iv. *Achieving long term sustainability as an organisation*
- v. *Championing Equality*

Each priority is underpinned by a delivery action plan that focuses on 'how' we will achieve them and 'how' we will measure our success; ensuring that these are shared and reviewed with internal and external stakeholders on a quarterly and an annual basis.

In our service delivery we plan to expand our work with Swansea Bay University Health Board, working with Social prescribers to help reduce unnecessary demand on clinical services and re-start our Making Sense of Money sessions working with groups of young people to increase their financial literacy.

Our research and campaigns team will continue to push for retaining the Universal Credit uplift and undertake a piece of work commissioned by the Welsh Government, to provide a comprehensive picture of the current level of knowledge and awareness of the meaning of Public Funds and No Recourse to Public Funds and with those directly affected, better understand the lived

experience and impact of having NRPF and develop clear and robust guidance to support people with NRPF.

7. Statement of Trustees Responsibilities

The Trustees (who are also the directors 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.

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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS102)), and in accordance with the special provisions of the Companies Act 2006 relating to small companies.



Signed on behalf board of Trustees on 31st August
2021

Chris Mann, Chair of Trustees.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
CITIZENS ADVICE SWANSEA NEATH PORT TALBOT LIMITED**

Opinion

We have audited the financial statements of Citizens Advice Swansea Neath Port Talbot (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
CITIZENS ADVICE SWANSEA NEATH PORT TALBOT LIMITED**

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
CITIZENS ADVICE SWANSEA NEATH PORT TALBOT LIMITED**

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
CITIZENS ADVICE SWANSEA NEATH PORT TALBOT LIMITED**

guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Extent to which the audit was considered capable of detecting irregularities, including fraud

We identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, and then, design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

We discussed our audit independence complying with the Revised Ethical Standard 2019 with the engagement team members whilst planning the audit and continually monitored our independence throughout the process.

Identifying and assessing potential risks related to irregularities.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- enquiring of management, including obtaining and reviewing supporting documentation, concerning the Charity's policies and procedures relating to:
 - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
 - the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations;

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
CITIZENS ADVICE SWANSEA NEATH PORT TALBOT LIMITED**

- discussing among the engagement team how and where fraud might occur in the financial statements and any potential indicators of fraud.
- obtaining an understanding of the legal and regulatory frameworks that the Charity operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of the Charity, The key laws and regulations we considered in this context included the UK Companies Act and relevant tax legislation.

Audit response to risks identified

In addition to the above, our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations;
- enquiring of management concerning actual and potential litigation and claims; performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance;
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments;
- assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and
- evaluating the operational rationale of any significant transactions that are unusual or outside the normal course of operations.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
CITIZENS ADVICE SWANSEA NEATH PORT TALBOT LIMITED**

This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Harri Lloyd Davies (Senior Statutory Auditor)

for and on behalf of Bevan Buckland LLP Chartered Accounts and Statutory Auditors

Ground Floor

Cardigan House

Castle Court

Swansea Enterprise Park

Swansea

SA7 9LA

Date: 31/8/2021

Citizens Advice Swansea Neath Port Talbot Limited

Statement of Financial Activities Year Ended 31st March 2021 Incorporating Income and Expenditure Account

	Notes	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Income and endowments from:					
Donations and legacies	(2)	-	-	-	326
Grants - Charitable activities	(3)	81,826	1,170,288	1,252,114	1,102,908
Other trading activities	(4)	-	-	-	330
Investments	(5)	295	-	295	1,292
Other		1,418	-	1,418	1,362
Total Income		83,539	1,170,288	1,253,827	1,106,218
Expenditure on:					
Charitable activities		59,661	1,018,246	1,077,907	976,478
Total expenditure		59,661	1,018,246	1,077,907	976,478
Net Income / (expenditure)		23,878	152,042	175,920	129,740
Net movement in funds		23,878	152,042	175,920	129,740
Fund balances brought forward		370,614	139,475	510,089	380,349
Fund balances carried forward	(9)	394,492	291,517	686,009	510,089

All incoming resources and resources expended derive from continuing activities.

Citizens Advice Swansea Neath Port Talbot Limited

Balance Sheet as at 31 March 2021

as at 31 March 2021

	2021	2021	2021	2020
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Current assets				
Debtors and prepayments	(10) 23,257	227,707	250,964	20,982
Cash at bank and in hand	(11) 425,900	116,460	542,360	540,661
Total current assets	<u>449,157</u>	<u>344,167</u>	<u>793,324</u>	<u>561,643</u>
Current liabilities:				
amounts falling due within one year				
Creditors and accruals	(12) 54,665	52,650	107,315	51,554
Total current liabilities	<u>54,665</u>	<u>52,650</u>	<u>107,315</u>	<u>51,554</u>
Net current assets / (liabilities)	<u>394,492</u>	<u>291,517</u>	<u>686,009</u>	<u>510,089</u>
Total assets less current liabilities	<u>394,492</u>	<u>291,517</u>	<u>686,009</u>	<u>510,089</u>
Net assets	<u>394,492</u>	<u>291,517</u>	<u>686,009</u>	<u>510,089</u>
Funds				
General Unrestricted funds	354,492	-	354,492	260,614
Designated funds	40,000	-	40,000	110,000
Restricted funds	-	291,517	291,517	139,475
Total funds	<u>394,492</u>	<u>291,517</u>	<u>686,009</u>	<u>510,089</u>

The trustees acknowledge their responsibilities for:

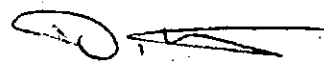
- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006, and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its 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.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies.

The financial statements were approved by the Board on 1st September 2021 and signed on their behalf by:

Chair: Chris Mann

Treasurer: Dylan Williams

Citizens Advice Swansea Neath Port Talbot Limited

Statement of Cash flows for year ended 31st March 2021

	2021	2020
	£	£
Cash flows from operating activities:	<u>1,404</u>	<u>138,736</u>
Net cash provided by (used in) operating activities	<u>1,404</u>	<u>138,736</u>
Cash flows from investing activities:		
Dividends and interest	295	1,292
Purchase of tangible fixed assets	-	-
Net cash provided by (used in) investing activities	<u>295</u>	<u>1,292</u>
Cash flows from financing activities:		
Repayments on borrowing	-	-
Cash inflows from new borrowing	-	-
Net cash provided by (used in) financing activities	<u>-</u>	<u>-</u>
Change in cash and cash equivalents in the reporting period	1,699	140,028
Cash and cash equivalents at the beginning of the reporting period	<u>540,661</u>	<u>400,633</u>
Cash and cash equivalents at the end of the reporting period	<u>542,360</u>	<u>540,661</u>
Reconciliation of net movement in funds to net cash flow from	2021	2020
	£	£
Net movement in funds for the reporting period (as per	175,920	129,740
Adjustments for:		
Depreciation charges	-	-
Interest received	(295)	(1,292)
(Increase) / decrease in debtors	(229,982)	(3,368)
Increase / (decrease) in creditors	55,761	13,656
Net cash provided by (used in) operating activities	<u>1,404</u>	<u>138,736</u>
Analysis of cash and cash equivalents	2021	2020
	£	£
Cash at bank and in hand	542,360	540,661
Notice deposits (less than 30 days)	-	-
Total cash and cash equivalents	<u>542,360</u>	<u>540,661</u>

Notes to the financial statements for the year ended 31 March 2021

1. Accounting policies

Basis of accounting - These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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) and with the Charities Act 2011.

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

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

Going Concern - The trustees are satisfied that there are no material uncertainties about the charity's ability to continue.

Incoming resources - All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources, it is more likely than not that the trustees will receive the resources and the monetary value can be measured with sufficient reliability.

- i. **Grants receivable** - Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources. 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 (SoFA). Capital grants are released over the life of the assets in line with the depreciation policy. Where grants are related to performance and specific deliverables, they are accounted for as the charity earns the right to consideration by its performance.
- ii. **Bank interest** - Bank interest is included in the SoFA on a receivable basis.
- iii. **Other income** - Sales of services are included in the SoFA in the period to which they relate. Other income, including donations, gifts and covenants, is included as it is received.

-
- iv. **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, but its value to the charity is acknowledged and disclosed in the trustees' report.
- v. **Deferred income** - Grants received in advance of the period to which the funder requires the expenditure to be applied are reflected in deferred income within the balance sheet.

Expenditure and Liabilities - Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

All expenditure related to the provision of advice services is included within charitable expenditure.

Costs allocated between expenditure categories are on a basis designed to reflect their resource usage. Some costs are allocated directly to activities; other costs are apportioned, for example by staff time spent on the activity, or another equitable usage measure.

Taxation - As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Tangible Fixed Assets - Tangible fixed assets costing more than £2,000 are capitalised and included at cost including any incidental expenses of acquisition. Gifted assets are shown at the value to the charity on receipt. Assets purchased from restricted funds are depreciated at 100% in the year of purchase, except for property, land and buildings, assuming a nil residual value. Assets purchased from unrestricted funds are depreciated over three years on a straight-line basis from the year of purchase, except for property, land and buildings, assuming a nil residual value.

Pensions - The charity operates a defined contribution scheme for the benefit of its employees, compliant with auto-enrolment legislation. The costs of contributions are recognised in the year they are payable.

Fund accounting - Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds are unrestricted funds earmarked by the trustees for particular purposes. The use of such funds is at the trustees' discretion.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

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

Leases - Rental costs under operating leases are charged on a straight line basis over the lease term or to an earlier date if the lease can be determined without financial penalty.

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.

Cash in the 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

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.

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.

2 Donations and legacies	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
General donations	-	-	-	326
	-	-	-	326
3 Grants for charitable activities	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
City & County of Swansea:				
- core funding	-	142,935	142,935	142,934
- Third Sector Broker	-	24,516	24,516	42,027
- Refugee Resettlement	-	13,971	13,971	3,416
Neath Port Talbot Borough Council - core	80,560	-	80,560	80,000
Welsh Government:				
- Advicelink - Debt & other specialist advice	-	304,438	304,438	71,167
- Advicelink - Community Focus	-	385,998	385,998	94,173
- Advicelink - Test and Learn	-	59,591	59,591	-
- Advicelink - Pension Credit	-	29,660	29,660	-
- Better Advice, Better Lives	-	-	-	113,743
- Communities Focus	-	-	-	90,000
- Frontline Advice	-	-	-	92,958
- Money Advice Service	-	-	-	136,944
- Money Advice Service redundancy reserve	-	-	-	17,898
Swansea Council for Voluntary Service				
- Integrated Care Fund	-	46,160	46,160	37,388
Swansea Bay Health Board - health outreach	-	27,395	27,395	27,395
Citizens Advice - Help to Claim	-	103,854	103,854	143,615
Community Foundation - Covid fund	-	15,400	15,400	-
BEIS - remote working fund	-	8,870	8,870	-
Big Lottery - Making Sense of Money	-	7,500	7,500	2,500
Miscellaneous small grants	1,266	-	1,266	6,750
	81,826	1,170,288	1,252,114	1,102,908
4 Other trading activities	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Room hire	-	-	-	330
	-	-	-	330
5 Investments	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Interest receivable	295	-	295	1,292
	295	-	295	1,292

6 Staff costs and numbers

	2021	2020
	£	£
Gross salaries	765,304	675,011
Social security costs	60,802	53,783
Employment allowance	(4,000)	(3,000)
Pensions	43,178	39,267
	<u>865,284</u>	<u>765,061</u>

The average number of employees during the year was 37 (2020: 34).

The average number of employees during the year analysed by function was:

	2021	2020
	£	£
Advisers	27	23
Managers	4	5
Support and administration	6	6
	<u>37</u>	<u>34</u>

There were no employees with emoluments above £60,000.

Defined contribution pension scheme

	2021	2020
	£	£
Costs of the scheme to the charity for the year	43,178	39,267
Amount of any contributions outstanding at the year end	6,351	5,348

The charity contributes up to 6% of pensionable earnings as part of an auto-enrolment scheme to People's Pension which is open to all employees. There is no final salary scheme.

7 Trustee expenses

During the year no trustees were paid expenses in respect of travel and training (previous year: 2 trustees; £1,353).

8 Key management personnel

The key management personnel of the charity comprises the trustees and the Chief Executive Officer only. All trustees give their time freely and no trustee remuneration was paid in this or the previous year. The total employee benefits of the Chief Executive Officer were £5,428 (2020: £33,243). In addition, £35,000 was paid in consultancy fees relating to the Interim CEO (2020: £nil).

9 Charity Funds	Balance b/f at 1.4.20	Incoming	Outgoing	Transfers	Balance c/f at 31.3.21
	£	£	£	£	£
Swansea - general advice and Third Sector Broker	6,768	187,450	129,936	-	44,281
Swansea - Refugee resettlement Welsh Government:	-	13,971	11,788	-	2,205
- Advicelink - Debt & other specialist advice	16,370	304,439	290,931	-	29,877
- Advicelink - Community Focus	24,003	385,998	369,833	-	40,167
- Advicelink - Test and Learn	-	59,581	28,885	-	30,706
- Advicelink - Pension Credit	-	29,660	8,742	-	20,919
- Better Advice, Better Lives	25,858	-	-	-	25,858
- Communities Focus	4,244	-	-	-	4,244
- Frontline Advice	9,568	-	-	-	9,568
- Money Advice Service	9,758	-	-	-	9,758
- Money Advice Service redundancy reserve	17,898	-	-	-	17,898
Swansea Council for Voluntary Service	-	-	-	-	-
- Integrated Care Fund	4,118	46,180	47,508	-	2,770
Swansea Bay Health Board - health outreach	3,079	27,395	16,964	-	13,510
Citizens Advice - Help to Claim	14,613	103,854	97,838	-	20,629
Community Foundation - Covid fund	-	15,400	4,131	-	11,269
BEIS - remote working fund	-	8,870	5,437	-	3,433
Big Lottery - Making Sense of Money	1,557	7,500	6,276	-	2,781
People's Postcode Lottery	1,643	-	-	-	1,643
Total Restricted Funds	139,475	1,170,288	1,018,248	-	291,517
Unrestricted funds	370,614	63,539	59,661	-	394,492
Total funds	510,089	1,253,827	1,077,907	-	686,009

Charity Funds - comparative movement	Balance b/f at 1.4.19	Incoming	Outgoing	Transfers	Balance c/f at 31.3.20
	£	£	£	£	£
Swansea - general advice and Third Sector Broker	-	188,377	181,611	-	6,766
Welsh Government:	-	-	-	-	-
- Advicelink - Debt & other specialist advice	-	71,167	54,797	-	16,370
- Advicelink - Community Focus	-	94,173	70,170	-	24,003
- Better Advice, Better Lives	8,750	113,743	96,635	-	25,858
- Communities Focus	-	90,000	85,756	-	4,244
- Frontline Advice	-	92,958	83,390	-	9,568
- Money Advice Service	-	136,944	127,188	-	9,758
- Money Advice Service redundancy reserve	-	17,898	-	-	17,898
Swansea Council for Voluntary Service	-	-	-	-	-
- Integrated Care Fund	-	37,388	33,270	-	4,118
Swansea Bay Health Board - health outreach	-	27,395	24,316	-	3,079
Citizens Advice - Help to Claim	-	143,615	129,002	-	14,613
Big Lottery - Making Sense of Money	-	2,500	943	-	1,557
People's Postcode Lottery	1,643	-	-	-	1,643
Total Restricted Funds	10,393	1,016,158	887,076	-	139,475
Unrestricted funds	369,956	90,060	89,402	-	370,614
Total funds	380,349	1,106,218	976,478	-	510,089

9 Restricted funds (continued)

Fund name	Purpose of restriction
Swansea - general advice	provided by the City and County of Swansea to support local Citizens Advice delivery within the county,
Swansea - Third Sector Broker	to act as a referral agent to local voluntary groups to reduce social isolation.
Swansea - Refugee resettlement	delivery of welfare benefits support and debt advice as part of the refugee resettlement programme.
Welsh Government:	
- Advicelink - Debt & other specialist advice	to ensure people have access to specialist advice and support in relation to services providing benefits, debt, housing, employment and discrimination rights advice.
- Advicelink - Community Focus	for the delivery of social welfare information and advice up to and including generalist advice
- Advicelink - Test and Learn	welfare benefits take-up campaign to raise awareness around income maximisation and access to information and practical support.
- Advicelink - Pension Credit	supporting a Pension Credit uptake campaign with overarching reach across Local Authority and Third sector services.
- Better Advice, Better Lives	ceased December 2019 - to provide advice in health centres on benefits take-up.
- Communities Focus	ceased December 2019 - to fund advice work delivered in former Communities First clusters.
- Frontline Advice	ceased December 2019 - to fund specialist welfare benefits advice.
- Money Advice Service	ceased December 2019 - to fund debt advice services
- Money Advice Service redundancy reserve	redundancy liability reserve following cessation of previous money advice service.
Swansea Council for Voluntary Service	
- Integrated Care Fund	to work in four GP cluster areas with a focus on awareness, early intervention, prevention and wellbeing,
Swansea Bay Health Board - health outreach	
	provided by Swansea Bay University Health Board to deliver advice services in local health centres.
Citizens Advice - Help to Claim	
	to provide support for Universal Credit claimants up to their first payments under that benefit.
Community Foundation - Covid fund	
	to assist in making the charity's premises ready and safe for customers and staff to return, when appropriate to do so.
BEIS - remote working fund	
	to enable the purchase of new equipment and associated costs to facilitate home working.
Big Lottery - Making Sense of Money	
	to help children, young people and adults to understand and manage their finances better.
People's Postcode Lottery	
	to provide additional IT equipment and part funding of staff hours to support people affected by the roll-out of Universal Credit.

10 Debtors and prepayments	2021	2020
	£	£
Debtors (including accrued income)	227,707	-
Prepayments	23,257	20,982
	<u>250,964</u>	<u>20,982</u>
11 Cash at bank and in hand	2021	2020
	£	£
CAF bank current account	142,859	156,455
CAF bank deposit account	235,626	220,525
COIF Charities deposit fund	163,671	163,477
Petty cash	204	204
	<u>542,360</u>	<u>540,661</u>
12 Creditors and accruals	2021	2020
	£	£
Social security and other taxes	16,999	12,711
Creditors	6,351	5,348
Accruals and deferred income	83,965	33,495
	<u>107,315</u>	<u>51,554</u>

13 Related party transactions

There were transactions between CASNPT and the National Association of Citizens Advice Bureaux in relation to Insurance, IT support and information services.

14 Operating leases

Expected future minimum lease payments over the remaining life of the lease, analysed into the period in which the commitment expires:

Land and Property

	2021	2020
	£	£
Within one year	39,000	39,000
In the second to fifth years inclusive	42,633	3,633
Over five years from the balance sheet date	-	-
	<u>81,633</u>	<u>42,633</u>

Office Equipment

	£	£
Within one year	1,440	1,603
In the second to fifth years inclusive	1,440	-
Over five years from the balance sheet date	-	-
	<u>2,880</u>	<u>1,603</u>

Citizens Advice Swansea Neath Port Talbot Limited

Statement of Financial Activities including comparatives for all funds (including summary income and expenditure account) for year ended 31 March 2021

	2021	2020	2021	2020	2021	2020
	Unrestricted	Unrestricted	Restricted	Restricted	Total	Total
	funds	funds	funds	funds	funds	funds
	£	£	£	£	£	£
Income						
Donations and legacies	-	326	-	-	-	326
Grants - Charitable activities	81,826	86,750	1,170,288	1,016,158	1,252,114	1,102,908
Other trading activities	-	330	-	-	-	330
Investments	295	1,292	-	-	295	1,292
Other	1,418	1,362	-	-	1,418	1,362
Total income	83,539	90,060	1,170,288	1,016,158	1,253,827	1,106,218
Expenditure						
Salaries, NI & Pension	41,132	72,998	824,152	692,065	865,284	765,061
Other staff costs	5,449	353	36,708	5,309	42,157	5,662
Recruitment	2,957	214	5,803	1,424	8,760	1,638
Travel, training and refreshments	1,353	1,130	4,970	30,648	6,323	31,778
Computer expenses	214	557	13,284	26,788	13,498	27,345
Insurance	817	877	10,603	6,384	11,420	7,261
Office equipment expense	86	357	2,126	7,753	2,212	8,110
Postage, printing and stationery	451	1,125	6,229	8,373	6,680	9,498
Publicity and promotion	-	4	-	141	-	145
Subscriptions and reference materials	322	1,139	14,808	10,699	15,130	11,838
Telephone & Communications	1,355	953	20,594	15,318	21,949	18,271
Finance management	354	502	4,345	3,654	4,899	4,156
Interpretative and translation services	46	-	460	-	506	-
Cleaning, repairs & maintenance	277	765	4,402	7,559	4,679	8,324
Heat & light	431	933	6,089	6,756	6,520	7,689
Rent, service charges and water	3,443	6,348	48,605	54,732	52,048	61,080
Room hire	-	-	228	-	228	-
Bank charges	31	5	38	55	69	60
Accountancy and audit fees	310	533	4,550	4,415	4,860	4,948
Legal and HR consultancy fees	633	453	9,270	3,755	9,903	4,208
Trustee expenses	-	146	-	1,207	-	1,353
Other costs	-	12	982	41	982	53
Total expenditure	59,661	89,402	1,018,246	887,076	1,077,907	976,478
Net income / (expenditure)	23,878	658	152,042	129,082	175,920	129,740
Net movement in funds	23,878	658	152,042	129,082	175,920	129,740
Fund balances brought forward	370,614	369,956	139,475	10,393	510,089	380,349
Fund balances carried forward	394,492	370,614	291,517	139,475	686,009	510,089

Glossary of Acronyms used

- DWP** - Department of Work and Pensions
- PIP** - Personal Independence Payment.
- SOFA** - Statement of Financial Activities.
- SORP** - Statement of Recommended Practice.
- WG** - Welsh Government.