

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE

England & Wales · Charity number 1015180

## Details

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|                |                                                                                                                                                    |
|----------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Other names    | THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAU SERVICE, KCABS, KINGSTON CITIZENS ADVICE BUREAUX SERVICE - KINGSTON C A B SERVICE |
| Status         | Registered                                                                                                                                         |
| Legal form     | Charitable company                                                                                                                                 |
| Company number | <a href="#">02751249</a>                                                                                                                           |
| Registered     | 1992-11-12                                                                                                                                         |
| Register       | <a href="#">View on the Charity Commission register</a>                                                                                            |

## Contact

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|         |                                                                                                       |
|---------|-------------------------------------------------------------------------------------------------------|
| Address | Kingston Citizens Advice Bureau<br>Neville House<br>55 Eden Street<br>Kingston Upon Thames<br>KT1 1BW |
| Phone   | 020 8546 4044                                                                                         |
| Email   | <a href="mailto:enquiries@citizensadvicekingston.org.uk">enquiries@citizensadvicekingston.org.uk</a>  |
| Website | <a href="http://www.citizensadvicekingston.org.uk">www.citizensadvicekingston.org.uk</a>              |

## Activities

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**Objects:** 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 BUR WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN THE ROYAL BOROUGH OF KINGSTON UPON THAMES AND SURROUNDING AREAS.

**Activities:** Provision of advice services

## Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** The General Public/mankind

## Geography

- **Area of benefit:** THE ROYAL BOROUGH OF KINGSTON UPON THAMES AND ELSEWHERE
- Kingston Upon Thames
- Surrey

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £281,020 | £269,321    | -      | -         |
| 2024-03-31 | £322,184 | £331,205    | -      | -         |
| 2023-03-31 | £302,629 | £303,028    | -      | -         |
| 2022-03-31 | £383,252 | £345,849    | -      | -         |
| 2021-03-31 | £396,854 | £381,866    | -      | -         |

## Trustees

| Name                   | Role  | Appointed  |
|------------------------|-------|------------|
| Jonathan Taylor        | Chair | 2017-05-11 |
| Alison Mary Chivers    |       | 2020-11-26 |
| Gillian Frances Pipkin |       | 2023-11-23 |
| Jill Darling           |       | 2017-05-11 |
| MARK OTWAY             |       |            |
| Zubair Dharamsi        |       | 2018-11-22 |

**THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE**

England & Wales - Charity number 1015180

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# Accounts

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Company registration number: 02751249  
Charity number: 1015180

TRUSTEES' REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2025

THE ROYAL BOROUGH OF  
KINGSTON UPON  
THAMES CITIZENS  
ADVICE BUREAUX  
SERVICE  
(A company limited by  
guarantee)

**MENZIES**  
BRIGHTER THINKING

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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The following pages do not form part of the statutory financial statements:

**Charity Detailed income and expenditure account and summaries**

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2025

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|                           |                                                                                                                                                                                                                           |
|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Trustees and Directors    | A M Chivers<br>J Darling<br>Z Dharamsi<br>M J Hatton<br>M M Otway<br>G F Pipkin<br>J Taylor, Chair<br>B J Mehta (resigned 6 June 2024)<br>C D Morgan (resigned 21 November 2024)<br>C R Green (resigned 21 November 2024) |
| Company registered number | 02751249                                                                                                                                                                                                                  |
| Charity registered number | 1015180                                                                                                                                                                                                                   |
| Registered office         | Neville House<br>55 Eden Street<br>Kingston Upon Thames<br>Surrey<br>KT1 1BW                                                                                                                                              |
| Company secretary         | R D Morgan                                                                                                                                                                                                                |
| Accountants               | Menzies LLP<br>Chartered Accountants<br>Magna House<br>18-32 London Road<br>Staines-Upon-Thames<br>TW18 4BP                                                                                                               |
| Bankers                   | Barclays Bank plc<br>6 Clarence Street<br>Kingston Upon Thames<br>Surrey<br>KT1 1NY                                                                                                                                       |
| Independent Examiner      | Janice Matthews<br>Menzies LLP<br>Magna House<br>18-32 London Road<br>Staines-Upon-Thames<br>TW18 4BP                                                                                                                     |

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. 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 2019).

### OBJECTIVES AND ACTIVITIES

#### Objectives and aims

The main formal object of the charity, as stated in our governing documents, is the promotion of any charitable purposes for the benefit of the community in the Royal Borough of Kingston Upon Thames and elsewhere in the United Kingdom by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

We have identified four key strategic objectives as follows:

- Continue to deliver our core service to a high standard.
- Explore all options in relation to delivery of services in light of lessons learnt in the pandemic.
- Continue to lead and develop the kias network (Kingston Information and Advice Alliance).
- Maintain good working relationships with key stakeholders to help safeguard the future of the service and secure continuation funding from April 2024.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

#### Significant activities as set out in governing document

During the year we continued to provide a high quality service for as many people as possible focusing on those most in need, in line with our vision of the service we provide to the local community. Our work thus contributed to significant public benefit in our community.

We took the following actions to implement our strategy in relation to these objectives:

1. Continue to deliver our core service to a high standard and explore all options in relation to delivery of services in light of lessons learnt in the pandemic.

During the year, we continued with our established model of remote working in line with the Trustees' delivery plans based on evidence gathered during the pandemic. This system of delivery enables the Trustees to be confident that client needs are met in an effective and efficient way and that realistic workloads and wellbeing are maintained for the team. It is noted that the key funder is keen for the Trustees to deliver a pilot scheme for drop in face to face advice as mentioned in the bidding documents for core funding. This is being explored in the hope that a system can be devised that both meets the funders expectations on this, but does not unduly adversely impact the service for clients. It is noted that more clients can be helped more effectively through initial remote delivery with booked appointments for face to face follow up when required. However, this does not chime with the funders strategy. During the reporting period there has continued to be a hybrid working model of office and remote working for all members of the team. This further enhances flexibility of delivery for clients and ensures tailored solutions for each individual member of the team to maximise their wellbeing whilst also meeting business needs. There is low usage of the office, but for those who attend it is noted that they find it a helpful element of their working life. During the year we continued to develop and refine our online processes to make sure that we were using the best systems for efficient and effective services, focusing on client need, rather than primarily on organizational processes. We continued to see clients by appointment in the office rather than in the safe shared space that had been established at the Guildhall by our key funders as they withdrew this facility during the year.. The arrangements for seeing clients at the office are working well and will be monitored to make sure that it is safe and appropriate to continue. In addition, we have continued to expand our use of language line and the local Kingston Interpreting Services to limit barriers to accessing the service that may arise for any clients who have English as a second or other language. In terms of subject knowledge for our team, we have used and continue to rely upon the materials produced by Citizens Advice which have been updated with reference to the cost of living crisis issues that clients now face. This has meant that any client using our service can be confident that the information and advice provided is accurate, up to date and relevant to their situation. We made sure that our website self-help materials are up to date and readily accessible. Development and use of the website continues.

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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2. Continue to lead and develop the Kingston Information and Advice Alliance (kiaa) network and maintain good working relationships with key stakeholders to help safeguard the future of the service and secure continuation of core funding from April 2023.

We have continued with monthly online meetings for all kiaa members and these have included specialist training which was offered free to partners. This has enhanced and secured our role as lead provider locally and will support future funding bids to the local authority and to other funders who are keen to develop partnership working in communities to both deliver better outcomes for individuals and also to make the best use of scarce resources as public funding continues to be reduced. It has also secured stronger working relationships with colleagues in the local authority and the Department for Work and Pensions (DWP) which has made it easier for us to negotiate with them on behalf of clients experiencing problems. We have noted a steady increase in membership of kiaa during the year as a result of the online meetings.

In addition to the work of the kiaa network, we continued and maintained our key partnerships through our involvement in the following groups and networks.: Kingston Voluntary Sector Partnership, Kingston Voluntary and Community Sector Chief Officers Group, Carers Board,, Health and Wellbeing Network, Housing Strategic Partnership, Domestic Abuse and Sexual Violence operational group, Voluntary and Community Sector Strategy workshops and RBK engagement sessions.

3. Working to support coordinated and integrated information and advice services locally.

Our work on the kiaa network continued as noted above. The kiaa members continued to implement the Kingston Information and Advice Strategy which is the mechanism for RBK to deliver their statutory obligation for universal information and advice under the Care Act 2014. Membership of the network has increased each month with new agencies joining because of these online events and the network is recognized as a valuable communication channel for RBK by many senior staff and also by local Councillors. The strategy includes working together to provide appropriate and effective information and advice services locally, making sure that all agencies have a good working knowledge of what other agencies offer to local people and also making sure that information and advice is recognized in all relevant strategies for the local authority as well as opening up the opportunity for shared campaigning for change in policies that affect people's lives where it is shown that their operation leads to injustice and hardship.

4. Maintaining funding to deliver our objectives and safeguard the future of our service.

Our current contract for core funding from the local authority runs from April 2024 for 3+1+1 years. We have also secured funding for a new benefits caseworker post from City Bridge foundation. Our project with the Foodbank has gone well but we understand that funding may conclude in November 2025.

5. Maintaining external quality accreditation to provide evidence to our funders and clients that we use our resources effectively and offer a high quality service.

We carried out our annual self assessment of organisation quality standards in line with the Citizens Advice framework for the Advice Quality Standard. This self assessment was cross checked with a thorough examination of materials and discussions with the assessor. We passed with a high score despite changes in the CEO role which had led to some slippage on gathering evidence of compliance with the required standards. This was resolved by the TB engaging an external consultant to support the audit process in a timely manner. The rolling programme of review and reporting to the Trustee Board on various policies for the organisation and high levels of engagement in preparation for the leadership self-assessment by individual members of the Trustee Board continues.

### **Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and in administering the charity's operations. It is estimated that if we paid for the work done by our volunteer team, this would have cost over £277,262 in the last year. When compared with our core funding of £242,000 , it can be seen that the value of the work the volunteers makes a very significant contribution 'in kind' to our community – and this is without factoring in the demonstrable Financial Gains we achieved for clients (see later), all of which help our Community. During the reporting year we recruited a further 4 volunteers.

The Trustee Board is extremely grateful to all our volunteers for their continued support and dedication.

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### ACHIEVEMENT AND PERFORMANCE

#### Charitable activities

In the course of our work with local people, we provided support that enabled 34,027 people to find an answer to their problems online through self-help materials. We supported people with referrals to partner agencies, free of charge, under our comprehensive 'Pro Bono' scheme of solicitors, Independent Financial Advisers and debt specialist caseworkers. In addition, we helped 3034 people who had casework queries. Most of these related to Welfare Benefits, Housing and employment issues and often were a result of the impact of increasing poverty in society. We undertook 7220 'activities' for these people – ie contact with third parties, research on the case, communication with the person concerned etc.

We helped people to secure £474,925 of financial gains, through benefit entitlements secured, debts written off or charitable payments sourced. We helped a significant number of families to avoid housing repossession, thereby saving the local authority over £1m per annum.

We continued to work, through our network links, to make sure that information and advice was included in a range of local strategies as it is understood that future funding will be reliant on this inclusion. This work included Kingston Plan, Housing Strategy, Suicide Prevention strategy, Domestic Abuse and Sexual Violence strategies as well as the local NHS plans. The Kingston Information and Advice Strategy was the framework for our partnership working with the network of other local information and advice providers

#### Internal and external factors

We have been involved in the Citizens Advice Quality of Advice Audit (QAA) process which involves monthly assessment of a random sample of cases. Our assessments are cross checked by Citizens Advice (see Wider Network paragraph below) and a quarterly score is given. If this does not meet standards then we have to devise and implement a development plan to address issues. We have recorded high scores on our QAA assessments.

Partnership work has continued and includes:

Kingston Information and Advice Alliance (kiaa) which comprises 78 agencies from statutory, voluntary and private sectors, Domestic Abuse and Sexual Violence Forum, Kingston Churches Action on Homelessness, Kingston Foodbank, Kingston Race and Equalities Council, Staywell, Kingston Voluntary Action, Voluntary Sector Board, South West London Law Centre, Mind in Kingston, Kingston Centre for Independent Living, Refugee Action Kingston in addition to work with local solicitors, various departments of our local authority (including those working to alleviate child poverty and to transform Social Care services for adults and on local housing issues), Victim Support, Relate, Borough Resilience Forum, Kingston Strategic Partnership, Suicide Prevention Forum, the CA London Consortium

### FINANCIAL REVIEW

#### Financial position

During the year under review, RBK continued to fund our core service to the local community. We have a close working relationship with the officers, Councillors and relevant departments and we have greatly appreciated their ongoing support over many years.

The charity continued to face challenging financial circumstances during the year but in spite of this, we returned a small surplus of £11,699 on unrestricted funds for the year which has increased these reserves to £202,452 at 31 March 2025. This figure is stated after making provision for estimated pension deficit contributions and liability which is required under Financial Reporting Standard 102. We have no other unrestricted reserves and action continues to ensure that the charity maintains a satisfactory financial position. Further details are given in note 10 to the financial statements.

#### Principal funding sources

From 1 April 2024, we were awarded a contract from RBK to deliver Information and Advice Services and to run the local network of providers. The contract is called Advice Kingston and features a front door to all local information and advice provision through our already well-established local network, Kingston Information and Advice Alliance (kiaa), as well as providing universal information and advice services to the community through the Citizens Advice service. This provision includes, but is not limited to, requirements under the Care Act 2014.

#### Reserves policy

The charity's reserves policy is set out in note 10 to the financial statements.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### **FUTURE PLANS**

Development of services will build on the prevention work already undertaken and this includes financial literacy, digital inclusion and combating fuel poverty. Additional funding sources will be sought, wherever possible and as in previous years, and enhancement of the preventative work will complement and enhance traditional service provision. It is also noted that the core contract includes running and supporting the network of local provision and so work will continue on implementing the local strategy for information and advice- see above. We are aligning our delivery plans with the priorities of our key funder (RBK) so that we can secure the best arrangements to safeguard the future of our local service.

We will continue to develop wider partnerships and networks so that we increase opportunities for partnership working and additional funding. This will include, but not be limited to, partner agencies working in the Health and Social Care field as it is noted that there is a role for timely advice in alleviating stress and depression with consequential health impacts. Opportunities may arise through the government initiative to develop local Integrated Care Systems which combine health and social care budgets and activities.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The organisation, which is also known as Citizens Advice Kingston, is a company limited by guarantee and is a registered charity. Its governing document is the Memorandum and Articles of Association which is based on the recommended document produced by Citizens Advice and has been updated in line with current best practice. This sets out the processes, roles and obligations in relation to good governance of our organisation and is the reference point for Trustees when acting to deliver our objectives.

#### **Recruitment and appointment of trustees**

The directors of the charitable company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. They are elected to the Trustee Board by the members of the charity at the annual general meeting and retire by rotation after three years in office. The chairman of the trustees is elected by the trustees. The trustees who acted during the year under review are listed later in this report. There is a recruitment and induction process for any new trustees who may approach the organisation following an advertisement for new Board members or by introduction from personal recommendation. We check to ensure that any potential Trustees have not been disqualified from acting in this capacity. There have been two resignations during the reporting period following long service by the individuals concerned. A skills and performance audit of the Board is carried out regularly. This identifies any skills gaps so that recruitment can address these with a view to making sure that there is a good range of ability and experience on the Board to support good strategic decision making. It also identifies any performance issues which will then be addressed through our Training Plan. It is the Trustees intention to recruit more members during the coming year now that a new CEO is in place.

#### **Organisational structure**

The Trustee Board of up to fifteen members administers the charity. They meet up to six times per year and there are additional meetings of the Executive Committee and working groups, as required. All meetings have been carried out online since March 2020, with good levels of attendance and engagement. The Chief Executive of the charity is the senior team member appointed by the trustees to oversee the implementation of the business plan and to secure effective day-to-day operations of the charity. In addition, there is an experienced team of paid staff and a substantial team of volunteers who are key to the service offered by the charity. The remuneration of the paid staff team is set by the Trustee Board.

Decisions are made by the Trustee Board in line with the Business Development Plan which is reviewed annually and reported on quarterly to the Trustee Board. The Executive Committee meets each month to review progress against targets and the Charity's financial position, and to discuss issues referred to them by the main Trustee Board. They also undertake a monthly risk assessment of core and project work so that there is early troubleshooting on any issues identified. Reports and recommendations are then taken to the full Board for approval, and their implementation is organised by the Chief Executive and the staff team. The Executive Committee also addresses any Human Resources issues.

There are regular team meetings which ensure that progress is being made against targets and also enable early troubleshooting when problems arise. There are partnership meetings during the year which involve a range of stakeholders. The focus of these varies - for example, subject issues for clients such as Welfare Reform, methods of access to the service, funding strategy, stakeholder engagement etc. - and the results form part of our ongoing Business Development Plan process.

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### **Induction and training of new trustees**

New trustees are elected at the Annual General Meeting or are co-opted during the year. They are given access to online materials about the organization and their role which confirms their responsibilities. They also undergo an induction programme organized by the Chief Executive and can use briefing materials and online networks run by Citizens Advice (see Wider Network, below). This induction process has been audited by Citizens Advice and meets the requirements set out in the Advice Quality Standard.

### **Wider network**

We are a member of the Citizens Advice, the national charity which sets our standards for advice and equal opportunities and supports local offices with an information system, training and other services. Operating policies are independently determined by our Trustee Board in order to fulfil our charitable objectives and comply with the national membership requirements.

### **Related parties**

In addition to our membership of Citizens Advice, we also cooperate and liaise with a number of other advisory services, local charities and council departments on behalf of our clients. If one of our trustees is also involved with another relevant organisation, they may be involved in discussions but not in any decision-making process if a conflict of interest is identified.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Risk management**

All decisions are by reference to a Corporate Risk Strategy which supports trustees in assessing how to set strategic objectives. There is a risk assessment process which is followed by our Executive Committee at its monthly meetings. This includes assessment and analysis of budgets and management accounts as well as competitor analysis and the assessment of new initiatives and funding opportunities, along with progress against targets for core and project work and Data Protection compliance. This approach allows trustees to embrace some level of risk within a framework of due diligence to protect the organisation. The local Citizens Advice trustee board oversees the information security of all the personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility with the national Citizens Advice Service for client data that is held in our case management system. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

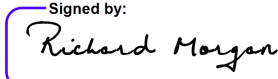
The trustees (who are also the directors of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service for the purposes of company law) are responsible for preparing the Report of the Trustees and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

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

Approved by order of the members of the board of Trustees and signed on their behalf by:

Signed by:  
  
.....BQC4B094A7234B6.....  
**R D Morgan**  
Company Secretary  
  
Date: 03-Sep-2025

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

**MENZIES**  
BRIGHTER THINKING

## INDEPENDENT EXAMINERS' REPORT

### Independent examiner's report to the Trustees of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

#### Responsibilities and basis of report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts 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 the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

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

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

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed:

Janice Matthews FCA

DocuSigned by:  
*Janice Matthews*  
634F24DE92A4471...

Dated: 04-Sep-2025

Menzies LLP  
Chartered Accountants  
Magna House  
18-32 London Road  
Staines-Upon-Thames  
TW18 4BP

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

#### FOR THE YEAR ENDED 31 MARCH 2025

|                                       | Note | Unrestricted funds<br>2025<br>£ | Total funds<br>2025<br>£ | Total funds<br>2024<br>£ |
|---------------------------------------|------|---------------------------------|--------------------------|--------------------------|
| <b>Income from:</b>                   |      |                                 |                          |                          |
| Donations and legacies                | 2    | 120                             | 120                      | 410                      |
| Charitable activities:                |      |                                 |                          |                          |
| Royal Borough of Kingston upon Thames |      | 242,000                         | 242,000                  | 272,000                  |
| Other income                          |      | 7,500                           | 7,500                    | 7,500                    |
| Project income                        |      | 22,961                          | 22,961                   | 37,274                   |
| Other charitable activities           |      | 1,000                           | 1,000                    | 5,000                    |
| Investments                           |      | 7,439                           | 7,439                    | -                        |
| <b>Total income</b>                   |      | <b>281,020</b>                  | <b>281,020</b>           | <b>322,184</b>           |
| <b>Expenditure on:</b>                |      |                                 |                          |                          |
| Charitable activities:                |      |                                 |                          |                          |
| Core bureaux activities               |      | 269,321                         | 269,321                  | 331,205                  |
| <b>Total expenditure</b>              |      | <b>269,321</b>                  | <b>269,321</b>           | <b>331,205</b>           |
| <b>Net movement in funds</b>          |      | <b>11,699</b>                   | <b>11,699</b>            | <b>(9,021)</b>           |
| <b>Reconciliation of funds:</b>       |      |                                 |                          |                          |
| Total funds brought forward           |      | 190,753                         | 190,753                  | 199,774                  |
| Net movement in funds                 |      | 11,699                          | 11,699                   | (9,021)                  |
| <b>Total funds carried forward</b>    |      | <b>202,452</b>                  | <b>202,452</b>           | <b>190,753</b>           |

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 11 to 16 form part of these financial statements.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES

CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

REGISTERED NUMBER: 02751249

BALANCE SHEET

AS AT 31 MARCH 2025

|                                                | Note | 2025<br>£      | 2024<br>£      |
|------------------------------------------------|------|----------------|----------------|
| <b>Current assets</b>                          |      |                |                |
| Debtors                                        | 7    | 542            | 530            |
| Cash at bank and in hand                       |      | 309,259        | 290,820        |
|                                                |      | <b>309,801</b> | <b>291,350</b> |
| Creditors: amounts falling due within one year | 8    | (43,594)       | (30,501)       |
| <b>Net current assets</b>                      |      | <b>266,207</b> | <b>260,849</b> |
| <b>Total assets less current liabilities</b>   |      | <b>266,207</b> | <b>260,849</b> |
| Provisions for liabilities                     |      | (63,755)       | (70,096)       |
| <b>Total net assets</b>                        |      | <b>202,452</b> | <b>190,753</b> |
| <b>Charity funds</b>                           |      |                |                |
| Restricted funds                               | 10   | -              | -              |
| Unrestricted funds                             | 10   | 202,452        | 190,753        |
| <b>Total funds</b>                             |      | <b>202,452</b> | <b>190,753</b> |

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

M Otway

DocuSigned by:

Mark Otway

B00C6F5E34694B6...

Date: 04-Sep-2025

The notes on pages 11 to 16 form part of these financial statements.

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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### 1. Accounting policies

#### 1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

#### 1.2 Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

#### 1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

#### 1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

#### 1.5 Taxation

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

#### 1.6 Tangible fixed assets

The cost of sundry furniture and equipment is not capitalised but is written off on acquisition through the income and expenditure account.

#### 1.7 Financial instruments

The charity has only 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.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES

CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1.

Accounting policies (continued)

1.8

Pensions

The charity participates in a defined benefits pension scheme operated by Citizens Advice which was closed to future accrual from 31 March 2008.

Following the adoption of Financial Reporting Standard (FRS)102, the charity has recognised a provision for the future deficit contribution payments it is required to make under the terms of its membership of scheme's recovery plan and movements in the provision are recognised in the Statement of Financial Activities.

The company also makes contributions to defined contribution pension schemes on behalf of staff members and these costs are charged to the Statement of Financial Activities in the period to which they relate.

1.9

Fund accounting

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

2.

Income from donations and legacies

|            | Unrestricted<br>funds<br>2025<br>£ | Total<br>funds<br>2025<br>£ | Total<br>funds<br>2024<br>£ |
|------------|------------------------------------|-----------------------------|-----------------------------|
| Donations  | 120                                | 120                         | 410                         |
|            |                                    |                             |                             |
| Total 2024 | 410                                | 410                         |                             |

3.

Income from charitable activities

The trustees confirm, as required by section 37 of the Local Government & Housing Act 1989, that the income of £242,000 received from the Royal Borough of Kingston upon Thames for the year was fully expended and was used for the purposes for which it was were requested and granted in accordance with the Funding Agreement between the parties.

The Trustees Board wishes to thank all those who have given donations and grants during the year.

4.

Independent examiner's remuneration

|                                                                                                                     | 2025<br>£ | 2024<br>£ |
|---------------------------------------------------------------------------------------------------------------------|-----------|-----------|
| Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts | 2,100     | 1,925     |

THE ROYAL BOROUGH OF KINGSTON UPON THAMES

CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

5. Staff costs

|                                                              | 2025<br>£ | 2024<br>£ |
|--------------------------------------------------------------|-----------|-----------|
| Wages and salaries                                           | 161,027   | 193,083   |
| Social security costs                                        | 8,156     | 10,399    |
| Contribution to defined contribution pension schemes         | 3,395     | 9,092     |
| Contributions to National Association pension scheme deficit | 6,000     | 6,000     |
| Movement in National Association pension scheme liability    | (6,341)   | 7,050     |
|                                                              | 172,237   | 225,624   |

The average number of persons employed by the Charity during the year was as follows:

|                          | 2025<br>No. | 2024<br>No. |
|--------------------------|-------------|-------------|
| Direct service providers | 5           | 7           |
|                          | 5           | 7           |

The average headcount expressed as full-time equivalents was:

|                          | 2025<br>No. | 2024<br>No. |
|--------------------------|-------------|-------------|
| Direct service providers | 5           | 5           |
|                          | 5           | 5           |

No employee received remuneration amounting to more than £60,000 in either year.

The total remuneration of key management personnel in the year under review was £76,081 (2024: £86,872). The trustees consider key management personnel, to whom they delegate the day to day management of the charity's activities, to comprise the chief executive and service and projects manager.

6. Trustees' remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

#### 7. Debtors

|                                | 2025<br>£  | 2024<br>£  |
|--------------------------------|------------|------------|
| <b>Due within one year</b>     |            |            |
| Prepayments and accrued income | 542        | 530        |
|                                | <b>542</b> | <b>530</b> |

#### 8. Creditors: Amounts falling due within one year

|                                    | 2025<br>£     | 2024<br>£     |
|------------------------------------|---------------|---------------|
| Trade creditors                    | 825           | 7,179         |
| Other taxation and social security | 11,223        | 12,110        |
| Other creditors                    | 749           | 606           |
| Accruals and deferred income       | 30,797        | 10,606        |
|                                    | <b>43,594</b> | <b>30,501</b> |

|                                        | 2025<br>£     | 2024<br>£    |
|----------------------------------------|---------------|--------------|
| Deferred income at 1 April 2024        | 5,765         | 21,098       |
| Resources deferred during the year     | 25,897        | 5,765        |
| Amounts released from previous periods | (5,765)       | (21,098)     |
|                                        | <b>25,897</b> | <b>5,765</b> |

#### 9. Provisions for Liabilities

|                 | Pension fund<br>liability<br>£ |
|-----------------|--------------------------------|
| At 1 April 2024 | 70,096                         |
| Additions       | (6,341)                        |
|                 | <b>63,755</b>                  |

As required under Financial Reporting Standard (FRS) 102, the charity has recognised in these financial statements provision for the future deficit contribution payments it is required to make under the terms of its membership of the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991).

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

#### 10. Statement of funds

##### Statement of funds - current year

|                           | Balance at 1<br>April 2024<br>£ | Income<br>£ | Expenditure<br>£ | Balance at 31<br>March 2025<br>£ |
|---------------------------|---------------------------------|-------------|------------------|----------------------------------|
| <b>Unrestricted funds</b> |                                 |             |                  |                                  |
| General Funds             | 190,753                         | 281,020     | (269,321)        | 202,452                          |

##### Statement of funds - prior year

|                           | Balance at<br>1 April 2023<br>£ | Income<br>£ | Expenditure<br>£ | Balance at<br>31 March<br>2024<br>£ |
|---------------------------|---------------------------------|-------------|------------------|-------------------------------------|
| <b>Unrestricted funds</b> |                                 |             |                  |                                     |
| General Funds             | 199,774                         | 322,184     | (331,205)        | 190,753                             |

In view of the charity's substantial annual expenditure and commitments, the trustees believe that the maintenance of a healthy level of unrestricted reserves is required for the responsible management of the organisation. The actual and targeted levels of reserves are kept under review to ensure that they are appropriate. The unrestricted reserves at the year end were £202,452 which represents about 39 weeks of expenditure. The trustees consider this to be in accordance with their Reserves Policy which requires a reserves target to be maintained of at least 26 weeks of running costs plus the pension fund liability.

#### 11. Analysis of net assets between funds

##### Analysis of net assets between funds - current year

|                                        | Unrestricted<br>funds<br>2025<br>£ | Total<br>funds<br>2025<br>£ |
|----------------------------------------|------------------------------------|-----------------------------|
| Current assets                         | 309,801                            | 309,801                     |
| Creditors due within one year          | (43,594)                           | (43,594)                    |
| Provisions for liabilities and charges | (63,755)                           | (63,755)                    |
| <b>Total</b>                           | <b>202,452</b>                     | <b>202,452</b>              |

THE ROYAL BOROUGH OF KINGSTON UPON THAMES

CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

11. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

|                                        | Unrestricted<br>funds<br>2024<br>£ | Total<br>funds<br>2024<br>£ |
|----------------------------------------|------------------------------------|-----------------------------|
| Current assets                         | 291,350                            | 291,350                     |
| Creditors due within one year          | (30,501)                           | (30,501)                    |
| Provisions for liabilities and charges | (70,096)                           | (70,096)                    |
| Total                                  | 190,753                            | 190,753                     |

12. Employee benefit obligations

The charity contributed as a participating employer to a defined benefits, multi-employer pension scheme operated by Citizens Advice as Principal Employer - the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) ("the Plan").

This is a funded scheme which was closed to future accrual with effect from 31 March 2008. The charity is required to make payments towards meeting the Plan's funding shortfall under the recovery plan which was agreed by the Pension Scheme Trustees following the 31 March 2022 actuarial valuation. For the year ended 31 March 2025, the charity's contribution was £6,000 and this has been treated as a defined contributions pension scheme payment in the financial statements. The level of annual contribution determined from 2025-26 is expected to be £6,000.

A schedule of further information concerning the financial position of the scheme and actuarial assumptions used in the calculations is prepared by Citizens Advice and is available upon request to the Company Secretary at the registered office of this charity. As required under FRS102, the charity has included in these financial statements provision for future deficit contributions payments which at 31 March 2025 was £63,755 (31 March 2024: £70,096).

13. Related party transactions

There were no related party transactions for the year ended 31 March 2025 (2024: Nil).

14. Share capital

The company, which is registered in England and Wales, is limited by guarantee and does not have a share capital. Each member is liable to contribute a sum not exceeding £1.00 in the event of the charity being wound up.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

|                                                              | 2025<br>£ | 2025<br>£ | 2024<br>£ | 2024<br>£ |
|--------------------------------------------------------------|-----------|-----------|-----------|-----------|
| <b>Income</b>                                                |           |           |           |           |
| Other charitable income                                      | 7,500     |           | 7,500     |           |
| Grants                                                       | 265,961   |           | 314,274   |           |
| Donations and other income                                   | 120       |           | 410       |           |
| Bank interest received                                       | 7,439     |           | -         |           |
|                                                              |           | 281,020   |           | 322,184   |
| <b>Gross income in the reporting period</b>                  |           | 281,020   |           | 322,184   |
| <b>Less:</b>                                                 |           |           |           |           |
| <b>Expenditure</b>                                           |           |           |           |           |
| Salaries                                                     | 161,027   |           | 193,083   |           |
| Social security                                              | 8,156     |           | 10,399    |           |
| Contributions to defined contribution pension scheme         | 8,156     |           | 9,092     |           |
| Contributions to National Association pension scheme deficit | 6,000     |           | 6,000     |           |
| Movement in National Association pension scheme liability    | (6,341)   |           | 7,050     |           |
| Rent and services                                            | 8,685     |           | 38,831    |           |
| Other property costs                                         | 8,177     |           | 7,308     |           |
| Insurance                                                    | 1,463     |           | 2,711     |           |
| Light and heat                                               | 2,635     |           | 1,595     |           |
| Telephone                                                    | 4,258     |           | 4,211     |           |
| Postage and stationery                                       | 1,650     |           | 1,338     |           |
| Miscellaneous costs                                          | (17)      |           | 161       |           |
| Computer Costs                                               | 9,424     |           | 12,332    |           |
| Equipment and repairs                                        | 196       |           | 217       |           |
| Consultancy fees                                             | 34,750    |           | 21,595    |           |
| Subscriptions and publications                               | 8,145     |           | 7,204     |           |
| Interpreting                                                 | 481       |           | -         |           |
| Reorganisation costs                                         | 7,528     |           | -         |           |
| <b>Support costs</b>                                         |           | 264,373   |           | 323,127   |

THE ROYAL BOROUGH OF KINGSTON UPON THAMES  
CITIZENS ADVICE BUREAUX SERVICE  
(A company limited by guarantee)

INCOME AND EXPENDITURE ACCOUNT (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2025

|                                                          | 2025<br>£ | 2025<br>£ | 2024<br>£ | 2024<br>£ |
|----------------------------------------------------------|-----------|-----------|-----------|-----------|
| <b>Governance costs</b>                                  |           |           |           |           |
| Examiner remuneration                                    | 3,550     |           | 3,245     |           |
| AGM & meeting costs                                      | 758       |           | 859       |           |
| Accountancy fees                                         | 640       |           | 3,324     |           |
| Legal and professional fees                              | -         |           | 650       |           |
|                                                          |           | 4,948     |           | 8,078     |
| <b>Total expenditure</b>                                 |           | 269,321   |           | 331,205   |
| <b>Net income/(expenditure) for the reporting period</b> |           | 11,699    |           | (9,021)   |

**THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE**

England & Wales - Charity number 1015180

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# Accounts

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Company registration number: 02751249  
Charity number: 1015180

TRUSTEES' REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2024

THE ROYAL BOROUGH OF  
KINGSTON UPON  
THAMES CITIZENS  
ADVICE BUREAUX  
SERVICE  
(A company limited by  
guarantee)

**MENZIES**  
BRIGHTER THINKING

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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The following pages do not form part of the statutory financial statements:

**Charity Detailed income and expenditure account and summaries**

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2024

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**Trustees and Directors**      R D Morgan (resigned 23 November 2023)  
M Otway  
C D Morgan  
F Makkar (resigned on 23 November 2023)  
J Darling  
J Taylor, Chair  
Z Dharamsi  
B Mehta (resigned 6 June 2024)  
A M Chivers  
C R Green  
G Pipkin (appointed 23 November 2023)  
M Hatton (appointed 23 November 2023)

**Company registered number**      02751249

**Charity registered number**      1015180

**Registered office**      Neville House  
55 Eden Street  
Kingston Upon Thames  
Surrey  
KT1 1BW

**Company secretary**      R D Morgan

**Accountants**      Menzies LLP  
Chartered Accountants  
Magna House  
18-32 London Road  
Staines-Up-on-Thames  
TW18 4BP

**Bankers**      Barclays Bank plc  
6 Clarence Street  
Kingston Upon Thames  
Surrey  
KT1 1NY

**Independent Examiner**      Janice Matthews  
Menzies LLP  
Magna House  
18-32 London Road  
Staines-Up-on-Thames  
TW18 4BP

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2024

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. 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 2019).

### OBJECTIVES AND ACTIVITIES

#### Objectives and aims

The main formal object of the charity, as stated in our governing documents, is the promotion of any charitable purposes for the benefit of the community in the Royal Borough of Kingston Upon Thames (RBK) and elsewhere in the United Kingdom by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

We have identified four key strategic objectives as follows:

- Continue to deliver our core service to a high standard.
- Explore all options in relation to delivery of services in light of lessons learnt in the pandemic.
- Continue to lead and develop the kiaa network ( Kingston Information and Advice Alliance).
- Maintain good working relationships with key stakeholders to help safeguard the future of the service and secure continuation funding from April 2024.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

#### Significant activities as set out in governing document

During the year we continued to provide a high quality service for as many people as possible focusing on those most in need, in line with our vision of the service we provide to the local community. Our work thus contributed to significant public benefit in our community.

We took the following actions to implement our strategy in relation to these objectives:

1. Continue to deliver our core service to a high standard and explore all options in relation to delivery of services in light of lessons learnt in the pandemic.

During the year, we maintained our model of remote working in line with the Trustees' delivery plans based on evidence gathered during the pandemic. This indicated that the new system for service delivery met client needs and quality standards as well as maintaining wellbeing for the team individually and as a whole. It was also noted that we could have an office presence for those members of the team that needed this but that savings could be made on rentals which could then be reallocated to staff costs to support the increased client demand. During the year we continued to develop and refine our online processes to make sure that we were using the best systems for efficient and effective services, focusing on client need rather than primarily on organizational processes. We continued to offer the safe shared interview space which has been set up and provided by RBK so that if any of our clients needs to see us face to face, this can be done in a suitable and safe environment. This facility is also available to other member agencies of the Kingston Information and Advice Alliance (kiaa) network that we run. In addition, we have continued to expand our use of Language Line and the local Kingston Interpreting Services to limit barriers to accessing the service that may arise for any clients who have English as a second or other language. In terms of subject knowledge for our team, we have used and continue to rely upon the materials produced by Citizens Advice which have been updated with reference to the cost of living crisis issues that clients now face. This has meant that any client using our service can be confident that the information and advice provided is accurate, up to date and relevant to their situation. We made sure that our website self-help materials is up to date and readily accessible. Development and use of the website continues and we note that last year over 26,000 unique page views were recorded - our contractual obligation is for 4,500. This significant figure indicates that many local people are successfully accessing online services and the Google analytics information indicates that people are making good use of a range of materials, especially about employment, debts and benefits.

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

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2. Continue to lead and develop the Kingston Information and Advice Alliance (kiaa) network and maintain good working relationships with key stakeholders to help safeguard the future of the service and secure continuation of core funding from April 2023.

We have continued with monthly online meetings for all kiaa members and these have included specialist training which was offered free to partners. This has enhanced and secured our role as lead provider locally and will support future funding bids to the local authority. It has also secured stronger working relationships with colleagues in the local authority and the Department for Work and Pensions (DWP) which has made it easier for us to negotiate with them on behalf of clients experiencing problems. We have noted a steady increase in membership of kiaa during the year as a result of the online meetings and the regular email updates we provide. This has meant that newer agencies which have arisen due to the pandemic are soon part of the network with the consequential benefits to their teams and users/clients. This also makes good use of the scarce resources we have.

In addition to the work of the kiaa network, we continued and maintained our key partnerships through our involvement in the following groups and networks.: Kingston Voluntary Sector Partnership, Kingston Voluntary and Community Sector Chief Officers Group, Carers Board, Suicide Prevention forum, Health and Wellbeing Network, Housing Strategic Partnership, Domestic Abuse and Sexual Violence operational group, Voluntary and Community Sector Strategy workshops, RBK engagement sessions and Kingston First Board meetings.

3. Working to support coordinated and integrated information and advice services locally.

Our work on the kiaa network continued as noted above. The kiaa members continued to implement the Kingston Information and Advice Strategy which is the mechanism for RBK to deliver their statutory obligation for universal information and advice under the Care Act 2014. Membership of the network has increased each month with new agencies joining because of these online events and the network is recognized as a valuable communication channel for RBK by many senior staff and also by local Councillors. The strategy includes working together to provide appropriate and effective information and advice services locally, making sure that all agencies have a good working knowledge of what other agencies offer to local people and also making sure that information and advice is recognized in all relevant strategies for the local authority as well as opening up the opportunity for shared campaigning for change in policies that affect people's lives where it is shown that their operation leads to injustice and hardship.

4. Maintaining funding to deliver our objectives and safeguard the future of our service.

Our current contract for core funding from the local authority ended on 31st March 2024. We submitted a bid for a continuation contract to run from April 2024 for 3 years (with further extensions being possible) and have been successful in obtaining this. We are also exploring two other bids for paid casework support as this is much needed due to increased client need. Our project with the Foodbank has gone well and has a further two years to run.

5. Maintaining external quality accreditation to provide evidence to our funders and clients that we use our resources effectively and offer a high quality service.

We carried out our annual self assessment of organisation quality standards in line with the Citizens Advice framework for the Advice Quality Standard. This self assessment was cross checked with a thorough examination of materials and discussions with the assessor. We passed with flying colours and no remedial action needed which is a credit to the team who have during the reporting year had to attend to significant operational challenges and changes when it would have been easy to let standards dip due to the demand from clients and legislative changes. The rolling programme of review and reporting to the Trustee Board on various policies for the organisation and high levels of engagement in preparation for the leadership self-assessment by individual members of the Trustee Board continues.

### Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and in administering the charity's operations. It is estimated that if we paid for the work done by our volunteer team, this would have cost over £200,000 in the last year. When compared with our core funding of £272,000, it can be seen that the value of the work of the volunteers makes a very significant contribution 'in kind' to our community – and this is without factoring in the demonstrable Financial Gains we achieved for clients (see later), all of which help our Community. During the reporting year

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

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we recruited a further four volunteers and plan another recruitment drive now that our next core contract is secured.

The Trustee Board is extremely grateful to all our volunteers for their continued support and dedication.

### **ACHIEVEMENT AND PERFORMANCE**

#### **Charitable activities**

In the course of our work with local people, we provided support that enabled 34,027 people to find an answer to their problems online through self-help materials. We supported people with referrals to partner agencies, free of charge, under our comprehensive 'Pro Bono' scheme of solicitors, Independent Financial Advisers, Pensionwise and debt specialist caseworkers. In addition, we helped 3,423 people who had casework queries. Most of these related to Welfare Benefits, Housing and employment issues and often were a result of the impact of the pandemic on people's ability to cope financially. We undertook 7,735 'activities' for these people – ie contact with third parties, research on the case, communication with the person concerned etc.

We helped people to secure £248,311 of financial gains, through benefit entitlements secured, debts written off or charitable payments sourced. We helped a significant number of families to avoid housing repossession, thereby saving the local authority over £1m per annum.

We continued to work, through our network links, to make sure that information and advice was included in a range of local strategies as it is understood that future funding will be reliant on this inclusion. This work included Kingston Plan, Housing Strategy, Suicide Prevention strategy, Domestic Abuse and Sexual Violence strategies as well as the local NHS plans. The Kingston Information and Advice Strategy was the framework for our partnership working with the network of other local information and advice providers

#### **Internal and external factors**

We have been involved in the Citizens Advice Quality of Advice Audit (QAA) process which involves monthly assessment of a random sample of cases. Our assessments are cross checked by Citizens Advice (see Wider Network paragraph below) and a quarterly score is given. If this does not meet standards then we have to devise and implement a development plan to address issues. We have recorded high scores on our QAA assessments.

Partnership work has continued and includes:

Kingston Information and Advice Alliance (kiaa) which comprises 78 agencies from statutory, voluntary and private sectors, Domestic Abuse and Sexual Violence Forum, Kingston Churches Action on Homelessness, Kingston Foodbank, Kingston Race and Equalities Council, Staywell, Kingston Voluntary Action, Voluntary Sector Board, South West London Law Centre, Mind in Kingston, Kingston Centre for Independent Living, Refugee Action Kingston in addition to work with local solicitors, various departments of our local authority (including those working to alleviate child poverty and to transform Social Care services for adults and on local housing issues), Victim Support, Relate, Borough Resilience Forum, Kingston Strategic Partnership, Suicide Prevention Forum.

### **FINANCIAL REVIEW**

#### **Financial position**

During the year under review, RBK continued to fund our core service to the local community. We have a close working relationship with the officers, Councillors and relevant departments and we have greatly appreciated their ongoing support over many years.

The charity continued to face challenging financial circumstances during the year but in spite of this, we returned only a small deficit of £9,021 on unrestricted funds for the year which has reduced these reserves to £190,753 at 31 March 2024. This figure is stated after making provision for estimated pension deficit contributions and liability which is required under Financial Reporting Standard 102. We have no other unrestricted reserves and action continues to ensure that the charity maintains a satisfactory financial position. Further details are given in note 10 to the financial statements.

#### **Principal funding sources**

From 1 April 2017, we were awarded a contract from RBK to deliver Information and Advice Services and to run the local network of providers. The contract is called Advice Kingston and features a front door to all local information and advice provision through our already well-established local network, Kingston Information and Advice Alliance (kiaa), as well as providing universal information and advice services to the community through the Citizens Advice service. This provision includes, but is not limited to, requirements under the Care Act 2014.

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

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### **Reserves policy**

The charity's reserves policy is set out in note 10 to the financial statements.

### **FUTURE PLANS**

Development of services will build on the prevention work already undertaken and this includes financial literacy, digital inclusion and combating fuel poverty. Additional funding sources will be sought, wherever possible and as in previous years, and enhancement of the preventative work will complement and enhance traditional service provision. It is also noted that the core contract includes running and supporting the network of local provision and so work will be done to secure the operation of a single front door for information and advice provision and implementing the local strategy for information and advice. We are aligning our delivery plans with the priorities of our key funder (RBK) so that we can secure the best arrangements to safeguard the future of our local service.

We will continue to develop wider partnerships and networks so that we increase opportunities for partnership working and additional funding. This will include, but not be limited to, partner agencies working in the Health and Social Care field as it is noted that there is a role for timely advice in alleviating stress and depression with consequential health impacts. Opportunities may arise through the government initiative to develop local Integrated Care Systems which combine health and social care budgets and activities.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The organisation, which is also known as Citizens Advice Kingston, is a company limited by guarantee and is a registered charity. Its governing document is the Memorandum and Articles of Association which is based on the recommended document produced by Citizens Advice. This sets out the processes, roles and obligations in relation to good governance of our organisation and is the reference point for Trustees when acting to deliver our objectives.

#### **Recruitment and appointment of trustees**

The directors of the charitable company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. They are elected to the Trustee Board by the members of the charity at the annual general meeting and retire by rotation after three years in office. The chairman of the trustees is elected by the trustees. The trustees who acted during the year under review are listed on page 1. There is a recruitment and induction process for any new trustees who may approach the organisation following an advertisement for new Board members or by introduction from personal recommendation. We check to ensure that any potential trustees have not been disqualified from acting in this capacity. During the reporting period we recruited two new trustees to add skills to the Board and to replace two longstanding trustees who resigned at the end of their term of office. A skills and performance audit of the Board is carried out regularly. This identifies any skills gaps so that recruitment can address these with a view to making sure that there is a good range of ability and experience on the Board to support good strategic decision making. It also identifies any performance issues which will then be addressed through our Training Plan.

#### **Organisational structure**

The Trustee Board of up to fifteen members administers the charity. They meet up to six times per year and there are additional meetings of the Executive Committee and working groups, as required. All meetings have been carried out online since March 2020, with good levels of attendance and engagement. The Chief Executive of the charity is the senior team member appointed by the trustees to oversee the implementation of the business plan and to secure effective day-to-day operations of the charity. In addition, there is an experienced team of paid staff and a substantial team of volunteers who are key to the service offered by the charity. The remuneration of the paid staff team is set by the Trustee Board.

Decisions are made by the Trustee Board in line with the Business Development Plan which is reviewed annually and reported on quarterly to the Trustee Board. The Executive Committee meets each month to review progress against targets and the Charity's financial position, and to discuss issues referred to them by the main Trustee Board. They also undertake a monthly risk assessment of core and project work so that there is early troubleshooting on any issues identified. Reports and recommendations are then taken to the full Board for approval, and their implementation is organised by the Chief Executive and the staff team. The Executive Committee also addresses any Human Resources issues.

There are regular team meetings which ensure that progress is being made against targets and also enable early troubleshooting when problems arise. There are partnership meetings during the year which involve a range of

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

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stakeholders. The focus of these varies - for example, subject issues for clients such as Welfare Reform, methods of access to the service, funding strategy, stakeholder engagement etc. - and the results form part of our ongoing Business Development Plan process.

### **Induction and training of new trustees**

New trustees are elected at the Annual General Meeting or are co-opted during the year. They are given access to online materials about the organization and their role which confirm their responsibilities. They also undergo an induction programme organized by the Chief Executive and can use briefing materials and online networks run by Citizens Advice (see Wider Network, below). This induction process has been audited by Citizens Advice and meets the requirements set out in the Advice Quality Standard.

### **Wider network**

We are a member of the Citizens Advice, the national charity which sets our standards for advice and equal opportunities and supports bureaux with an information system, training and other services. Operating policies are independently determined by our Trustee Board in order to fulfil our charitable objectives and comply with the national membership requirements.

### **Related parties**

In addition to our membership of Citizens Advice, we also cooperate and liaise with a number of other advisory services, local charities and council departments on behalf of our clients. If one of our trustees is also involved with another relevant organisation, they may be involved in discussions but not in any decision-making process if a conflict of interest is identified.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Risk management**

All decisions are by reference to a Corporate Risk Strategy which supports trustees in assessing how to set strategic objectives. There is a risk assessment process which is followed by our Executive Committee at its monthly meetings. This includes assessment and analysis of budgets and management accounts as well as competitor analysis and the assessment of new initiatives and funding opportunities, along with progress against targets for core and project work and Data Protection compliance. This approach allows trustees to embrace some level of risk within a framework of due diligence to protect the organisation. An example of the trustees' work on risk assessments is the analysis of risks involved in dispersing the Household Support Fund on behalf of the local authority where the Board assessment was that it would be an inappropriate step due to mission drift and the change from being supportive advocates for clients to being in a position of judging their suitability for charity payments. The local Citizens Advice trustee board oversees the information security of all the personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility with the national Citizens Advice Service for client data that is held in our case management system. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

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**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

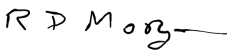
The trustees (who are also the directors of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service for the purposes of company law) are responsible for preparing the Report of the Trustees and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

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

Approved by order of the members of the board of Trustees and signed on their behalf by:

Signed by:  


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**R D Morgan**  
Company Secretary

Date: 22-Aug-2024

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

**MENZIES**  
BRIGHTER THINKING

## INDEPENDENT EXAMINERS' REPORT

### Independent examiner's report to the Trustees of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2024.

#### Responsibilities and basis of report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts 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 the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

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

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

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

DocuSigned by:  
Signed:   
Janice Matthews FCA

Dated: 06-Sep-2024

Menzies LLP  
Chartered Accountants  
Magna House  
18-32 London Road  
Staines-Upon-Thames  
TW18 4BP

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

#### FOR THE YEAR ENDED 31 MARCH 2024

|                                       | Note | Unrestricted<br>funds<br>2024<br>£ | Total<br>funds<br>2024<br>£ | Total<br>funds<br>2023<br>£ |
|---------------------------------------|------|------------------------------------|-----------------------------|-----------------------------|
| <b>Income from:</b>                   |      |                                    |                             |                             |
| Donations and legacies                | 2    | 410                                | 410                         | 5                           |
| Charitable activities:                |      |                                    |                             |                             |
| Royal Borough of Kingston upon Thames |      | 272,000                            | 272,000                     | 272,000                     |
| Other income                          |      | 7,500                              | 7,500                       | 8,100                       |
| Project income                        |      | 37,274                             | 37,274                      | 12,347                      |
| Other charitable activities           |      | 5,000                              | 5,000                       | 10,177                      |
| <b>Total income</b>                   |      | <b>322,184</b>                     | <b>322,184</b>              | <b>302,629</b>              |
| <b>Expenditure on:</b>                |      |                                    |                             |                             |
| Charitable activities:                |      |                                    |                             |                             |
| Core bureaux activities               |      | 331,205                            | 331,205                     | 303,028                     |
| <b>Total expenditure</b>              |      | <b>331,205</b>                     | <b>331,205</b>              | <b>303,028</b>              |
| <b>Net movement in funds</b>          |      | <b>(9,021)</b>                     | <b>(9,021)</b>              | <b>(399)</b>                |
| <b>Reconciliation of funds:</b>       |      |                                    |                             |                             |
| Total funds brought forward           |      | 199,774                            | 199,774                     | 200,173                     |
| Net movement in funds                 |      | (9,021)                            | (9,021)                     | (399)                       |
| <b>Total funds carried forward</b>    |      | <b>190,753</b>                     | <b>190,753</b>              | <b>199,774</b>              |

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 11 to 17 form part of these financial statements.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES

CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

REGISTERED NUMBER: 02751249

BALANCE SHEET

AS AT 31 MARCH 2024

|                                                | Note | 2024<br>£ | 2023<br>£ |
|------------------------------------------------|------|-----------|-----------|
| <b>Current assets</b>                          |      |           |           |
| Debtors                                        | 7    | 530       | 5,906     |
| Cash at bank and in hand                       |      | 290,820   | 342,733   |
|                                                |      | 291,350   | 348,639   |
| Creditors: amounts falling due within one year | 8    | (30,501)  | (85,819)  |
| <b>Net current assets</b>                      |      | 260,849   | 262,820   |
| <b>Total assets less current liabilities</b>   |      | 260,849   | 262,820   |
| Provisions for liabilities                     |      | (70,096)  | (63,046)  |
| <b>Total net assets</b>                        |      | 190,753   | 199,774   |
| <b>Charity funds</b>                           |      |           |           |
| Restricted funds                               | 10   | -         | -         |
| Unrestricted funds                             | 10   | 190,753   | 199,774   |
| <b>Total funds</b>                             |      | 190,753   | 199,774   |

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

DocuSigned by:

Mark Otway

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M Otway

Date: 23-Aug-2024

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

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### 1. Accounting policies

#### 1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

#### 1.2 Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

#### 1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

#### 1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

#### 1.5 Taxation

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

#### 1.6 Tangible fixed assets

The cost of sundry furniture and equipment is not capitalised but is written off on acquisition through the income and expenditure account.

#### 1.7 Financial instruments

The charity has only 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.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES

CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1. Accounting policies (continued)

1.8 Pensions

The charity participates in a defined benefits pension scheme operated by Citizens Advice which was closed to future accrual from 31 March 2008.

Following the adoption of Financial Reporting Standard (FRS)102, the charity has recognised a provision for the future deficit contribution payments it is required to make under the terms of its membership of scheme's recovery plan and movements in the provision are recognised in the Statement of Financial Activities.

The company also makes contributions to defined contribution pension schemes on behalf of staff members and these costs are charged to the Statement of Financial Activities in the period to which they relate.

1.9 Fund accounting

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

2. Income from donations and legacies

|            | Unrestricted<br>funds<br>2024<br>£ | Total<br>funds<br>2024<br>£ | Total<br>funds<br>2023<br>£ |
|------------|------------------------------------|-----------------------------|-----------------------------|
| Donations  | 410                                | 410                         | 5                           |
|            |                                    |                             |                             |
| Total 2023 | 5                                  | 5                           |                             |

3. Income from charitable activities

The trustees confirm, as required by section 37 of the Local Government & Housing Act 1989, that the income of £272,000 received from the Royal Borough of Kingston upon Thames for the year was fully expended and was used for the purposes for which it was were requested and granted in accordance with the Funding Agreement between the parties.

The Trustees Board wishes to thank all those who have given donations and grants during the year.

4. Independent examiner's remuneration

|                                                                                                                     | 2024<br>£ | 2023<br>£ |
|---------------------------------------------------------------------------------------------------------------------|-----------|-----------|
| Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts | 1,925     | 1,760     |

THE ROYAL BOROUGH OF KINGSTON UPON THAMES

CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

5. Staff costs

|                                                              | 2024<br>£ | 2023<br>£ |
|--------------------------------------------------------------|-----------|-----------|
| Wages and salaries                                           | 193,083   | 199,527   |
| Social security costs                                        | 10,399    | 11,473    |
| Contribution to defined contribution pension schemes         | 9,092     | 8,829     |
| Contributions to National Association pension scheme deficit | 6,000     | 6,000     |
| Movement in National Association pension scheme liability    | 7,050     | (11,664)  |
|                                                              | 225,624   | 214,165   |

The average number of persons employed by the Charity during the year was as follows:

|                          | 2024<br>No. | 2023<br>No. |
|--------------------------|-------------|-------------|
| Direct service providers | 7           | 9           |
|                          | 7           | 9           |

The average headcount expressed as full-time equivalents was:

|                          | 2024<br>No. | 2023<br>No. |
|--------------------------|-------------|-------------|
| Direct service providers | 5           | 5           |
|                          | 5           | 5           |

No employee received remuneration amounting to more than £60,000 in either year.

The total remuneration of key management personnel in the year under review was £86,872 (2023: £91,153). The trustees consider key management personnel, to whom they delegate the day to day management of the charity's activities, to comprise the chief executive and client services manager.

6. Trustees' remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

### 7. Debtors

|                                | 2024<br>£  | 2023<br>£    |
|--------------------------------|------------|--------------|
| <b>Due within one year</b>     |            |              |
| Prepayments and accrued income | 530        | 5,906        |
|                                | <b>530</b> | <b>5,906</b> |

### 8. Creditors: Amounts falling due within one year

|                                    | 2024<br>£     | 2023<br>£     |
|------------------------------------|---------------|---------------|
| Trade creditors                    | 7,179         | 11,394        |
| Other taxation and social security | 12,110        | 16,783        |
| Other creditors                    | 606           | 978           |
| Accruals and deferred income       | 10,606        | 56,664        |
|                                    | <b>30,501</b> | <b>85,819</b> |

|                                        | 2024<br>£    | 2023<br>£     |
|----------------------------------------|--------------|---------------|
| Deferred income at 1 April 2023        | 21,098       | -             |
| Resources deferred during the year     | 5,765        | 21,098        |
| Amounts released from previous periods | (21,098)     | -             |
|                                        | <b>5,765</b> | <b>21,098</b> |

### 9. Provisions for Liabilities

|                 | Pension fund<br>liability<br>£ |
|-----------------|--------------------------------|
| At 1 April 2023 | 63,046                         |
| Additions       | 7,050                          |
|                 | <b>70,096</b>                  |

As required under Financial Reporting Standard (FRS) 102, the charity has recognised in these financial statements provision for the future deficit contribution payments it is required to make under the terms of its membership of the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991).

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

#### 10. Statement of funds

##### Statement of funds - current year

|                           | Balance at 1<br>April 2023<br>£ | Income<br>£ | Expenditure<br>£ | Balance at 31<br>March 2024<br>£ |
|---------------------------|---------------------------------|-------------|------------------|----------------------------------|
| <b>Unrestricted funds</b> |                                 |             |                  |                                  |
| General Funds             | 199,774                         | 322,184     | (331,205)        | 190,753                          |

##### Statement of funds - prior year

|                           | Balance at<br>1 April 2022<br>£ | Income<br>£ | Expenditure<br>£ | Balance at<br>31 March<br>2023<br>£ |
|---------------------------|---------------------------------|-------------|------------------|-------------------------------------|
| <b>Unrestricted funds</b> |                                 |             |                  |                                     |
| General Funds             | 200,173                         | 302,629     | (303,028)        | 199,774                             |

In view of the charity's substantial annual expenditure and commitments, the trustees believe that the maintenance of a healthy level of unrestricted reserves is required for the responsible management of the organisation. The actual and targeted levels of reserves are kept under review to ensure that they are appropriate. The unrestricted reserves at the year end were £190,753 which represents about 33 weeks of expenditure. The trustees consider this to be in accordance with their Reserves Policy which requires a reserves target to be maintained of at least 26 weeks of running costs plus the pension fund liability.

#### 11. Analysis of net assets between funds

##### Analysis of net assets between funds - current period

|                                        | Unrestricted<br>funds<br>2024<br>£ | Total<br>funds<br>2024<br>£ |
|----------------------------------------|------------------------------------|-----------------------------|
| Current assets                         | 291,350                            | 291,350                     |
| Creditors due within one year          | (30,501)                           | (30,501)                    |
| Provisions for liabilities and charges | (70,096)                           | (70,096)                    |
| <b>Total</b>                           | <b>190,753</b>                     | <b>190,753</b>              |

THE ROYAL BOROUGH OF KINGSTON UPON THAMES

CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

11. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior period

|                                        | Unrestricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ |
|----------------------------------------|------------------------------------|-----------------------------|
| Current assets                         | 348,639                            | 348,639                     |
| Creditors due within one year          | (85,819)                           | (85,819)                    |
| Provisions for liabilities and charges | (63,046)                           | (63,046)                    |
| Total                                  | 199,774                            | 199,774                     |

12. Employee benefit obligations

The charity contributed as a participating employer to a defined benefits, multi-employer pension scheme operated by Citizens Advice as Principal Employer - the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) ("the Plan").

This is a funded scheme which was closed to future accrual with effect from 31 March 2008. The charity is required to make payments towards meeting the Plan's funding shortfall under the recovery plan which was agreed by the Pension Scheme Trustees following the 31 March 2022 actuarial valuation. For the year ended 31 March 2024, the charity's contribution was £6,000 and this has been treated as a defined contributions pension scheme payment in the financial statements. The level of annual contribution determined from 2024-25 is expected to be £6,000.

A schedule of further information concerning the financial position of the scheme and actuarial assumptions used in the calculations is prepared by Citizens Advice and is available upon request to the Company Secretary at the registered office of this charity. As required under FRS102, the charity has included in these financial statements provision for future deficit contributions payments which at 31 March 2024 was £70,096 (31 March 2023: £63,046).

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THE ROYAL BOROUGH OF KINGSTON UPON THAMES  
CITIZENS ADVICE BUREAUX SERVICE  
(A company limited by guarantee)

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024

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13. Leasing agreement

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

|                       | 2024<br>£ | 2023<br>£ |
|-----------------------|-----------|-----------|
| Not later than 1 year | 6,500     | 6,500     |

14. Related party transactions

There were no related party transactions for the year ended 31 March 2024 (2023: Nil).

15. Share capital

The company, which is registered in England and Wales, is limited by guarantee and does not have a share capital. Each member is liable to contribute a sum not exceeding £1.00 in the event of the charity being wound up.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2024

|                                                              | 2024<br>£ | 2024<br>£      | 2023<br>£ | 2023<br>£      |
|--------------------------------------------------------------|-----------|----------------|-----------|----------------|
| <b>Income</b>                                                |           |                |           |                |
| Other charitable income                                      | 7,500     |                | 8,100     |                |
| Grants                                                       | 314,274   |                | 294,524   |                |
| Donations and other income                                   | 410       |                | 5         |                |
|                                                              |           | 322,184        |           | 302,629        |
| <b>Gross income in the reporting period</b>                  |           | <b>322,184</b> |           | <b>302,629</b> |
| <b>Less:</b>                                                 |           |                |           |                |
| <b>Expenditure</b>                                           |           |                |           |                |
| Salaries                                                     | 193,083   |                | 199,527   |                |
| Social security                                              | 10,399    |                | 11,473    |                |
| Contributions to defined contribution pension scheme         | 9,092     |                | 8,829     |                |
| Contributions to National Association pension scheme deficit | 6,000     |                | 6,000     |                |
| Movement in National Association pension scheme liability    | 7,050     |                | (11,664)  |                |
| Rent and services                                            | 38,831    |                | 37,953    |                |
| Other property costs                                         | 7,308     |                | 8,033     |                |
| Insurance                                                    | 2,711     |                | 2,309     |                |
| Light and heat                                               | 1,595     |                | 2,127     |                |
| Telephone                                                    | 4,211     |                | 3,740     |                |
| Postage and stationery                                       | 1,338     |                | 1,627     |                |
| Miscellaneous costs                                          | 161       |                | 1,408     |                |
| Computer Costs                                               | 12,332    |                | 9,648     |                |
| Equipment and repairs                                        | 217       |                | 1,242     |                |
| Consultancy fees                                             | 21,595    |                | 6,250     |                |
| Subscriptions and publications                               | 7,204     |                | 5,576     |                |
| <b>Support costs</b>                                         |           | <b>323,127</b> |           | <b>294,078</b> |

THE ROYAL BOROUGH OF KINGSTON UPON THAMES  
CITIZENS ADVICE BUREAUX SERVICE  
(A company limited by guarantee)

INCOME AND EXPENDITURE ACCOUNT (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2024

|                                                 | 2024<br>£ | 2024<br>£ | 2023<br>£ | 2023<br>£ |
|-------------------------------------------------|-----------|-----------|-----------|-----------|
| <b>Governance costs</b>                         |           |           |           |           |
| Examiner remuneration                           | 3,245     |           | 2,950     |           |
| AGM & meeting costs                             | 859       |           | -         |           |
| Accountancy fees                                | 3,324     |           | 6,000     |           |
| Legal and professional fees                     | 650       |           | -         |           |
|                                                 |           | 8,078     |           | 8,950     |
| <b>Total expenditure</b>                        |           | 331,205   |           | 303,028   |
| <b>Net expenditure for the reporting period</b> |           | (9,021)   |           | (399)     |

**THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE**

England & Wales - Charity number 1015180

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# Accounts

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Company registration number: 02751249  
Charity number: 1015180

TRUSTEES' REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2023

THE ROYAL BOROUGH OF  
KINGSTON UPON  
THAMES CITIZENS  
ADVICE BUREAUX  
SERVICE  
(A company limited by  
guarantee)

**MENZIES**  
BRIGHTER THINKING

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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The following pages do not form part of the statutory financial statements:

**Charity Detailed income and expenditure account and summaries**

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2023

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|                                  |                                                                                                                                      |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| <b>Trustees and Directors</b>    | R D Morgan<br>M Otway<br>C D Morgan<br>F Makkar<br>J Darling<br>J Taylor, Chair<br>Z Dharamsi<br>B Mehta<br>A M Chivers<br>C R Green |
| <b>Company registered number</b> | 02751249                                                                                                                             |
| <b>Charity registered number</b> | 1015180                                                                                                                              |
| <b>Registered office</b>         | Neville House<br>55 Eden Street<br>Kingston Upon Thames<br>Surrey<br>KT1 1BW                                                         |
| <b>Company secretary</b>         | P L Mackie                                                                                                                           |
| <b>Accountants</b>               | Menzies LLP<br>Chartered Accountants<br>Centrum House<br>36 Station Road<br>Egham<br>Surrey<br>TW20 9LF                              |
| <b>Bankers</b>                   | Barclays Bank plc<br>6 Clarence Street<br>Kingston Upon Thames<br>Surrey<br>KT1 1NY                                                  |
| <b>Independent Examiner</b>      | Janice Matthews<br>Menzies LLP<br>Centrum House<br>36 Station Road<br>Egham<br>Surrey TW20 9LF                                       |

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2023

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. 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 2019).

### OBJECTIVES AND ACTIVITIES

#### Objectives and aims

The main formal object of the charity, as stated in our governing documents, is the promotion of any charitable purposes for the benefit of the community in the Royal Borough of Kingston Upon Thames and elsewhere in the United Kingdom by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

We have identified four key strategic objectives as follows:

- Continue to deliver our core service to a high standard.
- Explore all options in relation to delivery of services in light of lessons learnt in the pandemic.
- Continue to lead and develop the kias network (Kingston Information and Advice Alliance).
- Maintain good working relationships with key stakeholders to help safeguard the future of the service and secure continuation funding from April 2024.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

#### Significant activities as set out in governing document

During the year we continued to provide a high quality service for as many people as possible focusing on those most in need, in line with our vision of the service we provide to the local community. Our work thus contributed to significant public benefit in our community.

We took the following actions to implement our strategy in relation to these objectives:

1. Continue to deliver our core service to a high standard and explore all options in relation to delivery of services in light of lessons learnt in the pandemic.

During the year, we maintained our model of remote working in line with the Trustees' delivery plans based on evidence gathered during the pandemic. This indicated that the new system for service delivery met client needs and quality standards as well as maintaining wellbeing for the team individually and as a whole. It was also noted that we could have an office presence for those members of the team that needed this but that savings could be made on rentals which could then be reallocated to staff costs to support the increased client demand. During the year we continued to develop and refine our online processes to make sure that we were using the best systems for efficient and effective services, focusing on client need rather than primarily on organizational processes. We continued to offer the safe shared interview space which has been set up and provided by RBK so that if any of our clients needs to see us face to face, this can be done in a suitable and safe environment. This facility is also available to other member agencies of the Kingston Information and Advice Alliance (kias) network that we run. In addition, we have continued to expand our use of language line and the local Kingston Interpreting Services to limit barriers to accessing the service that may arise for any clients who have English as a second or other language. In terms of subject knowledge for our team, we have used and continue to rely upon the materials produced by Citizens Advice which have been updated with reference to the cost of living crisis issues that clients now face. This has meant that any client using our service can be confident that the information and advice provided is accurate, up to date and relevant to their situation. We made sure that our website self-help materials is up to date and readily accessible. Development and use of the website continues and we note that last year over 26,000 unique page views were recorded - our contractual obligation is for 4,500. This significant figure indicates that many local people are successfully accessing online services and the Google analytics information indicates that people are making good use of a range of materials, especially about employment, debts and benefits.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### TRUSTEES' REPORT (CONTINUED)

#### FOR THE YEAR ENDED 31 MARCH 2023

2. Continue to lead and develop the Kingston Information and Advice Alliance (kiaa) network and maintain good working relationships with key stakeholders to help safeguard the future of the service and secure continuation of core funding from April 2023

We have continued with monthly online meetings for all kiaa members and these have included specialist training which was offered free to partners. This has enhanced and secured our role as lead provider locally and will support future funding bids to the local authority. It has also secured stronger working relationships with colleagues in the local authority and the Department for Work and Pensions (DWP) which has made it easier for us to negotiate with them on behalf of clients experiencing problems. We have noted a steady increase in membership of kiaa during the year as a result of the online meetings and the regular email updates we provide. This has meant that newer agencies which have arisen due to the pandemic are soon part of the network with the consequential benefits to their teams and users/clients. This also makes good use of the scarce resources we have.

In addition to the work of the kiaa network, we developed key partnerships through our involvement in the following groups and networks.: Kingston Voluntary Sector Partnership, Kingston Voluntary and Community Sector Chief Officers Group, Carers Board, Suicide Prevention forum, Health and Wellbeing Network, Housing Strategic Partnership, Domestic Abuse and Sexual Violence operational group, Voluntary and Community Sector Strategy workshops, RBK engagement sessions and Kingston First Board meetings.

3. Working to support coordinated and integrated information and advice services locally.

Our work on the kiaa network continued with the new arrangements of monthly online meetings supported by weekly e-news updates and an online noticeboard for sharing information. The kiaa members continued to implement the Kingston Information and Advice Strategy which is the mechanism for RBK to deliver their statutory obligation for universal information and advice under the Care Act 2014. Membership of the network has increased each month with new agencies joining because of these online events and the network is recognized as a valuable communication channel for RBK by many senior staff and also by local Councillors.

4. Maintaining funding to deliver our objectives and safeguard the future of our service.

We received confirmation of core funding from the local authority, RBK, for a further one year contract (for 'Advice Kingston') up to 31 March 2024. We secured one-off project funding from the Access to Justice Foundation and from Citizens Advice to support our work on the cost of living crisis. We also established a casework support project in partnership with the local Foodbank and a spot purchase service level agreement for advice for those experiencing Multiple Sclerosis.

5. Maintaining external quality accreditation to provide evidence to our funders and clients that we use our resources effectively and offer a high quality service.

We carried out our annual self assessment of organisation quality standards inline with the Citizens Advice framework for the Advice Quality Standard. This self assessment was cross checked with a thorough examination of materials and discussions with the auditor. We passed with flying colours and no remedial action needed which is a credit to the team who have during the reporting year had to attend to significant operational challenges and changes when it would have been easy to let standards dip due to the demand from clients and legislative changes. The rolling programme of review and reporting to the Trustee Board on various policies for the organisation and high levels of engagement in preparation for the leadership self-assessment by individual members of the Trustee Board continues.

#### **Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and in administering the charity's operations. It is estimated that if we paid for the work done by our volunteer team, this would have cost over £200,000 in the last year. When compared with our core funding of £272,000, it can be seen that the value of the work the volunteers makes a very significant contribution 'in kind' to our community – and this is without factoring in the demonstrable Financial Gains we achieved for clients (see later), all of which help our Community.

The Trustee Board is extremely grateful to all our volunteers for their continued support and dedication.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

### ACHIEVEMENT AND PERFORMANCE

#### Charitable activities

In the course of our work with local people, we provided support that enabled 34,027 people to find an answer to their problems online through self-help materials. We supported people with referrals to partner agencies, free of charge, under our comprehensive 'Pro Bono' scheme of solicitors, Independent Financial Advisers, Pensionwise and debt specialist caseworkers. In addition, we helped 3,423 people who had casework queries. Most of these related to Welfare Benefits, Housing and employment issues and often were a result of the impact of the pandemic on people's ability to cope financially. We undertook 7,735 'activities' for these people – ie contact with third parties, research on the case, communication with the person concerned etc.

We helped people to secure £248,311 of financial gains, through benefit entitlements secured, debts written off or charitable payments sourced. We helped a significant number of families to avoid housing repossession, thereby saving the local authority over £1m per annum.

We continued to work, through our network links, to make sure that information and advice was included in a range of local strategies as it is understood that future funding will be reliant on this inclusion. This work included Kingston Plan, Housing Strategy, Suicide Prevention strategy, Domestic Abuse and Sexual Violence strategies as well as the local NHS plans. The Kingston Information and Advice Strategy was the framework for our partnership working with the network of other local information and advice providers

#### Internal and external factors

We have been involved in the Citizens Advice Quality of Advice Audit (QAA) process which involves monthly assessment of a random sample of cases. Our assessments are cross checked by Citizens Advice (see Wider Network paragraph below) and a quarterly score is given. If this does not meet standards then we have to devise and implement a development plan to address issues. We have recorded high scores on our QAA assessments.

Partnership work has continued and includes:

Kingston Information and Advice Alliance (kiaa) which comprises 78 agencies from statutory, voluntary and private sectors, Domestic Abuse and Sexual Violence Forum, Kingston Churches Action on Homelessness, Kingston Foodbank, Kingston Race and Equalities Council, Staywell, Kingston Voluntary Action, Voluntary Sector Board, South West London Law Centre, Mind in Kingston, Kingston Centre for Independent Living, Refugee Action Kingston in addition to work with local solicitors, various departments of our local authority (including those working to alleviate child poverty and to transform Social Care services for adults and on local housing issues), Victim Support, Relate, Borough Resilience Forum, Kingston Strategic Partnership, Suicide Prevention Forum.

### FINANCIAL REVIEW

#### Financial position

During the year under review, RBK continued to fund our core service to the local community. We have a close working relationship with the officers, Councillors and relevant departments and we have greatly appreciated their ongoing support over many years.

The charity continued to face challenging financial circumstances during the year but in spite of this, we returned only a small deficit of £399 on unrestricted funds for the year which has reduced these reserves to £199,774 at 31 March 2023. This figure is stated after making provision for estimated pension deficit contributions and liability which are required under Financial Reporting Standard 102. We have no other unrestricted reserves and action continues to ensure that the charity maintains a satisfactory financial position. Further details are given in note 10 to the financial statements.

#### Principal funding sources

From 1 April 2017, we were awarded a contract from RBK to deliver Information and Advice Services and to run the local network of providers. The contract is called Advice Kingston and features a front door to all local information and advice provision through our already well-established local network, Kingston Information and Advice Alliance (kiaa), as well as providing universal information and advice services to the community through the Citizens Advice service. This provision includes, but is not limited to, requirements under the Care Act 2014.

#### Reserves policy

The charity's reserves policy is set out in note 10 to the financial statements.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

### **FUTURE PLANS**

Development of services will build on the prevention work already undertaken and this includes financial literacy, digital inclusion and combating fuel poverty. Additional funding sources will be sought, wherever possible and as in previous years, and enhancement of the preventative work will complement and enhance traditional service provision. It is also noted that the core contract includes running and supporting the network of local provision and so work will be done to secure the operation of a single front door for information and advice provision and implementing the local strategy for information and advice. We are aligning our delivery plans with the priorities of our key funder (RBK) so that we can secure the best arrangements to safeguard the future of our local service.

We will continue to develop wider partnerships and networks so that we increase opportunities for partnership working and additional funding. This will include, but not be limited to, partner agencies working in the Health and Social Care field as it is noted that there is a role for timely advice in alleviating stress and depression with consequential health impacts. Opportunities may arise through the government initiative to develop local Integrated Care Systems which combine health and social care budgets and activities.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The organisation, which is also known as Citizens Advice Kingston, is a company limited by guarantee and is a registered charity. Its governing document is the Memorandum and Articles of Association which is based on the recommended document produced by Citizens Advice and will therefore be updated soon so that it is in line with current best practice. This sets out the processes, roles and obligations in relation to good governance of our organisation and is the reference point for Trustees when acting to deliver our objectives.

#### **Recruitment and appointment of trustees**

The directors of the charitable company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. They are elected to the Trustee Board by the members of the charity at the annual general meeting and retire by rotation after three years in office. The chairman of the trustees is elected by the trustees. The trustees who acted during the year under review are listed later in this report. Following the change in the contractual relationship with our main funder, there are no Council nominees from April 2017 but we wish to thank those who have acted in this capacity over the years and have contributed to the constructive working relationship we have maintained with the Council.

There is a recruitment and induction process for any new trustees who may approach the organisation following an advertisement for new Board members or by introduction from personal recommendation. We check to ensure that any potential Trustees have not been disqualified from acting in this capacity. A skills and performance audit of the Board is carried out regularly. This identifies any skills gaps so that recruitment can address these with a view to making sure that there is a good range of ability and experience on the Board to support good strategic decision making. It also identifies any performance issues which will then be addressed through our Training Plan.

#### **Organisational structure**

The Trustee Board of up to fifteen members administers the charity. They meet up to six times per year and there are additional meetings of the Executive Committee and working groups, as required. All meetings have been carried out online since March 2020, with good levels of attendance and engagement. The Chief Executive of the charity is the senior team member appointed by the trustees to oversee the implementation of the business plan and to secure effective day-to-day operations of the charity. In addition, there is an experienced team of paid staff and a substantial team of volunteers who are key to the service offered by the charity. The remuneration of the paid staff team is set by the Trustee Board.

Decisions are made by the Trustee Board in line with the Business Development Plan which is reviewed annually and reported on quarterly to the Trustee Board. The Executive Committee meets each month to review progress against targets and the Charity's financial position, and to discuss issues referred to them by the main Trustee Board. They also undertake a monthly risk assessment of core and project work so that there is early troubleshooting on any issues identified. Reports and recommendations are then taken to the full Board for approval, and their implementation is organised by the Chief Executive and the staff team. The Executive Committee also addresses any Human Resources issues.

There are regular team meetings which ensure that progress is being made against targets and also enable early troubleshooting when problems arise. There are partnership meetings during the year which involve a range of stakeholders. The focus of these varies - for example, subject issues for clients such as Welfare Reform, methods of

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

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access to the service, funding strategy, stakeholder engagement etc. - and the results form part of our ongoing Business Development Plan process.

### **Induction and training of new trustees**

New trustees are elected at the Annual General Meeting or are co-opted during the year. They are given access to online materials about the organization and their role which confirms their responsibilities. They also undergo an induction programme organized by the Chief Executive and can use briefing materials and online networks run by Citizens Advice (see Wider Network, below).

### **Wider network**

We are a member of the Citizens Advice, the national charity which sets our standards for advice and equal opportunities and supports bureaux with an information system, training and other services. Operating policies are independently determined by our Trustee Board in order to fulfil our charitable objectives and comply with the national membership requirements.

### **Related parties**

In addition to our membership of Citizens Advice, we also cooperate and liaise with a number of other advisory services, local charities and council departments on behalf of our clients. If one of our trustees is also involved with another relevant organisation, they may be involved in discussions but not in any decision-making process if a conflict of interest is identified.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Risk management**

All decisions are by reference to a Corporate Risk Strategy which supports trustees in assessing how to set strategic objectives. There is a risk assessment process which is followed by our Executive Committee at its monthly meetings. This includes assessment and analysis of budgets and management accounts as well as competitor analysis and the assessment of new initiatives and funding opportunities, along with progress against targets for core and project work and Data Protection compliance. This approach allows trustees to embrace some level of risk within a framework of due diligence to protect the organisation. An example of the trustees' work on risk assessments is the analysis of risks involved in delivering the service during the Corona Virus pandemic, with team members working from home. Another example is the updating of the Communication and Marketing Strategy to take account of changes in personnel at the local authority. It was noted that these changes could increase risk of reduction in future funding so new working relationships were needed and resources were successfully dedicated to this.

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

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2023

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### STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service for the purposes of company law) are responsible for preparing the Report of the trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.

Approved by order of the members of the board of Trustees and signed on their behalf by:

DocuSigned by:  
  
.....80C4B094A7234B6.....  
**R D Morgan**

Date: 30-Aug-2023

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

**MENZIES**  
BRIGHTER THINKING

## INDEPENDENT EXAMINERS' REPORT

### Independent examiner's report to the Trustees of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2023.

#### Responsibilities and basis of report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts 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 the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of (enter body here), 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 Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed:   
Janice Matthews FCA

Dated: 04-Sep-2023

Menzies LLP  
Chartered Accountants  
Centrum House  
36 Station Road  
Egham  
Surrey  
TW20 9LF

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

#### FOR THE YEAR ENDED 31 MARCH 2023

|                                       | Note | Unrestricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|---------------------------------------|------|------------------------------------|-----------------------------|-----------------------------|
| <b>Income from:</b>                   |      |                                    |                             |                             |
| Donations and legacies                | 2    | 5                                  | 5                           | 100                         |
| Charitable activities:                |      |                                    |                             |                             |
| Core bureaux activities               |      | -                                  | -                           | -                           |
| Royal Borough of Kingston upon Thames |      | 272,000                            | 272,000                     | 272,000                     |
| Other income                          |      | 8,100                              | 8,100                       | 11,000                      |
| Help to Claim                         |      | -                                  | -                           | 85,625                      |
| Project income                        |      | 12,347                             | 12,347                      | -                           |
| Other charitable activities           |      | 10,177                             | 10,177                      | 14,527                      |
| <b>Total income</b>                   |      | <b>302,629</b>                     | <b>302,629</b>              | <b>383,252</b>              |
| <b>Expenditure on:</b>                |      |                                    |                             |                             |
| Charitable activities:                |      |                                    |                             |                             |
| Core bureaux activities               |      | 303,028                            | 303,028                     | 250,712                     |
| Help to Claim                         |      | -                                  | -                           | 95,137                      |
| <b>Total expenditure</b>              |      | <b>303,028</b>                     | <b>303,028</b>              | <b>345,849</b>              |
| <b>Net movement in funds</b>          |      | <b>(399)</b>                       | <b>(399)</b>                | <b>37,403</b>               |
| <b>Reconciliation of funds:</b>       |      |                                    |                             |                             |
| Total funds brought forward           |      | 200,173                            | 200,173                     | 162,770                     |
| Net movement in funds                 |      | (399)                              | (399)                       | 37,403                      |
| <b>Total funds carried forward</b>    |      | <b>199,774</b>                     | <b>199,774</b>              | <b>200,173</b>              |

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 11 to 17 form part of these financial statements.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

REGISTERED NUMBER: 02751249

### BALANCE SHEET

#### AS AT 31 MARCH 2023

|                                                | Note | 2023<br>£      | 2022<br>£      |
|------------------------------------------------|------|----------------|----------------|
| <b>Current assets</b>                          |      |                |                |
| Debtors                                        | 7    | 5,906          | -              |
| Cash at bank and in hand                       |      | 342,733        | 301,801        |
|                                                |      | <b>348,639</b> | <b>301,801</b> |
| Creditors: amounts falling due within one year | 8    | (85,819)       | (26,918)       |
| <b>Net current assets</b>                      |      | <b>262,820</b> | <b>274,883</b> |
| <b>Total assets less current liabilities</b>   |      | <b>262,820</b> | <b>274,883</b> |
| Provisions for liabilities                     |      | (63,046)       | (74,710)       |
| <b>Total net assets</b>                        |      | <b>199,774</b> | <b>200,173</b> |
| <b>Charity funds</b>                           |      |                |                |
| Restricted funds                               | 10   | -              | -              |
| Unrestricted funds                             | 10   | 199,774        | 200,173        |
| <b>Total funds</b>                             |      | <b>199,774</b> | <b>200,173</b> |

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

DocuSigned by:  
  
 B0C4B094A7234B6.....  
**R D Morgan**

Date: 30-Aug-2023

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

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### 1. Accounting policies

#### 1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

#### 1.2 Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

#### 1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

#### 1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

#### 1.5 Taxation

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

#### 1.6 Tangible fixed assets

The cost of sundry furniture and equipment is not capitalised but is written off on acquisition through the income and expenditure account.

#### 1.7 Financial instruments

The charity has only 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.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

### 1. Accounting policies (continued)

#### 1.8 Pensions

The charity participates in a defined benefits pension scheme operated by Citizens Advice which was closed to future accrual from 31 March 2008.

Following the adoption of Financial Reporting Standard (FRS)102, the charity has recognised a provision for the future deficit contribution payments it is required to make under the terms of its membership of scheme's recovery plan and movements in the provision are recognised in the Statement of Financial Activities.

The company also makes contributions to defined contribution pension schemes on behalf of staff members and these costs are charged to the Statement of Financial Activities in the period to which they relate.

#### 1.9 Fund accounting

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

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

### 2. Income from donations and legacies

|                   | Unrestricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ | Total<br>funds<br>2022<br>£ |
|-------------------|------------------------------------|-----------------------------|-----------------------------|
| Donations         | 5                                  | 5                           | 100                         |
| <i>Total 2022</i> | <i>100</i>                         | <i>100</i>                  |                             |

### 3. Income from charitable activities

The trustees confirm, as required by section 37 of the Local Government & Housing Act 1989, that the income of £272,000 received from the Royal Borough of Kingston upon Thames for the year was fully expended and was used for the purposes for which it was requested and granted in accordance with the Funding Agreement between the parties.

The Trustees Board wishes to thank all those who have given donations and grants during the year.

### 4. Independent examiner's remuneration

|                                                                                                                     | 2023<br>£ | 2022<br>£ |
|---------------------------------------------------------------------------------------------------------------------|-----------|-----------|
| Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts | 1,760     | 1,600     |

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

### 5. Staff costs

|                                                              | 2023<br>£      | 2022<br>£      |
|--------------------------------------------------------------|----------------|----------------|
| Wages and salaries                                           | 199,527        | 251,717        |
| Social security costs                                        | 11,473         | 17,325         |
| Contribution to defined contribution pension schemes         | 8,829          | 7,960          |
| Contributions to National Association pension scheme deficit | 6,000          | 6,000          |
| Movement in National Association pension scheme liability    | (11,664)       | (7,812)        |
|                                                              | <u>214,165</u> | <u>275,190</u> |

The average number of persons employed by the Charity during the year was as follows:

|                          | 2023<br>No. | 2022<br>No. |
|--------------------------|-------------|-------------|
| Direct service providers | 9           | 11          |
|                          | <u>9</u>    | <u>11</u>   |

The average headcount expressed as full-time equivalents was:

|                          | 2023<br>No. | 2022<br>No. |
|--------------------------|-------------|-------------|
| Direct service providers | 5           | 6           |
|                          | <u>5</u>    | <u>6</u>    |

No employee received remuneration amounting to more than £60,000 in either year.

The total remuneration of key management personnel in the year under review was £91,153 (2022: £86,604). The trustees consider key management personnel, to whom they delegate the day to day management of the charity's activities, to comprise the chief executive and client services manager.

### 6. Trustees' remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### NOTES TO THE FINANCIAL STATEMENTS

#### FOR THE YEAR ENDED 31 MARCH 2023

#### 7. Debtors

|                                | 2023<br>£    | 2022<br>£ |
|--------------------------------|--------------|-----------|
| <b>Due within one year</b>     |              |           |
| Prepayments and accrued income | 5,906        | -         |
|                                | <b>5,906</b> | <b>-</b>  |

#### 8. Creditors: Amounts falling due within one year

|                                    | 2023<br>£     | 2022<br>£     |
|------------------------------------|---------------|---------------|
| Trade creditors                    | 11,394        | 428           |
| Other taxation and social security | 16,783        | 19,171        |
| Other creditors                    | 978           | 1,119         |
| Accruals and deferred income       | 56,664        | 6,200         |
|                                    | <b>85,819</b> | <b>26,918</b> |

|                                        | 2023<br>£     | 2022<br>£ |
|----------------------------------------|---------------|-----------|
| Deferred income at 1 April 2022        | -             | 13,745    |
| Resources deferred during the year     | 21,098        | -         |
| Amounts released from previous periods | -             | (13,745)  |
|                                        | <b>21,098</b> | <b>-</b>  |

#### 9. Provisions for Liabilities

|                      | Pension fund<br>liability<br>£ |
|----------------------|--------------------------------|
| At 1 April 2022      | 74,710                         |
| Movement in the year | (11,664)                       |
|                      | <b>63,046</b>                  |

As required under Financial Reporting Standard (FRS) 102, the charity has recognised in these financial statements provision for the future deficit contribution payments it is required to make under the terms of its membership of the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991).

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### NOTES TO THE FINANCIAL STATEMENTS

#### FOR THE YEAR ENDED 31 MARCH 2023

#### 10. Statement of funds

##### Statement of funds - current year

|                           | Balance at 1<br>April 2022<br>£ | Income<br>£ | Expenditure<br>£ | Balance at 31<br>March 2023<br>£ |
|---------------------------|---------------------------------|-------------|------------------|----------------------------------|
| <b>Unrestricted funds</b> |                                 |             |                  |                                  |
| General Funds             | 200,173                         | 302,629     | (303,028)        | 199,774                          |

##### Statement of funds - prior year

|                           | Balance at<br>1 April 2021<br>£ | Income<br>£ | Expenditure<br>£ | Balance at<br>31 March<br>2022<br>£ |
|---------------------------|---------------------------------|-------------|------------------|-------------------------------------|
| <b>Unrestricted funds</b> |                                 |             |                  |                                     |
| General Funds             | 153,258                         | 297,627     | (250,712)        | 200,173                             |

|                         | Balance at<br>1 April 2021<br>£ | Income<br>£ | Expenditure<br>£ | Balance at<br>31 March<br>2022<br>£ |
|-------------------------|---------------------------------|-------------|------------------|-------------------------------------|
| <b>Restricted funds</b> |                                 |             |                  |                                     |
| Help to Claim           | 9,512                           | 85,625      | (95,137)         | -                                   |
| <b>Total of funds</b>   | 162,770                         | 383,252     | (345,849)        | 200,173                             |

In view of the charity's substantial annual expenditure and commitments, the trustees believe that the maintenance of a healthy level of unrestricted reserves is required for the responsible management of the organisation. The actual and targeted levels of reserves are kept under review to ensure that they are appropriate. The unrestricted reserves at the year end were £199,774 which represents about 33 weeks of expenditure. The trustees consider this to be in accordance with their Reserves Policy which requires a reserves target to be maintained of at least 26 weeks of running costs plus the pension fund liability.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

#### 11. Analysis of net assets between funds

##### Analysis of net assets between funds - current year

|                                        | Unrestricted<br>funds<br>2023<br>£ | Total<br>funds<br>2023<br>£ |
|----------------------------------------|------------------------------------|-----------------------------|
| Current assets                         | 348,639                            | <b>348,639</b>              |
| Creditors due within one year          | (85,819)                           | <b>(85,819)</b>             |
| Provisions for liabilities and charges | (63,046)                           | <b>(63,046)</b>             |
| <b>Total</b>                           | <b>199,774</b>                     | <b>199,774</b>              |

##### Analysis of net assets between funds - prior year

|                                        | Unrestricted<br>funds<br>2022<br>£ | Total<br>funds<br>2022<br>£ |
|----------------------------------------|------------------------------------|-----------------------------|
| Current assets                         | 301,801                            | 301,801                     |
| Creditors due within one year          | (26,918)                           | (26,918)                    |
| Provisions for liabilities and charges | (74,710)                           | (74,710)                    |
| <b>Total</b>                           | <b>200,173</b>                     | <b>200,173</b>              |

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

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**12. Employee benefit obligations**

The charity contributed as a participating employer to a defined benefits, multi-employer pension scheme operated by Citizens Advice as Principal Employer - the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) ("the Plan").

This is a funded scheme which was closed to future accrual with effect from 31 March 2008. The charity is required to make payments towards meeting the Plan's funding shortfall under the recovery plan dated 28 April 2014 which was agreed by the Pension Scheme Trustees following the 31 March 2013 actuarial valuation. For the year ended 31 March 2022, the charity's contribution was £6,000 and this has been treated as a defined contributions pension scheme payment in the financial statements. The level of annual contribution determined from 2021-22 will be subject to review based on the results of the most recent triennial actuarial valuation, but is expected to be £6,000.

A schedule of further information concerning the financial position of the scheme and actuarial assumptions used in the calculations is prepared by Citizens Advice and is available upon request to the Company Secretary at the registered office of this charity. As required under FRS102, the charity has included in these financial statements provision for future deficit contributions payments which at 31 March 2023 was £63,046 (31 March 2022: £74,710).

**13. Leasing agreement**

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

|                       | 2023<br>£ | 2022<br>£ |
|-----------------------|-----------|-----------|
| Not later than 1 year | 6,500     | 6,500     |

**14. Related party transactions**

There were no related party transactions for the year ended 31 March 2023 (2022: Nil).

**15. Share capital**

The company, which is registered in England and Wales, is limited by guarantee and does not have a share capital. Each member is liable to contribute a sum not exceeding £1.00 in the event of the charity being wound up.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023

|                                                              | 2023<br>£ | 2023<br>£      | 2022<br>£ | 2022<br>£      |
|--------------------------------------------------------------|-----------|----------------|-----------|----------------|
| <b>Income</b>                                                |           |                |           |                |
| Other charitable income                                      | 8,100     |                | 11,000    |                |
| Grants                                                       | 294,524   |                | 372,152   |                |
| Donations and other income                                   | 5         |                | 100       |                |
|                                                              |           | 302,629        |           | 383,252        |
| <b>Gross income in the reporting period</b>                  |           | <b>302,629</b> |           | <b>383,252</b> |
| <b>Less:</b>                                                 |           |                |           |                |
| <b>Expenditure</b>                                           |           |                |           |                |
| Salaries                                                     | 199,527   |                | 251,717   |                |
| Social security                                              | 11,473    |                | 17,325    |                |
| Contributions to defined contribution pension scheme         | 8,829     |                | 7,960     |                |
| Contributions to National Association pension scheme deficit | 6,000     |                | 6,000     |                |
| Movement in National Association pension scheme liability    | (11,664)  |                | (7,812)   |                |
| Rent and services                                            | 37,953    |                | 16,411    |                |
| Other property costs                                         | 8,033     |                | 6,678     |                |
| Insurance                                                    | 2,309     |                | 3,578     |                |
| Light and heat                                               | 2,127     |                | 1,251     |                |
| Telephone                                                    | 3,740     |                | 3,745     |                |
| Postage and stationery                                       | 1,627     |                | 1,175     |                |
| Miscellaneous costs                                          | 1,408     |                | 3,645     |                |
| Computer Costs                                               | 9,648     |                | 11,418    |                |
| Equipment and repairs                                        | 1,242     |                | 1,168     |                |
| Consultancy fees                                             | 6,250     |                | 4,356     |                |
| Subscriptions and publications                               | 5,576     |                | 7,391     |                |
| Staff training                                               | -         |                | 258       |                |
| <b>Support costs</b>                                         |           | <b>294,078</b> |           | <b>336,264</b> |

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**THE ROYAL BOROUGH OF KINGSTON UPON THAMES**  
**CITIZENS ADVICE BUREAUX SERVICE**  
 (A company limited by guarantee)

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**INCOME AND EXPENDITURE ACCOUNT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

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|                                                          | <b>2023</b>  | <b>2023</b>    | <b>2022</b> | <b>2022</b>    |
|----------------------------------------------------------|--------------|----------------|-------------|----------------|
|                                                          | <b>£</b>     | <b>£</b>       | <b>£</b>    | <b>£</b>       |
| <b>Governance costs</b>                                  |              |                |             |                |
| Examiner remuneration                                    | <b>2,950</b> |                | 4,085       |                |
| Accountancy fees                                         | <b>6,000</b> |                | 5,500       |                |
|                                                          |              | <b>8,950</b>   |             | 9,585          |
| <b>Total expenditure</b>                                 |              | <b>303,028</b> |             | <b>345,849</b> |
| <b>Net (expenditure)/income for the reporting period</b> |              | <b>(399)</b>   |             | <b>37,403</b>  |

**THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE**

England & Wales - Charity number 1015180

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# Accounts

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Company registration number: 02751249  
Charity number: 1015180

TRUSTEES' REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2022

THE ROYAL BOROUGH OF  
KINGSTON UPON  
THAMES CITIZENS  
ADVICE BUREAUX  
SERVICE  
(A company limited by  
guarantee)

**MENZIES**  
BRIGHTER THINKING

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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The following pages do not form part of the statutory financial statements:

**Charity Detailed income and expenditure account and summaries**

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2022

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**Trustees and Directors** R D Morgan  
M Otway  
C D Morgan, Chair  
F Makkar  
J Darling  
J Taylor  
Z Dharamsi  
B Mehta  
A M Chivers  
C R Green (appointed 26 August 2021)

**Company registered number** 02751249

**Charity registered number** 1015180

**Registered office** Neville House  
55 Eden Street  
Kingston Upon Thames  
Surrey  
KT1 1BW

**Company secretary** P L Mackie

**Accountants** Menzies LLP  
Chartered Accountants  
Centrum House  
36 Station Road  
Egham  
Surrey  
TW20 9LF

**Bankers** Barclays Bank plc  
6 Clarence Street  
Kingston Upon Thames  
Surrey  
KT1 1NY

**Independent Examiner** Janice Matthews  
Menzies LLP  
Centrum House  
36 Station Road  
Egham  
Surrey  
TW20 9LF

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2022

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. 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 2019).

### OBJECTIVES AND ACTIVITIES

#### Objectives and aims

The main formal object of the charity, as stated in our governing documents, is the promotion of any charitable purposes for the benefit of the community in the Royal Borough of Kingston Upon Thames and elsewhere in the United Kingdom by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

We have identified six key strategic objectives as follows:

1. Good access to our service to best suit clients' needs across the range of subjects
2. Campaigning to improve policies which affect people's lives
3. Maintaining excellent external relations to ensure best outcomes for our clients and safeguard the future of our service
4. Working to support coordinated and integrated information and advice services locally
5. Maintaining funding to deliver our objectives and safeguard the future of our service
6. Maintaining external quality accreditation to provide evidence to our funders and clients that we use our resources effectively and offer a high quality services

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

#### Significant activities as set out in governing document

During the year we continued to provide a high quality service for as many people as possible focusing on those most in need, in line with our vision of the service we provide to the local community. Our work thus contributed to significant public benefit in our community.

We took the following actions to implement our strategy in relation to these objectives:

1. Good access to the service to best suit clients' needs across the range of subjects

During the year, we maintained our model of remote working as the Trustees reviewed lessons learnt from the pandemic and it was clear that we could help more people using remote working. It was also noted that we could have an office presence for those members of the team that needed this but that savings could be made on rentals which could then be reallocated to staff costs to support the increased client demand.

During the year we continued to develop and refine our online processes to make sure that we were using the best systems for efficient and effective services, focusing on client need rather than primarily on organizational processes. We continued to offer the safe shared interview space which has been set up and provided by RBK so that if any of our clients needs to see us face to face, this can be done in a suitable and safe environment. This facility is also available to other member agencies of the Kingston Information and Advice Alliance (kiaa) network that we run.

In addition, we have continued to expand our use of language line and the local Kingston Interpreting Services to limit barriers to accessing the service that may arise for any clients who have English as a second or other language. In terms of subject knowledge for our team, we have used and continue to rely upon the materials produced by Citizens Advice which have kept pace with changing regulations and the impact of the pandemic. This has meant that any client using our service can be confident that the information and advice provided is accurate, up to date and relevant to their situation. We made sure that our website self-help materials is up to date and readily accessible.

We have also embarked on monthly online meetings for all kiaa members and these have included specialist training which was offered free to partners. This has enhanced and secured our role as lead provider locally and will support future funding bids. Development and use of the website continues and we note that in Q4 of this financial year, over 10,000 unique page views were recorded - our contractual obligation is for 1,500. This significant figure indicates that many local people are successfully accessing online services and the Google analytics information indicates that people are making good use of a

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

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range of materials, especially about employment, debts and benefits.

### 2. Campaigning to improve policies which affect people's lives

As always, we gathered information about the impact of policies and procedures on people's lives and assessed this data to identify where there are instances of injustice or possibly unintended consequences to policies. We then shared this information with policy makers to support them in understanding the impact of their decisions and to give them the opportunity to amend policies if consequences were unintended. Our local Universal Credit network has combined with the wider kiasa work on combatting poverty and these meetings are a chance to share stories of how local people are affected by changes in the economic environment.

Poverty is increasing and we have set up a project to help people who are affected by the cost of living crisis as part of our campaigning work. We have also worked in partnership with the local authority and the Independent Food Aid Network to come up with information on how people can get help if they are worrying about paying bills and affording food.. We have continued with our strong working relationship with the Kingston Stronger Together hub which coordinates informal volunteering support for people who are affected by lockdown and acts as an interface between statutory and voluntary sector providers to make sure that everyone who needs help gets it in a timely manner.

### 3. Maintaining excellent external relations to ensure best outcomes for our clients and safeguard the future of our service.

This networking included attending meetings of the following partnerships: Kingston Voluntary Sector Partnership, Kingston Voluntary and Community Sector Chief Officers Group, Carers Board, Suicide Prevention forum, Health and Wellbeing Network, Housing Strategic Partnership, Domestic Abuse and Sexual Violence operational group, Voluntary and Community Sector Strategy workshops, RBK Seizing the Moment sessions and Kingston First Board meetings. We continued to lead and develop the Kingston Information and Advice Alliance (see above and below)

### 4. Working to support coordinated and integrated information and advice services locally.

Our work on the kiasa network continued with the new arrangements of monthly online meetings supported by weekly e-news updates and an online noticeboard for sharing information. The kiasa members continued to implement the Kingston Information and Advice Strategy which is the mechanism for RBK to deliver their statutory obligation for universal information and advice under the Care Act 2014. Membership of the network has increased each month with new agencies joining because of these online events and the network is recognized as a valuable communication channel for RBK by many Senior staff and also by local Councillors.

### 5. Maintaining funding to deliver our objectives and safeguard the future of our service

We received core funding from the local authority, the Royal Borough of Kingston upon Thames (RBK), for a further year contract (for 'Advice Kingston') with funding to continue until 31st March 2023. We also had a further one-year sub contract with Citizens Advice for delivery of the Help to Claim project to support new Universal Credit claimants to the end of March 2022.

### 6. Maintaining external quality accreditation to provide evidence to our funders and clients that we use our resources effectively and offer a high quality

We carried out our annual self assessment of organisation quality standards inline with the Citizens Advice framework for the Advice Quality Standard. This self assessment was cross checked with a thorough examination of materials and discussions with the auditor. We passed with flying colours and no remedial action needed which is a credit to the team who have during the reporting year had to attend to significant operational challenges and changes when it would have been easy to let standards dip due to the demand from clients and legislative changes. The rolling programme of review and reporting to the Trustee Board on various policies for the organisation and high levels of engagement in preparation for the leadership self-assessment by individual members of the Trustee Board continues.

### Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and in administering the charity's operations. It is estimated that if we paid for the work done by our volunteer team, this would have cost over £200,000 in the last year. When compared with our core funding of £272,000, it can be seen that the value of the work the

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

volunteers makes a very significant contribution 'in kind' to our community – and this is without factoring in the demonstrable Financial Gains we achieved for clients (see later), all of which help our Community.

The Trustee Board is extremely grateful to all our volunteers for their continued support and dedication.

### ACHIEVEMENT AND PERFORMANCE

#### Charitable activities

In the course of our work with local people, we provided support that enabled 34,027 people to find an answer to their problems online through self-help materials. We supported people with referrals to partner agencies, free of charge, under our comprehensive 'Pro Bono' scheme of solicitors, Independent Financial Advisers, Pensionwise and debt specialist caseworkers. In addition, we helped 3,423 people who had casework queries. Most of these related to Welfare Benefits, Housing and employment issues and often were a result of the impact of the pandemic on people's ability to cope financially due to job loss, furlough schemes and illness. We undertook 7,735 'activities' for these people – ie contact with third parties, research on the case, communication with the person concerned etc.

We helped people to secure £248,311 of financial gains, through benefit entitlements secured, debts written off or charitable payments sourced. We helped a significant number of families to avoid housing repossession, thereby saving the local authority over £1m per annum. For some of this year and all of last year, there has been a ban on evictions so that the government could fulfil its pledge that no one would become homeless as a consequence of the pandemic. Clearly this is great news for people who may otherwise have lost their homes but there are concerns lest people have built up rent arrears that will mean there is a wave of homelessness once the ban on evictions is lifted.

We continued to work, through our network links, to make sure that information and advice was included in a range of local strategies as it is understood that future funding will be reliant on this inclusion. This work included Kingston Plan, Housing Strategy, Suicide Prevention strategy, Domestic Abuse and Sexual Violence strategies as well as the local NHS plans. The Kingston Information and Advice Strategy was the framework for our partnership working with the network of other local information and advice providers

#### Internal and external factors

We have been involved in the Citizens Advice Quality of Advice Audit (QAA) process which involves monthly assessment of a random sample of cases. Our assessments are cross checked by Citizens Advice (see Wider Network paragraph below) and a quarterly score is given. If this does not meet standards then we have to devise and implement a development plan to address issues. We have recorded high scores on our QAA assessments.

Partnership work has continued and includes:

Kingston Information and Advice Alliance (kiaa) which comprises 78 agencies from statutory, voluntary and private sectors, Domestic Abuse and Sexual Violence Forum, Kingston Churches Action on Homelessness, Kingston Foodbank, Kingston Race and Equalities Council, Staywell, Kingston Voluntary Action, Voluntary Sector Board, South West London Law Centre, Mind in Kingston, Kingston Centre for Independent Living, Refugee Action Kingston in addition to work with local solicitors, various departments of our local authority (including those working to alleviate child poverty and to transform Social Care services for adults and on local housing issues), Victim Support, Relate, Borough Resilience Forum, Kingston Strategic Partnership, Suicide Prevention Forum.

### FINANCIAL REVIEW

#### Financial position

During the year under review, RBK continued to fund our core service to the local community. We have a close working relationship with the officers, Councillors and relevant departments and we have greatly appreciated their ongoing support over many years.

The charity continued to face challenging financial circumstances during the year. In spite of this, we returned a surplus on unrestricted funds for the year which has increased these reserves to £200,173 at 31 March 2022. This figure is stated after making provision for estimated pension deficit contributions and liability which are required under Financial Reporting Standard 102. We have no other unrestricted reserves and action continues to ensure that the charity's maintains a satisfactory financial position. Further details are given in note 10 to the financial statements.

#### Principal funding sources

From 1 April 2017, we were awarded a contract from RBK to deliver Information and Advice Services and to run the local

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

network of providers. The contract is called Advice Kingston and features a front door to all local information and advice provision through our already well-established local network, Kingston Information and Advice Alliance (kiaa), as well as providing universal information and advice services to the community through the Citizens Advice service. This provision includes, but is not limited to, requirements under the Care Act 2014.

### **Reserves policy**

The charity's reserves policy is set out in note 10 to the financial statements.

### **FUTURE PLANS**

Development of services will build on the prevention work already undertaken and this includes financial literacy, digital inclusion and combating fuel poverty. Additional funding sources will be sought, wherever possible and as in previous years, and enhancement of the preventative work will complement and enhance traditional service provision. It is also noted that the core contract includes running and supporting the network of local provision and so work will be done to secure the operation of a single front door for information and advice provision and implementing the local strategy for information and advice. We are aligning our delivery plans with the priorities of our key funder (RBK) so that we can secure the best arrangements to safeguard the future of our local service.

We will continue to develop wider partnerships and networks so that we increase opportunities for partnership working and additional funding. This will include, but not be limited to, partner agencies working in the Health and Social Care field as it is noted that there is a role for timely advice in alleviating stress and depression with consequential health impacts. Opportunities may arise through the government initiative to develop local Integrated Care Systems which combine health and social care budgets and activities.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

The organisation, which is also known as Citizens Advice Kingston, is a company limited by guarantee and is a registered charity. Its governing document is the Memorandum and Articles of Association which is based on the recommended document produced by Citizens Advice and will therefore be updated soon so that it is in line with current best practice. This sets out the processes, roles and obligations in relation to good governance of our organisation and is the reference point for Trustees when acting to deliver our objectives.

#### **Recruitment and appointment of trustees**

The directors of the charitable company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. They are elected to the Trustee Board by the members of the charity at the annual general meeting and retire by rotation after three years in office. The chairman of the trustees is elected by the trustees. The trustees who acted during the year under review are listed later in this report. Following the change in the contractual relationship with our main funder, there are no Council nominees from April 2017 but we wish to thank those who have acted in this capacity over the years and have contributed to the constructive working relationship we have maintained with the Council.

There is a recruitment and induction process for any new trustees who may approach the organisation following an advertisement for new Board members or by introduction from personal recommendation. We check to ensure that any potential Trustees have not been disqualified from acting in this capacity. A skills and performance audit of the Board is carried out regularly. This identifies any skills gaps so that recruitment can address these with a view to making sure that there is a good range of ability and experience on the Board to support good strategic decision making. It also identifies any performance issues which will then be addressed through our Training Plan.

#### **Organisational structure**

The Trustee Board of up to fifteen members administers the charity. They meet up to six times per year and there are additional meetings of the Executive Committee and working groups, as required. All meetings have been carried out online since March 2020, with good levels of attendance and engagement. The Chief Executive of the charity is the senior team member appointed by the trustees to oversee the implementation of the business plan and to secure effective day-to-day operations of the charity. In addition, there is an experienced team of paid staff and a substantial team of volunteers who are key to the service offered by the charity. The remuneration of the paid staff team is set by the Trustee Board.

Decisions are made by the Trustee Board in line with the Business Development Plan which is reviewed annually and reported on quarterly to the Trustee Board. The Executive Committee meets each month to review progress against targets

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

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and the Charity's financial position, and to discuss issues referred to them by the main Trustee Board. They also undertake a monthly risk assessment of core and project work so that there is early troubleshooting on any issues identified. Reports and recommendations are then taken to the full Board for approval, and their implementation is organised by the Chief Executive and the staff team. The Executive Committee also addresses any Human Resources issues.

There are regular team meetings which ensure that progress is being made against targets and also enable early troubleshooting when problems arise. There are partnership meetings during the year which involve a range of stakeholders. The focus of these varies - for example, subject issues for clients such as Welfare Reform, methods of access to the service, funding strategy, stakeholder engagement etc. - and the results form part of our ongoing Business Development Plan process.

### **Induction and training of new trustees**

New trustees are elected at the Annual General Meeting or are co-opted during the year. They are given access to online materials about the organization and their role which confirms their responsibilities. They also undergo an induction programme organized by the Chief Executive and can use briefing materials and online networks run by Citizens Advice (see Wider Network, below).

### **Wider network**

We are a member of the Citizens Advice, the national charity which sets our standards for advice and equal opportunities and supports bureaux with an information system, training and other services. Operating policies are independently determined by our Trustee Board in order to fulfil our charitable objectives and comply with the national membership requirements.

### **Related parties**

In addition to our membership of Citizens Advice, we also cooperate and liaise with a number of other advisory services, local charities and council departments on behalf of our clients. If one of our trustees is also involved with another relevant organisation, they may be involved in discussions but not in any decision-making process if a conflict of interest is identified.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Risk management**

All decisions are by reference to a Corporate Risk Strategy which supports trustees in assessing how to set strategic objectives. There is a risk assessment process which is followed by our Executive Committee at its monthly meetings. This includes assessment and analysis of budgets and management accounts as well as competitor analysis and the assessment of new initiatives and funding opportunities, along with progress against targets for core and project work and Data Protection compliance. This approach allows trustees to embrace some level of risk within a framework of due diligence to protect the organisation. An example of the trustees' work on risk assessments is the analysis of risks involved in delivering the service during the Corona Virus pandemic, with team members working from home. Another example is the updating of the Communication and Marketing Strategy to take account of changes in personnel at the local authority. It was noted that these changes could increase risk of reduction in future funding so new working relationships were needed and resources were successfully dedicated to this.

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

### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service for the purposes of company law) are responsible for preparing the Report of the trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

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

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.

Approved by order of the members of the board of Trustees and signed on their behalf by:

DocuSigned by:  
  
.....B0C4B09AA7234BB.....  
**R D Morgan**  
(Trustee)

Date: 09-Sep-2022

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## INDEPENDENT EXAMINERS' REPORT

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### **Independent examiner's report to the Trustees of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service ('the Charity')**

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2022.

#### **Responsibilities and basis of report**

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts 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**

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

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

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed:   
Janice Matthews FCA

Dated: 09-Sep-2022

Menzies LLP  
Chartered Accountants  
Centrum House  
36 Station Road  
Egham  
Surrey  
TW20 9LF

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

#### FOR THE YEAR ENDED 31 MARCH 2022

|                                       | Note | Restricted funds<br>2022<br>£ | Unrestricted funds<br>2022<br>£ | Total funds<br>2022<br>£ | Total funds<br>2021<br>£ |
|---------------------------------------|------|-------------------------------|---------------------------------|--------------------------|--------------------------|
| <b>Income from:</b>                   |      |                               |                                 |                          |                          |
| Donations and legacies                | 2    | -                             | 100                             | 100                      | -                        |
| Charitable activities:                |      |                               |                                 |                          |                          |
| Core bureaux activities               |      | -                             | -                               | -                        | 6,550                    |
| Royal Borough of Kingston upon Thames |      | -                             | 272,000                         | 272,000                  | 272,000                  |
| Other income                          |      | -                             | 11,000                          | 11,000                   | 7,642                    |
| Help to Claim                         |      | 85,625                        | -                               | 85,625                   | 89,189                   |
| Changing Times                        |      | -                             | -                               | -                        | 21,400                   |
| Other charitable activities           |      | -                             | 14,527                          | 14,527                   | -                        |
| Investments                           | 4    | -                             | -                               | -                        | 73                       |
| <b>Total income</b>                   |      | <b>85,625</b>                 | <b>297,627</b>                  | <b>383,252</b>           | <b>396,854</b>           |
| <b>Expenditure on:</b>                |      |                               |                                 |                          |                          |
| Charitable activities:                |      |                               |                                 |                          |                          |
| Core bureaux activities               |      | -                             | 250,712                         | 250,712                  | 280,789                  |
| Help to Claim                         |      | 95,137                        | -                               | 95,137                   | 79,677                   |
| Changing Times                        |      | -                             | -                               | -                        | 21,400                   |
| <b>Total expenditure</b>              |      | <b>95,137</b>                 | <b>250,712</b>                  | <b>345,849</b>           | <b>381,866</b>           |
| <b>Net movement in funds</b>          |      | <b>(9,512)</b>                | <b>46,915</b>                   | <b>37,403</b>            | <b>14,988</b>            |
| <b>Reconciliation of funds:</b>       |      |                               |                                 |                          |                          |
| Total funds brought forward           |      | 9,512                         | 153,258                         | 162,770                  | 147,782                  |
| Net movement in funds                 |      | (9,512)                       | 46,915                          | 37,403                   | 14,988                   |
| <b>Total funds carried forward</b>    |      | <b>-</b>                      | <b>200,173</b>                  | <b>200,173</b>           | <b>162,770</b>           |

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 11 to 19 form part of these financial statements.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

REGISTERED NUMBER: 4558942

### BALANCE SHEET

#### AS AT 31 MARCH 2022

|                                                | Note | 2022<br>£             | 2021<br>£             |
|------------------------------------------------|------|-----------------------|-----------------------|
| <b>Current assets</b>                          |      |                       |                       |
| Cash at bank and in hand                       |      | 301,801               | 300,545               |
|                                                |      | <u>301,801</u>        | <u>300,545</u>        |
| Creditors: amounts falling due within one year | 8    | (26,918)              | (55,253)              |
| <b>Net current assets</b>                      |      | <u>274,883</u>        | <u>245,292</u>        |
| <b>Total assets less current liabilities</b>   |      | <u>274,883</u>        | <u>245,292</u>        |
| Provisions for liabilities                     |      | (74,710)              | (82,522)              |
| <b>Total net assets</b>                        |      | <u><u>200,173</u></u> | <u><u>162,770</u></u> |
| <b>Charity funds</b>                           |      |                       |                       |
| Restricted funds                               | 10   | -                     | 9,512                 |
| Unrestricted funds                             | 10   | <u>200,173</u>        | <u>153,258</u>        |
| <b>Total funds</b>                             |      | <u><u>200,173</u></u> | <u><u>162,770</u></u> |

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

DocuSigned by:  
  
 B0C4B094A7234B6.....  
**R D Morgan**  
 (Trustee)

Date: 09-Sep-2022

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

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### 1. Accounting policies

#### 1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

#### 1.2 Going concern

The financial statements have been prepared on a going concern basis since, having considered the level of funds held and the expected level of income and expenditure for twelve months from the date of approving these financial statements and whether material uncertainties exist, the trustees believe that current and future funding will be sufficient to cover expenditure for this period. In this context, the financial security of the charity has not changed after another year of COVID-19 pandemic and has not been adversely affected.

#### 1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

#### 1.4 Expenditure

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

#### 1.5 Taxation

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

#### 1.6 Tangible fixed assets

The cost of sundry furniture and equipment is not capitalised but is written off on acquisition through the income and expenditure account.

#### 1.7 Financial instruments

The charity has only 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.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

### 1. Accounting policies (continued)

#### 1.8 Pensions

The charity participates in a defined benefits pension scheme operated by Citizens Advice which was closed to future accrual from 31 March 2008.

Following the adoption of Financial Reporting Standard (FRS)102, the charity has recognised a provision for the future deficit contribution payments it is required to make under the terms of its membership of scheme's recovery plan and movements in the provision are recognised in the Statement of Financial Activities.

The company also makes contributions to defined contribution pension schemes on behalf of staff members and these costs are charged to the Statement of Financial Activities in the period to which they relate.

#### 1.9 Fund accounting

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

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

### 2. Income from donations and legacies

|           | <b>Unrestricted<br/>funds<br/>2022<br/>£</b> | <b>Total<br/>funds<br/>2022<br/>£</b> | <i>Total<br/>funds<br/>2021<br/>£</i> |
|-----------|----------------------------------------------|---------------------------------------|---------------------------------------|
| Donations | 100                                          | 100                                   | -                                     |

### 3. Income from charitable activities

The trustees confirm, as required by section 37 of the Local Government & Housing Act 1989, that the income of £272,000 received from the Royal Borough of Kingston upon Thames for the year was fully expended and was used for the purposes for which it was requested and granted in accordance with the Funding Agreement between the parties.

The Trustees Board wishes to thank all those who have given donations and grants during the year.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

### 4. Investment income

|                          | Unrestricted<br>funds<br>2022<br>£ | Total<br>funds<br>2022<br>£ | Total<br>funds<br>2021<br>£ |
|--------------------------|------------------------------------|-----------------------------|-----------------------------|
| Deposit account interest | -                                  | -                           | 73                          |
| <i>Total 2021</i>        | <i>73</i>                          | <i>73</i>                   |                             |

### 5. Independent examiner's remuneration

|                                                                                                                     | 2022<br>£ | 2021<br>£ |
|---------------------------------------------------------------------------------------------------------------------|-----------|-----------|
| Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts | 1,600     | -         |
| Fees payable to the Company's Auditors for the audit of the Company's annual accounts                               | -         | 3,965     |

### 6. Staff costs

|                                                              | 2022<br>£      | 2021<br>£      |
|--------------------------------------------------------------|----------------|----------------|
| Wages and salaries                                           | 251,717        | 182,237        |
| Social security costs                                        | 17,325         | 11,801         |
| Contribution to defined contribution pension schemes         | 7,960          | 6,280          |
| Contributions to National Association pension scheme deficit | 6,000          | 4,800          |
| Movement in National Association pension scheme liability    | (7,812)        | 25,540         |
|                                                              | <b>275,190</b> | <b>230,658</b> |

The average number of persons employed by the Charity during the year was as follows:

|                          | 2022<br>No. | 2021<br>no. |
|--------------------------|-------------|-------------|
| Direct service providers | 11          | 9           |
|                          | <b>11</b>   | <b>9</b>    |

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

The average headcount expressed as full-time equivalents was:

|                          | 2022<br>No. | 2021<br>No. |
|--------------------------|-------------|-------------|
| Direct service providers | 6           | 6           |
|                          | <u>6</u>    | <u>6</u>    |

No employee received remuneration amounting to more than £60,000 in either year.

The total remuneration of key management personnel in the year under review was £86,604 (2021: £84,228). The trustees consider key management personnel, to whom they delegate the day to day management of the charity's activities, to comprise the chief executive and client services manager.

### 7. Trustees' remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

### 8. Creditors: Amounts falling due within one year

|                                        | 2022<br>£     | 2021<br>£     |
|----------------------------------------|---------------|---------------|
| Trade creditors                        | 428           | 1,205         |
| Other taxation and social security     | 19,171        | 15,170        |
| Other creditors                        | 1,119         | 586           |
| Accruals and deferred income           | 6,200         | 38,292        |
|                                        | <u>26,918</u> | <u>55,253</u> |
|                                        | 2022<br>£     | 2021<br>£     |
| Deferred income at 1 April 2021        | 13,745        | 13,745        |
| Resources deferred during the year     | -             | 13,745        |
| Amounts released from previous periods | (13,745)      | (13,745)      |
|                                        | <u>-</u>      | <u>13,745</u> |

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THE ROYAL BOROUGH OF KINGSTON UPON THAMES  
CITIZENS ADVICE BUREAUX SERVICE  
(A company limited by guarantee)

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022

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9. Provisions for Liabilities

|                      | Pension fund liability<br>£ |
|----------------------|-----------------------------|
| At 1 April 2021      | 82,522                      |
| Movement in the year | (7,812)                     |
|                      | <hr/> 74,710 <hr/>          |

As required under Financial Reporting Standard (FRS) 102, the charity has recognised in these financial statements provision for the future deficit contribution payments it is required to make under the terms of its membership of the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991).

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### NOTES TO THE FINANCIAL STATEMENTS

#### FOR THE YEAR ENDED 31 MARCH 2022

#### 10. Statement of funds

##### Statement of funds - current year

|                           | Balance at 1<br>April 2021<br>£ | Income<br>£    | Expenditure<br>£ | Balance at 31<br>March 2022<br>£ |
|---------------------------|---------------------------------|----------------|------------------|----------------------------------|
| <b>Unrestricted funds</b> |                                 |                |                  |                                  |
| General Funds             | 153,258                         | 297,627        | (250,712)        | 200,173                          |
| <b>Restricted funds</b>   |                                 |                |                  |                                  |
| Help to Claim             | 9,512                           | 85,625         | (95,137)         | -                                |
| <b>Total of funds</b>     | <b>162,770</b>                  | <b>383,252</b> | <b>(345,849)</b> | <b>200,173</b>                   |

##### Statement of funds - prior year

|                           | Balance at<br>1 April 2020<br>£ | Income<br>£    | Expenditure<br>£ | Balance at<br>31 March<br>2021<br>£ |
|---------------------------|---------------------------------|----------------|------------------|-------------------------------------|
| <b>Unrestricted funds</b> |                                 |                |                  |                                     |
| General Funds             | 147,782                         | 286,265        | (280,789)        | 153,258                             |
| <b>Restricted funds</b>   |                                 |                |                  |                                     |
| Help To Claim             | -                               | 89,189         | (79,677)         | 9,512                               |
| Changing Times            | -                               | 21,400         | (21,400)         | -                                   |
|                           | -                               | 110,589        | (101,077)        | 9,512                               |
| <b>Total of funds</b>     | <b>147,782</b>                  | <b>396,854</b> | <b>(381,866)</b> | <b>162,770</b>                      |

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

#### 10. Statement of funds (continued)

In view of the charity's substantial annual expenditure and commitments, the trustees believe that the maintenance of a healthy level of unrestricted reserves is required for the responsible management of the organisation. The actual and targeted levels of reserves are kept under review to ensure that they are appropriate. The unrestricted reserves at the year end were £200,173 which represents about 33 weeks of expenditure. The trustees consider this to be in accordance with their Reserves Policy which requires a reserves target to be maintained of at least 26 weeks of running costs plus the pension fund liability.

#### 11. Analysis of net assets between funds

##### Analysis of net assets between funds - current year

|                                        | Unrestricted<br>funds<br>2022<br>£ | Total<br>funds<br>2022<br>£ |
|----------------------------------------|------------------------------------|-----------------------------|
| Current assets                         | 301,801                            | <b>301,801</b>              |
| Creditors due within one year          | (26,918)                           | <b>(26,918)</b>             |
| Provisions for liabilities and charges | (74,710)                           | <b>(74,710)</b>             |
| <b>Total</b>                           | <b>200,173</b>                     | <b>200,173</b>              |

##### Analysis of net assets between funds - prior year

|                                        | Restricted<br>funds<br>2021<br>£ | Unrestricted<br>funds<br>2021<br>£ | Total<br>funds<br>2021<br>£ |
|----------------------------------------|----------------------------------|------------------------------------|-----------------------------|
| Current assets                         | 9,512                            | 291,033                            | 300,545                     |
| Creditors due within one year          | -                                | (55,253)                           | (55,253)                    |
| Provisions for liabilities and charges | -                                | (82,522)                           | (82,522)                    |
| <b>Total</b>                           | <b>9,512</b>                     | <b>153,258</b>                     | <b>162,770</b>              |

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THE ROYAL BOROUGH OF KINGSTON UPON THAMES  
CITIZENS ADVICE BUREAUX SERVICE  
(A company limited by guarantee)

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022

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12. Employee benefit obligations

The charity contributed as a participating employer to a defined benefits, multi-employer pension scheme operated by Citizens Advice as Principal Employer - the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) ("the Plan").

This is a funded scheme which was closed to future accrual with effect from 31 March 2008. The charity is required to make payments towards meeting the Plan's funding shortfall under the recovery plan dated 28 April 2014 which was agreed by the Pension Scheme Trustees following the 31 March 2013 actuarial valuation. For the year ended 31 March 2022, the charity's contribution was £6,000 and this has been treated as a defined contributions pension scheme payment in the financial statements. The level of annual contribution determined from 2021-22 will be subject to review based on the results of the most recent triennial actuarial valuation, but is expected to be £6,000.

A schedule of further information concerning the financial position of the scheme and actuarial assumptions used in the calculations is prepared by Citizens Advice and is available upon request to the Company Secretary at the registered office of this charity. As required under FRS102, the charity has included in these financial statements provision for future deficit contributions payments which at 31 March 2022 was £74,710 (31 March 2021: £82,522).

13. Leasing agreement

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

|                       | 2022<br>£ | 2021<br>£ |
|-----------------------|-----------|-----------|
| Not later than 1 year | 6,500     | 13,000    |

14. Related party transactions

There were no related party transactions for the year ended 31 March 2022 (2021: Nil).

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

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## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

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### **15. Restricted funds**

Citizens Advice is in receipt of funding from the Government for the provision of Help to Claim and made a grant in 2019-20 to the charity for it to participate. The Project funds tailored support to individual Universal Credit claimants who need information on their eligibility for the benefit, their level of entitlement and the practical aspects of making a claim online. The Project was renewed for 2020-21 and is continuing for a third year.

The charity also received a restricted grant of £21,400 for 2020-21 from the National Lottery Community Foundation via the Community Justice Fund (CJF) as part of the CJF's COVID-19 Response Programme. The funds were used to maintain services and adapt them to reach people in new ways and at greater scale whilst supporting the wellbeing of staff. We achieved this by the provision of paid casework services within our team to help with the increased volume of clients due to the pandemic. Our casework services were all digitally delivered so that we could maintain services during lockdown by working remotely. The new methods of service delivery allowed us to assist greater numbers of people.

In addition to our direct casework provision, we enhanced and developed our local information and advice network across the statutory, voluntary and private sectors with online meetings every four weeks to share knowledge and expertise and thereby support other agency frontline staff in their casework delivery.

Through all our activities on both work streams (direct provision and network support) we embedded systems and approaches to support wellbeing for clients and for teams as it was noted that the pandemic had a negative impact on individual mental health and wellbeing. This attention to wellbeing included a range of support service signposting for clients and refreshers on interviewing skills for teams as well as mutual support for frontline staff who experienced stress during their work.

### **16. Share capital**

The company, which is registered in England and Wales, is limited by guarantee and does not have a share capital. Each member is liable to contribute a sum not exceeding £1.00 in the event of the charity being wound up.

# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2022

|                                                              | 2022<br>£ | 2022<br>£ | 2021<br>£ | 2021<br>£ |
|--------------------------------------------------------------|-----------|-----------|-----------|-----------|
| <b>Income</b>                                                |           |           |           |           |
| Other charitable income                                      | 11,000    |           | 7,642     |           |
| Grants                                                       | 372,152   |           | 389,139   |           |
| Deposit account interest                                     | -         |           | 73        |           |
| Donations and other income                                   | 100       |           | -         |           |
|                                                              |           | 383,252   |           | 396,854   |
| <b>Gross income in the reporting period</b>                  |           | 383,252   |           | 396,854   |
| <b>Less:</b>                                                 |           |           |           |           |
| <b>Expenditure</b>                                           |           |           |           |           |
| Salaries                                                     | 251,717   |           | 182,237   |           |
| Social security                                              | 17,325    |           | 11,801    |           |
| Contributions to defined contribution pension scheme         | 7,960     |           | 6,280     |           |
| Contributions to National Association pension scheme deficit | 6,000     |           | 4,800     |           |
| Movement in National Association pension scheme liability    | (7,812)   |           | 25,540    |           |
| Rent and services                                            | 16,411    |           | 62,104    |           |
| Other property costs                                         | 6,678     |           | 5,790     |           |
| Insurance                                                    | 3,578     |           | 2,924     |           |
| Light and heat                                               | 1,251     |           | 1,571     |           |
| Telephone                                                    | 3,745     |           | 3,625     |           |
| Postage and stationery                                       | 1,175     |           | 853       |           |
| Miscellaneous costs                                          | 3,645     |           | 1,866     |           |
| Computer Costs                                               | 11,418    |           | 16,713    |           |
| Equipment and repairs                                        | 1,168     |           | 7,933     |           |
| Consultancy fees                                             | 4,356     |           | 38,153    |           |
| Subscriptions and publications                               | 7,391     |           | 5,399     |           |
| Travel and subsistence                                       | -         |           | 93        |           |
| Staff training                                               | 258       |           | -         |           |
| <b>Support costs</b>                                         |           | 336,264   |           | 377,682   |

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# THE ROYAL BOROUGH OF KINGSTON UPON THAMES

## CITIZENS ADVICE BUREAUX SERVICE

(A company limited by guarantee)

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### INCOME AND EXPENDITURE ACCOUNT (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

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|                                            | 2022<br>£ | 2022<br>£      | 2021<br>£ | 2021<br>£      |
|--------------------------------------------|-----------|----------------|-----------|----------------|
| <b>Governance costs</b>                    |           |                |           |                |
| Auditor/Examiner remuneration              | 4,085     |                | 3,965     |                |
| AGM & meeting costs                        | -         |                | 219       |                |
| Accountancy fees                           | 5,500     |                | -         |                |
|                                            |           | 9,585          |           | 4,184          |
| <b>Total expenditure</b>                   |           | <b>345,849</b> |           | <b>381,866</b> |
| <b>Net income for the reporting period</b> |           | <b>37,403</b>  |           | <b>14,988</b>  |

**THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE**

England & Wales - Charity number 1015180

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# Accounts

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**REGISTERED COMPANY NUMBER: 02751249 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1015180**

**Report of the Trustees and**  
**Audited Financial Statements**  
**for the Year Ended 31 March 2021**  
**for**

**The Royal Borough of Kingston upon**  
**Thames Citizens Advice Bureaux Service**  
**(Registered Company Number: 2751249)**  
**(A Company Limited by Guarantee)**

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Contents of the Financial Statements  
for the Year Ended 31 March 2021**

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**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Report of the Trustees  
for the Year Ended 31 March 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. 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 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The main formal object of the charity, as stated in our governing documents, is the promotion of any charitable purposes for the benefit of the community in the Royal Borough of Kingston Upon Thames and elsewhere in the United Kingdom by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

We have identified six key strategic objectives as follows:

1. Good access to our service to best suit clients' needs across the range of subjects
2. Campaigning to improve policies which affect people's lives
3. Maintaining excellent external relations to ensure best outcomes for our clients and safeguard the future of our service
4. Working to support coordinated and integrated information and advice services locally
5. Maintaining funding to deliver our objectives and safeguard the future of our service
6. Maintaining external quality accreditation to provide evidence to our funders and clients that we use our resources effectively and offer a high quality services

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Report of the Trustees  
for the Year Ended 31 March 2021**

**OBJECTIVES AND ACTIVITIES**

**Significant activities as set out in governing document**

During the year we continued to provide a high quality service for as many people as possible focussing on those most in need, in line with our vision of the service we provide to the local community. Our work thus contributed to significant public benefit in our community.

We took the following actions to implement our strategy in relation to these objectives:

**1. Good access to the service to best suit clients' needs across the range of subjects**

During the year we moved to a model of remote working due to government restrictions due to the pandemic. Initial contact for clients continued to be via the telephone and during the year we moved the volunteer team to using VOIP services. Initially a system of CAK sim cards in personal mobile phones was used, with appropriate systems and policies in place to make sure that GDPR principles were implemented. We also continued to offer our service via email with a contact form embedded in our website that can be accessed by clients 24/7. Further we continued with our online referral processes from partner agencies so that no client had to tell their story twice - ie if they contacted a partner agency a referral form could be completed online and when our caseworker contacted the client all relevant information would already have been shared with us by the referring agency. During the year we further enhanced our channels of delivery by developing and using template emails, encryption software, video calls and texting services online. All these changes and developments were complemented with a safe shared interview space which has been set up and provided by RBK so that if any of our clients needs to see us face to face, this can be done in a suitable and safe environment. In addition, we have continued and expanded our use of language line and the local Kingston Interpreting Services to limit barriers to accessing the service that may arise for any clients who have English as a second or other language. In terms of subject knowledge for our team, we have used and continue to rely upon the materials produced by Citizens Advice which have kept pace with changing regulations and the impact of the pandemic. This has meant that any client using our service can be confident that the information and advice provided is accurate, up to date and relevant to their situation, we also made sure that our website self help materials were up to date and readily accessible. This led to a peak in March/April of unique page views on the website at a level of 120 per day compared to 10 per day pre Covid.

**2. Campaigning to improve policies which affect people's lives**

As always, we gathered information about the impact of policies and procedures on people's lives and assessed this data to identify where there are instances of injustice or possibly unintended consequences to policies. We then shared this information with policy makers to support them in understanding the impact of their decisions and to give them the opportunity to amend policies if consequences were unintended. As so many more local people had to claim Universal Credit due to the impact of the pandemic, we set up a UC network for local information and advice providers which meets every three months and shares information and updates on this important topic. We also noted and supported the work of the local 'Good Food Project' which was set up to help establish good working relationships between all agencies working to make sure that local people received food when they needed it. We also supported and have an ongoing strong working relationship with the Kingston Stronger Together hub which coordinates informal volunteering support for people who are affected by lockdown and acts as an interface between statutory and voluntary sector providers to make sure that everyone who needs help gets it in a timely manner. An additional campaigning activity has been our work on the Combating Poverty work strand for the Communities Task Force which is part of the Sustainable Communities work locally and which will gather data about poverty related issues with a view to supporting the development of local strategies and funding decisions for local services.

**3. Maintaining excellent external relations to ensure best outcomes for our clients and safeguard the future of our service**

This networking included attending meetings of the following partnerships: Kingston Voluntary Sector Partnership Board, Kingston Voluntary and Community Sector Chief Officers Group, Mental Health Strategy working group, Suicide Prevention forum, Health and Wellbeing Network, Housing Strategic Partnership, Domestic Abuse and Sexual Violence forum and operational group, Welfare Reform Prevention group and Kingston First Board meetings. We continued to lead and develop the Kingston Information and Advice Alliance - kiaa (see below) which developed significantly because of the pandemic.

**4. Working to support coordinated and integrated information and advice services locally.**

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Report of the Trustees  
for the Year Ended 31 March 2021**

**OBJECTIVES AND ACTIVITIES**

Our work on the kiaa network was quite different this year compared to other years. Due to the pandemic, it was clear that there was a real and urgent need to make sure that all local information and advice agencies pooled resources with a view to the best use of scarce resources and to stay up to date with the rapidly changing operating environment for local information and advice services. This was particularly, but not exclusively, due to the changing Government regulations and requirements relating to the pandemic. The kiaa members continued to implement the Kingston Information and Advice Strategy which is the mechanism for RBK to deliver their statutory obligation for universal information and advice under the Care Act 2014. The kiaa network holds monthly online meetings for all front-line staff involved in helping local people who have information and advice needs and these meetings are well attended with about 30 or 40 joining in. Membership of the network has increased each month with new agencies joining because of these online events.

**5. Maintaining funding to deliver our objectives and safeguard the future of our service**

We received core funding from the local authority, the Royal Borough of Kingston upon Thames (RBK), for a further year contract with them (for 'Advice Kingston') with funding to continue until 31st March 2022. We also had a further one-year sub contract with Citizens Advice for delivery of the Help to Claim project to support new Universal Credit claimants and were lucky to secure 6 months funding from the Community Justice Fund for our Changing Times project to support provision of specialist advice.

**6. Maintaining external quality accreditation to provide evidence to our funders and clients that we use our resources effectively and offer a high quality**

We carried out our annual self assessment of organisation quality standards inline with the Citizens Advice framework for the Advice Quality Standard. This self assessment was cross checked with a telephone conference with the Auditor and we passed with no corrective action required and a score of 100%. The rolling programme of review and reporting to the Trustee Board on various policies for the organisation and high levels of engagement in preparation for the leadership self assessment by individual members of the Trustee Board continues.

**Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and in administering the charity's operations. It is estimated that if we paid for the work done by our volunteer team, this would have cost over £205,000 in the last year. When compared with our core funding of £272,000, it can be seen that the value of the work the volunteers makes a very significant contribution 'in kind' to our community.

The Trustee Board is extremely grateful to all our volunteers for their continued support and dedication.

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Report of the Trustees  
for the Year Ended 31 March 2021**

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

In the course of our work with local people, we provided support that enabled 21,577 people to find an answer to their problems online through self-help materials. We supported people with referrals to partner agencies, free of charge under our comprehensive 'Pro Bono' scheme of solicitors, Independent Financial Advisers, Pensionwise and debt specialist caseworkers. In addition, we helped 3,792 people who had complex casework queries - most of these related to Welfare Benefits, Housing and employment issues and often were a result of the impact of the pandemic on people's ability to cope financially due to job loss, furlough schemes and illness.

We helped people to secure £368,035 of financial gains, through benefit entitlements secured, debts written off or charitable payments sourced. We usually helped a significant number of families to avoid repossession, thereby saving the local authority over £1m per annum. However, this year there has been a ban on evictions so that the government could fulfil its pledge that no one would become homeless as a consequence of the pandemic. Clearly this is great news for people who may otherwise have lost their homes but there are concerns lest people have built up rent arrears that will mean there is a wave of homelessness once the ban on evictions is lifted. We are preparing our team to support anyone in this situation with briefing materials and learning events.

We worked, through our network links, to make sure that information and advice was included in a range of local strategies as it is understood that future funding will be reliant on this inclusion. This work included Kingston Plan, Housing Strategy, Suicide Prevention strategy, Domestic Abuse and Sexual Violence strategies as well as the local Mental Health plan. The Kingston Information and Advice Strategy was the framework for our partnership working with the network of other local information and advice providers

**Internal and external factors**

We have been involved in the Citizens Advice Quality of Advice Audit (QAA) process which involves monthly assessment of a random sample of cases. Our assessments are cross checked by Citizens Advice (see Wider Network paragraph below) and a quarterly score is given. If this does not meet standards then we have to devise and implement a development plan to address issues. We have recorded high scores on our QAA assessments.

Partnership work has continued and includes:

Kingston Information and Advice Alliance (kiaa) which comprises 78 agencies from statutory, voluntary and private sectors, Domestic Abuse and Sexual Violence Forum, Kingston Churches Action on Homelessness, Kingston Foodbank, Kingston Race and Equalities Council, Staywell, Kingston Voluntary Action, Voluntary Sector Board, South West London Law Centre, Mind in Kingston, Kingston Centre for Independent Living, Refugee Action Kingston and work with local solicitors, various departments of our local authority (including those working to alleviate child poverty and to transform Social Care services for adults and on local housing issues), Victim Support, Relate, Borough Resilience Forum, Kingston Strategic Partnership, Suicide Prevention Forum.

**FINANCIAL REVIEW**

**Financial position**

During the year under review, RBK continued to fund our core service to the local community. We have a close working relationship with the officers, councillors and relevant departments, and we have greatly appreciated their ongoing support over many years.

The charity continued to face challenging financial circumstances during the year. In spite of this, we returned a small surplus on unrestricted funds for the year which has increased these reserves to £153,258 at 31 March 2021. This figure is stated after making provision for estimated pension deficit contributions and liability which are required under Financial Reporting Standard 102. We have no other unrestricted reserves and action continues to ensure that the charity's maintains a satisfactory financial position. Further details are given in notes 11 and 12 to the financial statements.

**Principal funding sources**

From 1 April 2017, we were awarded a contract from RBK to deliver Information and Advice Services and to run the local network of providers. The contract is called Advice Kingston and features a front door to all local information and advice provision through our already well-established local network, Kingston Information and Advice Alliance (kiaa), as well as providing universal information and advice services to the community through the Citizens Advice service. This provision includes, but is not limited to, requirements under the Care Act 2014.

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Report of the Trustees  
for the Year Ended 31 March 2021**

**FINANCIAL REVIEW**

**Reserves policy**

The charity's reserves policy is set out in note 12 to the financial statements.

**FUTURE PLANS**

Development of services will build on the prevention work already undertaken and this includes financial literacy, digital inclusion and combating fuel poverty. Additional funding sources will be sought, wherever possible and as in previous years and enhancement of the preventative work will complement and enhance traditional service provision. It is also noted that the core contract includes running and supporting the network of local provision and so work will be done to secure the operation of a single front door for information and advice provision and implementing the local strategy for information and advice.

We will continue to develop wider partnerships and networks so that we increase opportunities for partnership working and additional funding. This will include, but not be limited to, partner agencies working in the Health and Social Care field as it is noted that there is a role for timely advice in alleviating stress and depression with consequential health impacts.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The organisation, which is also known as Citizens Advice Kingston, is a company limited by guarantee and is a registered charity. Its governing document is the Memorandum and Articles of Association which is in line with the recommended document produced by Citizens Advice. This sets out the processes, roles and obligations in relation to good governance of our organisation and is the reference point for Trustees when acting to deliver our objectives.

**Recruitment and appointment of trustees**

The directors of the charitable company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. They are elected to the Trustee Board by the members of the charity at the annual general meeting and retire by rotation after three years in office. The chairman of the trustees is elected by the trustees. The trustees who acted during the year under review are listed later in this report. Following the change in the contractual relationship with our main funder, there are no Council nominees from April 2017 but we wish to thank those who have acted in this capacity over the years and have contributed to the constructive working relationship we have maintained with the Council.

There is a recruitment and induction process for any new trustees who may approach the organisation following an advertisement for new Board members or be introduced by personal recommendation. We check to ensure that any potential Trustees have not been disqualified from acting in this capacity. A skills and performance audit of the Board is carried out annually. This identifies any skills gaps so that recruitment can address these with a view to making sure that there is a good range of ability and experience on the Board to support good strategic decision making. It also identifies any performance issues which will then be addressed through our Training Plan.

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Report of the Trustees  
for the Year Ended 31 March 2021**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

The Trustee Board of up to fifteen members administers the charity. They meet up to six times per year and there are additional meetings of the Executive Committee and working groups, as required. All have been carried out online since March 2020. The Chief Executive of the charity is the senior team member appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and a substantial team of volunteers who are key to the service offered by the charity. The remuneration of the paid staff team is set by the Trustee Board.

Decisions are made by the Trustee Board in line with the Business Development Plan which is reviewed annually and reported on quarterly to the Trustee Board. The Executive Committee meets each month to review progress against targets and the Charity's financial position, and to discuss issues referred to them by the main Trustee Board. They also undertake a monthly risk assessment of core and project work so that there is early troubleshooting on any issues identified. Reports and recommendations are then taken to the full Board for approval, and their implementation is organised by the Chief Executive and the staff team. The Executive Committee also addresses any Human Resources issues.

There are regular team meetings which ensure that progress is being made against targets and also enable early troubleshooting when problems arise. There are partnership meetings during the year which involve a range of stakeholders. The focus of these varies - for example, subject issues for clients such as Welfare Reform, methods of access to the service, funding strategy, stakeholder engagement etc. - and the results form part of our ongoing Business Development Plan process.

**Induction and training of new trustees**

New trustees are elected at the Annual General Meeting or are co-opted during the year. They are given access to online materials about the organization and their role which confirms their responsibilities. They also undergo an induction programme organized by the Chief Executive and can use briefing materials and online networks run by Citizens Advice (see Wider Network, below).

**Wider network**

We are a member of the Citizens Advice, the national charity which sets our standards for advice and equal opportunities and supports bureaux with an information system, training and other services. Operating policies are independently determined by our Trustee Board in order to fulfil our charitable objectives and comply with the national membership requirements.

**Related parties**

In addition to our membership of Citizens Advice, we also cooperate and liaise with a number of other advisory services, local charities and council departments on behalf of our clients. If one of our trustees is also involved with another relevant organisation, they may be involved in discussions but not in any decision-making process if a conflict of interest is identified.

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Report of the Trustees  
for the Year Ended 31 March 2021**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Risk management**

All decisions are by reference to a Corporate Risk Strategy which supports trustees in assessing how to set strategic objectives. There is a risk assessment process which is followed by our Executive Committee at its monthly meetings. This includes assessment and analysis of budgets and management accounts as well as competitor analysis and the assessment of new initiatives and funding opportunities, along with progress against targets for core and project work. This approach allows trustees to embrace some level of risk within a framework of due diligence to protect the organisation. An example of the trustees' work on risk assessments is the analysis of risks involved in delivering the service during the Corona Virus pandemic, with team members working from home. Another example is the updating of the Communication and Marketing Strategy to take account of changes in personnel at the local authority. It was noted that these changes could increase risk of reduction in future funding so new working relationships were needed and resources were dedicated to this.

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

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

02751249 (England and Wales)

**Registered Charity number**

1015180

**Registered office**

Neville House  
55 Eden Street  
Kingston upon Thames  
Surrey  
KT1 1BW

**Trustees**

R D Morgan  
M Otway  
C D Morgan  
H Crisp (resigned 1.2.21)  
F Makkar  
L J Evans (resigned 28.9.20)  
J Darling  
J Taylor  
Z Dharamsi  
B Mehta  
A M Chivers (appointed 28.11.20)

C D Morgan is Chair of the Trustee Board.

**Company Secretary**

P L Mackie

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Report of the Trustees  
for the Year Ended 31 March 2021**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Auditors**

Menzies LLP  
Chartered Accountants &  
Statutory Auditor  
Centrum House  
36 Station Road  
Egham  
Surrey TW20 9LF

**Bankers**

Barclays Bank plc  
6 Clarence Street  
Kingston upon Thames  
KT1 1NY

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service for the purposes of company law) are responsible for preparing the Report of the trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 26 August 2021 and signed on its behalf by:

.....  
R D Morgan - Trustee

**Report of the Independent Auditors to the Members of  
The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Opinion**

We have audited the financial statements of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service (Registered Company Number: 2751249) (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet 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.

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  
The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**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; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

**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 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:

The charitable company is subject to laws and regulations that directly affect the financial statements including financial reporting legislation. We determined that the following laws and regulations were most significant:

- The Companies Act 2006;
- Charities Act 2011;
- Statement of Recommended Practice Accounting and Reporting by Charities 2015 [FRS 102]
- UK Employment Legislation;
- UK Health and Safety Legislation;
- General Data Protection Regulations.

We assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items. We understood how the Company is complying with those legal and regulatory frameworks by, making inquiries to management, those responsible for legal and compliance procedures and the company secretary.

The engagement partner assessed whether the engagement team collectively had the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations. The assessment did not identify any issues in this area.

We assessed the susceptibility of the Company financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:

**Report of the Independent Auditors to the Members of  
The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

- Identifying and assessing the measures management has in place to prevent and detect fraud;
- Understanding how those charged with governance considered and addressed the potential for override of controls
- Understanding other inappropriate influence over the financial reporting process;
- Challenging assumptions and judgments made by management in its significant accounting estimates; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations.

As a result of the above procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the following areas:

- The application of inappropriate judgements or estimation to manipulate the financial position; and
- Posting of unusual journals and complex transactions.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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](http://www.frc.org.uk/auditorsresponsibilities). 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.

Janice Matthews FCA (Senior Statutory Auditor)  
for and on behalf of Menzies LLP  
Chartered Accountants &  
Statutory Auditor  
Centrum House  
36 Station Road  
Egham  
Surrey TW20 9LF

Date: 17 September 2021

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Statement of Financial Activities  
for the Year Ended 31 March 2021**

|                                       | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 31.3.21<br>Total<br>funds<br>£ | 31.3.20<br>Total<br>funds<br>£ |
|---------------------------------------|-------|----------------------------|--------------------------|--------------------------------|--------------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>     |       |                            |                          |                                |                                |
| Donations and legacies                |       | -                          | -                        | -                              | 200                            |
| <b>Charitable activities</b>          | 3     |                            |                          |                                |                                |
| Core bureaux activities               |       | 6,550                      | -                        | 6,550                          | -                              |
| Royal Borough of Kingston upon Thames |       | 272,000                    | -                        | 272,000                        | 272,000                        |
| Services provided                     |       | 7,642                      | -                        | 7,642                          | 13,370                         |
| Help to Claim                         |       | -                          | 89,189                   | 89,189                         | 85,005                         |
| Changing Times                        |       | -                          | 21,400                   | 21,400                         | -                              |
| Investment income                     | 2     | <u>73</u>                  | <u>-</u>                 | <u>73</u>                      | <u>310</u>                     |
| <b>Total</b>                          |       | <b>286,265</b>             | <b>110,589</b>           | <b>396,854</b>                 | <b>370,885</b>                 |
| <b>EXPENDITURE ON</b>                 |       |                            |                          |                                |                                |
| <b>Charitable activities</b>          |       |                            |                          |                                |                                |
| Core bureaux activities               |       | 280,789                    | -                        | 280,789                        | 261,863                        |
| Help to Claim                         |       | -                          | 79,677                   | 79,677                         | 85,005                         |
| Changing Times                        |       | -                          | 21,400                   | 21,400                         | -                              |
| <b>Total</b>                          |       | <u>280,789</u>             | <u>101,077</u>           | <u>381,866</u>                 | <u>346,868</u>                 |
| <b>NET INCOME</b>                     |       | <b>5,476</b>               | <b>9,512</b>             | <b>14,988</b>                  | <b>24,017</b>                  |
| <b>RECONCILIATION OF FUNDS</b>        |       |                            |                          |                                |                                |
| <b>Total funds brought forward</b>    |       | <u>147,782</u>             | <u>-</u>                 | <u>147,782</u>                 | <u>123,765</u>                 |
| <b>TOTAL FUNDS CARRIED FORWARD</b>    |       | <u><u>153,258</u></u>      | <u><u>9,512</u></u>      | <u><u>162,770</u></u>          | <u><u>147,782</u></u>          |

The notes form part of these financial statements

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Balance Sheet  
31 March 2021**

|                                                  | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 31.3.21<br>Total<br>funds<br>£ | 31.3.20<br>Total<br>funds<br>£ |
|--------------------------------------------------|-------|----------------------------|--------------------------|--------------------------------|--------------------------------|
| <b>CURRENT ASSETS</b>                            |       |                            |                          |                                |                                |
| Debtors                                          | 8     | -                          | -                        | -                              | 16,018                         |
| Cash at bank                                     |       | <u>291,033</u>             | <u>9,512</u>             | <u>300,545</u>                 | <u>226,247</u>                 |
|                                                  |       | 291,033                    | 9,512                    | 300,545                        | 242,265                        |
| <b>CREDITORS</b>                                 |       |                            |                          |                                |                                |
| Amounts falling due within one year              | 9     | <u>(55,253)</u>            | <u>-</u>                 | <u>(55,253)</u>                | <u>(37,501)</u>                |
| <b>NET CURRENT ASSETS</b>                        |       | <u>235,780</u>             | <u>9,512</u>             | <u>245,292</u>                 | <u>204,764</u>                 |
| <b>TOTAL ASSETS LESS CURRENT<br/>LIABILITIES</b> |       | 235,780                    | 9,512                    | 245,292                        | 204,764                        |
| <b>PROVISIONS FOR LIABILITIES</b>                | 11    | <u>(82,522)</u>            | <u>-</u>                 | <u>(82,522)</u>                | <u>(56,982)</u>                |
| <b>NET ASSETS</b>                                |       | <u>153,258</u>             | <u>9,512</u>             | <u>162,770</u>                 | <u>147,782</u>                 |
| <b>FUNDS</b>                                     | 12    |                            |                          |                                |                                |
| Unrestricted funds                               |       |                            |                          | 153,258                        | 147,782                        |
| Restricted funds                                 |       |                            |                          | <u>9,512</u>                   | <u>-</u>                       |
| <b>TOTAL FUNDS</b>                               |       |                            |                          | <u>162,770</u>                 | <u>147,782</u>                 |

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

The financial statements were approved by the Board of Trustees and authorised for issue on 26 August 2021 and were signed on its behalf by:

.....  
R D Morgan - Trustee

The notes form part of these financial statements

**Notes to the Financial Statements  
for the Year Ended 31 March 2021**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

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

**Income**

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

**Expenditure**

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

**Tangible fixed assets**

The cost of sundry furniture and equipment is not capitalised but is written off on acquisition through the income and expenditure account.

**Taxation**

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

**Fund accounting**

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

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

**Financial instruments**

The charity has only 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.

**Pension costs and other post-retirement benefits**

The charity participates in a defined benefits pension scheme operated by Citizens Advice which was closed to future accrual from 31 March 2008.

Following the adoption of Financial Reporting Standard (FRS)102, the charity has recognised a provision for the future deficit contribution payments it is required to make under the terms of its membership of scheme's recovery plan and movements in the provision are recognised in the Statement of Financial Activities.

The company also makes contributions to defined contribution pension schemes on behalf of staff members and these costs are charged to the Statement of Financial Activities in the period to which they relate.

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

**1. ACCOUNTING POLICIES - continued**

**Going concern**

The financial statements have been prepared on a going concern basis since, having considered the level of funds held and the expected level of income and expenditure for twelve months from the date of approving these financial statements and whether material uncertainties exist, the trustees believe that current and future funding will be sufficient to cover expenditure for this period. In this context, the financial security of the charity has not changed after another year of COVID-19 pandemic and has not been adversely affected.

**2. INVESTMENT INCOME**

|                          | 31.3.21   | 31.3.20    |
|--------------------------|-----------|------------|
|                          | £         | £          |
| Deposit account interest | <u>73</u> | <u>310</u> |

**3. INCOME FROM CHARITABLE ACTIVITIES**

The trustees confirm, as required by section 37 of the Local Government & Housing Act 1989, that the income of £272,000 received from the Royal Borough of Kingston upon Thames for the year was fully expended and was used for the purposes for which it was requested and granted in accordance with the Funding Agreement between the parties.

The Trustee Board wishes to thank all those who have given donations and grants during the year.

**4. NET INCOME/(EXPENDITURE)**

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

|                        | 31.3.21       | 31.3.20       |
|------------------------|---------------|---------------|
|                        | £             | £             |
| Auditors' remuneration | 3,965         | 3,850         |
| Other operating leases | 62,104        | 47,640        |
| Salaries               | 182,236       | 196,958       |
| Social security costs  | 11,801        | 14,261        |
| Pension contributions  | <u>11,080</u> | <u>10,428</u> |

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

**6. STAFF COSTS**

|                       | 31.3.21<br>£          | 31.3.20<br>£          |
|-----------------------|-----------------------|-----------------------|
| Wages and salaries    | 182,237               | 196,958               |
| Social security costs | 11,801                | 14,261                |
| Other pension costs   | <u>36,620</u>         | <u>7,343</u>          |
|                       | <u><u>230,658</u></u> | <u><u>218,562</u></u> |

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

|                          | 31.3.21<br><u>6</u> | 31.3.20<br><u>6</u> |
|--------------------------|---------------------|---------------------|
| Direct service providers |                     |                     |

No employee earned in excess of £60,000 per year.

The total remuneration of key management personnel in the year under review was £84,228 (2020: £79,302). The trustees consider key management personnel, to whom they delegate the day to day management of the charity's activities, to comprise the chief executive and client services manager.

**7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                       | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|---------------------------------------|----------------------------|--------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>     |                            |                          |                     |
| Donations and legacies                | 200                        | -                        | 200                 |
| <b>Charitable activities</b>          |                            |                          |                     |
| Royal Borough of Kingston upon Thames | 272,000                    | -                        | 272,000             |
| Services provided                     | 13,370                     | -                        | 13,370              |
| Help to Claim                         | -                          | 85,005                   | 85,005              |
| Investment income                     | <u>310</u>                 | <u>-</u>                 | <u>310</u>          |
| <b>Total</b>                          | 285,880                    | 85,005                   | 370,885             |
| <b>EXPENDITURE ON</b>                 |                            |                          |                     |
| <b>Charitable activities</b>          |                            |                          |                     |
| Core bureaux activities               | 261,863                    | -                        | 261,863             |
| Help to Claim                         | <u>-</u>                   | <u>85,005</u>            | <u>85,005</u>       |
| <b>Total</b>                          | <u>261,863</u>             | <u>85,005</u>            | <u>346,868</u>      |
| <b>NET INCOME</b>                     | 24,017                     | -                        | 24,017              |
| <b>RECONCILIATION OF FUNDS</b>        |                            |                          |                     |
| <b>Total funds brought forward</b>    | 123,765                    | -                        | 123,765             |

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

**7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

|                                    | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|------------------------------------|----------------------------|--------------------------|---------------------|
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <u>147,782</u>             | <u>-</u>                 | <u>147,782</u>      |

**8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                              | 31.3.21<br>£ | 31.3.20<br>£  |
|------------------------------|--------------|---------------|
| Trade debtors                | -            | 492           |
| Prepayments & accrued income | <u>-</u>     | <u>15,526</u> |
|                              | <u>-</u>     | <u>16,018</u> |

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                               | 31.3.21<br>£  | 31.3.20<br>£  |
|-----------------------------------------------|---------------|---------------|
| Trade creditors                               | 1,205         | 1,343         |
| Social security and other taxes               | 15,170        | 16,363        |
| Other creditors                               | 586           | 550           |
| Accruals and deferred income (see note below) | <u>38,292</u> | <u>19,245</u> |
|                                               | <u>55,253</u> | <u>37,501</u> |

Deferred income of £13,745 brought forward at 1 April 2020 has been included in the operating results for the year. £13,745 of income received in the current year has been carried forward at the year end since it relates to services provided after the year ended 31 March 2021.

**10. LEASING AGREEMENTS**

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

|                 | 31.3.21<br>£  | 31.3.20<br>£  |
|-----------------|---------------|---------------|
| Within one year | <u>13,000</u> | <u>13,000</u> |

**11. PROVISIONS FOR LIABILITIES**

|                        | 31.3.21<br>£  | 31.3.20<br>£  |
|------------------------|---------------|---------------|
| Pension Fund Liability | <u>82,522</u> | <u>56,982</u> |

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

**11. PROVISIONS FOR LIABILITIES - continued**

|                                   |        |         |
|-----------------------------------|--------|---------|
| Pension fund liability            |        |         |
| Brought forward                   | 56,982 | 60,067  |
| Movement in the year through SOFA | 25,540 | (3,085) |
|                                   | -----  | -----   |
| Carried forward                   | 82,522 | 56,982  |
|                                   | -----  | -----   |

As required under Financial Reporting Standard (FRS) 102, the charity has recognised in these financial statements provision for the future deficit contribution payments it is required to make under the terms of its membership of the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991).

**12. MOVEMENT IN FUNDS**

|                           | At 1.4.20<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.3.21<br>£ |
|---------------------------|----------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                    |
| General fund              | 147,782        | 5,476                            | 153,258            |
| <b>Restricted funds</b>   |                |                                  |                    |
| Help To Claim             | -              | 9,512                            | 9,512              |
|                           | -----          | -----                            | -----              |
| <b>TOTAL FUNDS</b>        | <u>147,782</u> | <u>14,988</u>                    | <u>162,770</u>     |

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

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 286,265                    | (280,789)                  | 5,476                     |
| <b>Restricted funds</b>   |                            |                            |                           |
| Help To Claim             | 89,189                     | (79,677)                   | 9,512                     |
| Changing Times            | 21,400                     | (21,400)                   | -                         |
|                           | <u>110,589</u>             | <u>(101,077)</u>           | <u>9,512</u>              |
| <b>TOTAL FUNDS</b>        | <u>396,854</u>             | <u>(381,866)</u>           | <u>14,988</u>             |

**The Royal Borough of Kingston upon  
Thames Citizens Advice Bureaux Service  
(Registered Company Number: 2751249)**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

**12. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

|                           | At 1.4.19<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.3.20<br>£ |
|---------------------------|----------------|----------------------------------|--------------------|
| <b>Unrestricted funds</b> |                |                                  |                    |
| General fund              | 123,765        | 24,017                           | 147,782            |
|                           | <hr/>          | <hr/>                            | <hr/>              |
| <b>TOTAL FUNDS</b>        | <u>123,765</u> | <u>24,017</u>                    | <u>147,782</u>     |

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

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 285,880                    | (261,863)                  | 24,017                    |
| <b>Restricted funds</b>   |                            |                            |                           |
| Help To Claim             | 85,005                     | (85,005)                   | -                         |
|                           | <hr/>                      | <hr/>                      | <hr/>                     |
| <b>TOTAL FUNDS</b>        | <u>370,885</u>             | <u>(346,868)</u>           | <u>24,017</u>             |

In view of the charity's substantial annual expenditure and commitments, the trustees believe that the maintenance of a healthy level of unrestricted reserves is required for the responsible management of the organisation. The actual and targeted levels of reserves are kept under review to ensure that they are appropriate.

The unrestricted reserves at the year end were £153,258 which represents about 26 weeks of expenditure. The trustees consider this to be in accordance with their Reserves Policy which requires a reserves target to be maintained of at least 26 weeks of running costs plus the pension fund liability.

**13. EMPLOYEE BENEFIT OBLIGATIONS**

The charity contributed as a participating employer to a defined benefits, multi-employer pension scheme operated by Citizens Advice as Principal Employer - the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) ("the Plan").

This is a funded scheme which was closed to future accrual with effect from 31 March 2008. The charity is required to make payments towards meeting the Plan's funding shortfall under the recovery plan dated 28 April 2014 which was agreed by the Pension Scheme Trustees following the 31 March 2013 actuarial valuation. For the year ended 31 March 2021, the charity's contribution was £4,800 and this has been treated as a defined contributions pension scheme payment in the financial statements. The level of annual contribution determined from 2021-22 will be subject to review based on the results of the most recent triennial actuarial valuation, but is expected to be £6,000.

A schedule of further information concerning the financial position of the scheme and actuarial assumptions used in the calculations is prepared by Citizens Advice and is available upon request to the Company Secretary at the registered office of this charity.

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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021**

**13. EMPLOYEE BENEFIT OBLIGATIONS - continued**

As required under FRS102, the charity has included in these financial statements provision for future deficit contributions payments which at 31 March 2021 was £82,522 (31 March 2020: £56,982).

**14. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2021.

**15. RESTRICTED FUNDS**

Citizens Advice is in receipt of funding from the Government for the provision of Help to Claim and made a grant in 2019-20 to the charity for it to participate. The Project funds tailored support to individual Universal Credit claimants who need information on their eligibility for the benefit, their level of entitlement and the practical aspects of making a claim online. The Project was renewed for 2020-21 and is continuing for a third year.

The charity also received a restricted grant of £21,400 for 2020-21 from the National Lottery Community Foundation via the Community Justice Fund (CJF) as part of the CJF's COVID-19 Response Programme. The funds were used to maintain services and adapt them to reach people in new ways and at greater scale whilst supporting the wellbeing of staff. We achieved this by the provision of paid casework services within our team to help with the increased volume of clients due to the pandemic. Our casework services were all digitally delivered so that we could maintain services during lockdown by working remotely. The new methods of service delivery allowed us to assist greater numbers of people.

In addition to our direct casework provision, we enhanced and developed our local information and advice network across the statutory, voluntary and private sectors with online meetings every four weeks to share knowledge and expertise and thereby support other agency frontline staff in their casework delivery.

Through all our activities on both work streams (direct provision and network support) we embedded systems and approaches to support wellbeing for clients and for teams as it was noted that the pandemic had a negative impact on individual mental health and wellbeing. This attention to wellbeing included a range of support service signposting for clients and refreshers on interviewing skills for teams as well as mutual support for frontline staff who experienced stress during their work.

**16. SHARE CAPITAL**

The company, which is registered in England and Wales, is limited by guarantee and does not have a share capital. Each member is liable to contribute a sum not exceeding £1.00 in the event of the charity being wound up.

**The Royal Borough of Kingston upon  
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**Detailed Statement of Financial Activities  
for the Year Ended 31 March 2021**

|                                 | 31.3.21<br>£         | 31.3.20<br>£         |
|---------------------------------|----------------------|----------------------|
| <b>INCOME AND ENDOWMENTS</b>    |                      |                      |
| <b>Donations and legacies</b>   |                      |                      |
| Donations and other income      | -                    | 200                  |
| <b>Investment income</b>        |                      |                      |
| Deposit account interest        | 73                   | 310                  |
| <b>Charitable activities</b>    |                      |                      |
| Other charitable income         | 7,642                | 13,370               |
| Grants                          | <u>389,139</u>       | <u>357,005</u>       |
|                                 | <u>396,781</u>       | <u>370,375</u>       |
| <b>Total incoming resources</b> | 396,854              | 370,885              |
| <b>EXPENDITURE</b>              |                      |                      |
| <b>Charitable activities</b>    |                      |                      |
| Salaries                        | 182,237              | 196,958              |
| Social security                 | 11,801               | 14,261               |
| Pensions                        | 36,620               | 7,343                |
| Rent and services               | 62,104               | 47,640               |
| Other property costs            | 5,790                | 7,770                |
| Insurance                       | 2,924                | 2,025                |
| Light and heat                  | 1,571                | 3,475                |
| Telephone                       | 3,625                | 3,357                |
| Postage and stationery          | 853                  | 4,024                |
| Miscellaneous costs             | 1,866                | 4,376                |
| Computer costs                  | 16,713               | 6,820                |
| Equipment and repairs           | 7,933                | 7,939                |
| Consultancy fees                | 38,153               | 25,217               |
| Subscriptions and publications  | 5,399                | 8,313                |
| Training                        | -                    | 911                  |
| Travel and subsistence          | <u>93</u>            | <u>2,136</u>         |
|                                 | 377,682              | 342,565              |
| <b>Support costs</b>            |                      |                      |
| <b>Governance costs</b>         |                      |                      |
| Auditors' remuneration          | 3,965                | 3,850                |
| AGM & meeting costs             | <u>219</u>           | <u>453</u>           |
|                                 | <u>4,184</u>         | <u>4,303</u>         |
| <b>Total resources expended</b> | <u>381,866</u>       | <u>346,868</u>       |
| <b>Net income</b>               | <u><u>14,988</u></u> | <u><u>24,017</u></u> |

This page does not form part of the statutory financial statements