ST ALBANS DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1041830

Details

Status	Registered
Legal form	Charitable company
Company number	02969165
Registered	1994-11-01
Register	View on the Charity Commission register

Contact

Address	Civic Centre St Peters Street St Albans AL1 3JE
Phone	01727 811118
Email	admin@castad.org.uk
Website	www.citizensadvicestalbans.org.uk

Activities

Objects: Objects4. The charity's objects ('Objects') are specifically: to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the St Albans District and surrounding areas.

Activities: Provides advice and advocacy services to members of the public.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** ST ALBANS DISTRICT
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£527,861	£518,151	£203,645	25
2024-03-31	£632,636	£621,824	£193,935	27
2023-03-31	£573,075	£541,759	£183,123	27
2022-03-31	£562,500	£504,603	£151,807	13
2021-03-31	£421,157	£411,454	-	-

Trustees

Name	Role	Appointed
Alexander James Campbell	Chair	2020-05-12
Akhtar Zaman		2023-02-28
Alison Jane Berneye		2020-08-18
Catherine Elizabeth Phillips		2016-09-27
Daniel Gardiner		2024-08-13
GREGORY JAMES COMNINOS		2012-01-09
Jessica Eluned Louise van Schie		2020-05-12
Pauline Jane Gillingham		2024-08-13
Vivien Ida Priestley		2024-08-13

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ST ALBANS DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1041830

Accounts

REGISTERED COMPANY NUMBER: 02969165 (England and Wales)
REGISTERED CHARITY NUMBER: 1041830

St Albans District Citizens Advice Bureau Limited

Report of the Trustees and Financial Statements

Year Ended 31 March 2025

Citizens Advice St Albans District

Contents of the Financial Statements for the Year Ended 31 March 2025

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Citizens Advice St Albans District

Report of the Trustees
for the Year Ended 31 March 2025

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 financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (issued in October 2019).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Name and Company number
St Albans District Citizens Advice Bureau Limited 02969165 (England and Wales)

Registered Charity number
1041830

Registered office
Civic Centre
St Peters Street
St Albans
Hertfordshire
AL1 3JE

Trustees
A Berneye
A Campbell (Chair)
G J Comninos
D Gardiner
P Gillingham
C Phillips (Treasurer)
V Priestley
J Van Schie (Vice Chair)
A Zaman

Representative of St Albans City and District Council on the Trustee Board
Councillor Sinead Howland.

Company Secretary
V Priestley (Appointed 06/11/2024)
J Burley (Resigned 25/09/2024)

Independent Examiner
Mercer & Hole LLP
Steve Robinson FCA
Gloucester House
72 London Road
St Albans
Hertfordshire
AL1 1NS

Report of the Trustees - continued for the Year Ended 31 March 2025

Principal Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill,
West Malling
Kent
ME19 4JQ

The trustees have complied with their duty (as defined by the Charities Act 2011) to have due regard to guidance published by the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is a company limited by guarantee, as defined by the Companies Act 2006, governed by its Articles of Association. Trustees are directors under the Companies Act 2006 and Members in accordance with Articles of Association. It is registered as a charity with the Charity Commission.

Recruitment and appointment of new trustees
All directors of the company are also trustees of the charity ("CASTAD"). There are no other trustees. The maximum number of trustees shall be fifteen and the minimum four being either appointed at the annual general meeting, nominated by member organisations or co-opted by the trustee board. Each appointment of a co-opted or nominated trustee shall be made at an ordinary meeting of the trustee board.
The need for new Trustees is determined by a process of Board self-review and skills audit, leading to the determination of which particular skills are sought. Recruitment advertising is across many and varied channels to draw from as wide a potential pool as possible. Potential candidates are required to complete a Registration Form which includes a declaration of their eligibility to serve. The interview process is conducted by two Trustees and the CEO and recommendations of the merits of candidates are discussed by the Board. Approved candidates are invited to attend the next Trustee meeting and references are taken up before formal appointment is made.

The directors and trustees who served during the year were:

A Berneye	
J Burley	(Resigned 25/09/2024)
A Campbell	(Chair)
G J Comninos	
D Gardiner	(Appointed 13/08/2024)
P Gillingham	(Appointed 13/08/2024)
C Phillips	
J Van Schie	
V Priestley	(Appointed 13/08/2024)
S Yexley	(Resigned 13/05/2025)
A Zaman	

Induction and training of new Trustees
Newly appointed trustees undergo a comprehensive induction process including observing the advisors interviewing clients, attending a range of regular service meetings and are regularly circulated with information regarding their legal obligations. All trustees are required to complete regular, mandatory, compliance training on GDPR and SMCR and are encouraged to complete training in safeguarding, EDI and prevention of sexual harassment. Other self-development training trustees undertake is recorded on a training log.

Report of the Trustees - continued for the Year Ended 31 March 2025

Organisational structure
We are an independent organisation but we are members of the National Association of Citizens Advice Bureau (CitA) and our service is audited and supported by CitA.

Wider network
We are linked countrywide. The network analyses data locally and nationally to identify common problems that may be prevented by presentation of collective evidence to propose systematic changes. Anonymised individual cases, where a need for policy improvement is identified, are submitted by staff and volunteers to CitA to contribute to a body of research evidence. This is then used to campaign on anomalies in the practices of government and other essential service providers.

Related parties
We work with St Albans City and District Council (SACDC), Hertfordshire County Council (HCC), town and parish councils, all of whom contribute to our funding. SACDC sends a representative to observe at Board meetings. None of our funders have sought membership of the company or to nominate a Trustee to the Board. We also enjoy a working relationship with the local Strategic Partnership, and other local Citizens Advice services (LCA) in Hertfordshire. We share our Civic Centre base with Healthy Hub partners including Communities 1st, St Albans Community Bank, Shaw Trust, Women's Outreach, Herts Asian Women's Association, Age UK and The Living Room.

Risk management

General
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.
During the year the trustees reviewed and updated the process of assessing, documenting and discussing the identified risks to the organisation. The trustees have insurance cover to cope with risks where deemed appropriate. The charity is actively working to improve financial resilience through reserves. Risk assessments are carried out on new projects. Staff are encouraged to take risks as part of improving organisational performance and capability. Improvements to facilities have been implemented and reviews made to procedures where required. We are reassured that these processes were put in place to great effect as we managed the impact of Coronavirus on the service and more recently as we conducted a successful disaster recovery exercise.

Information assurance
The trustee board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The charity aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards. We continue to progress towards the Cyber Essentials standard.

Financial
As trustees we consider our overriding responsibility is to ensure the future sustainability of the service. To that end we budget and forecast both our Reserves and Cash. We are careful to ensure we do not over commit resources ahead of securing income, keeping fixed overheads to a minimum. Our monthly review of finances ensure we have an early warning system in place to alert us to any deterioration in our finances. We review our Reserves Policy and Financial procedures annually. We do not undertake speculative investments.

Report of the Trustees - continued for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Objectives and aims
The charity is constituted as a company limited by guarantee, and is therefore governed by articles of association.

The charity's object and its principal activity is to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the St Albans District and surrounding areas. Annually we agree a 3-year business plan recognising external and internal factors impacting our ability to meet these overriding objectives. After several years of changing our delivery model to clients we are committed to continuing to deliver face to face alongside other methods. This is popular with staff and volunteers whilst being essential for more vulnerable clients. With that in mind we are actively seeking partnership relationships which enable more outreach opportunities. We are also evolving our volunteer model extending opportunities into all areas of the operation. The anonymised data we hold can provide valuable insights to local leadership and we intend to ensure we use this constructively and with focus, to inform and build relationships.

The charity is organised so that the trustees meet regularly to provide effective governance, oversight and support in relation to the organisation's affairs. The Chief Executive manages the day-to-day operations of the charity. We are extremely grateful to the staff and its many volunteers for their contribution to the working of the charity.

Volunteers
In addition to our volunteer trustee board we have 82 volunteers who continue to give their time generously and work both from home and/or in the office in a hybrid service delivery model. The value of volunteer time donated this year has been calculated as £1,080,662. The comprehensive, competence-based training represents a heavy investment of both the organisation's resources and the volunteers' time and energies. After initial training in theory, volunteers gain in knowledge and experience whilst they are serving clients, supported and supervised closely, until achieving their certificate of competence. They are supported via regular individual reviews and in their continuing professional development thereafter. We are pleased that we have again been able to successfully recruitment a new cohort of volunteers (11) to the class of '25 who started their training in January, two have already completed their reception training, with the remainder progressing well through assessor training. The class of '24 now work from the Task List as well as on Adviceline, with some hoping to progress to advisor training.

Staff
The charity's 24 staff perform a vital role in managing and supporting the charity effectively. We are pleased that our graduate schemes have resulted in one joining the team after their placement and two continuing as volunteers beyond their placement.
For staff, volunteers and trustees we continue to promote and develop our organisational values that were developed through workshops and consultation. In conjunction with Hertfordshire Healthy Workplace (HHW) we continue to support the health and wellbeing of our teams. This year we introduced a newsletter "CASTAD Connects" to keep everyone informed about the team, our project work and future social events and together days.

ACHIEVEMENT AND PERFORMANCE

Charitable activities
The trustees consider that the performance of the charity this year has been strong. We started the year with a concern that securing new grant funding could be particularly challenging, so we were particularly focussed on matching our expenditure to anticipated income, without impacting on the services we offered to the district. Despite reduced income we recorded an excess of income over expenditure of £9,710 (2024 - £10,812). Demand for CASTAD's advice services continues to be high and we have dealt with 9,473 clients

Charitable activities (continued)

(2024 – 10,537) covering 21,036 different issues (2024 – 23,246). We provide face-to-face service with clients during Hub opening hours alongside offering multiple channels for clients to access help remotely; local phone appointments; emails; Adviceline, a collaborative venture between all Herts Cit A; and self-help, through the publicly available websites at www.citizensadvice.org with extensive details of local support on www.citizensadvicestalbans.org. These multiple channels assist us to serve a diverse group of clients ranging widely in age, ethnicity and disability as we strive to help all communities. We have successfully added to our outreach into communities. Supported by the Trussell Trust we attend 8 of their foodbank locations in the district. Also, we provide outreach within London Colney funded by a grant from SACDC, as well as at the Harpenden Trust Wellbean café, funded by the Trust.

Citizens Advice conducted research into the impact of advice using New Economy, an HM Treasury approved financial modelling tool, to place a value on the impact of our work. (*The Value of the Citizens Advice Service: Our Impact 2014/15* and *Modelling the Value of the Citizens Advice Service Technical Annexe (2014)*. Available at: www.neweconomymanchester.com). This analysis has shown that for every £1 invested in St Albans Citizens Advice in 2024/2025 we generate £5.74 in fiscal benefits (savings to government e.g., reducing pressure on public services); £38.14 in wider public benefits (e.g., the improved participation and productivity of those we help) and £21.96 in financial benefits to individuals (e.g., debts written off, consumer problems resolved, welfare benefits claimed).

The service is grateful for all of the grants and donations it received. Among others, we had continued support from SACDC, Harpenden Town Council, Hertfordshire County Council, St Albans Diocese, Wheathampstead and Redbourn Parish Councils, CitA (for Energy Advice, and Regional Energy Lead), Hertfordshire Community Foundation and Harpenden Trust.

CASTAD would not function without the huge amount of time and effort given by many individuals. We would like to publicly thank them for their valuable contribution.

Fundraising activities
Fundraising activities on our behalf decreased to £1,692 (2024 - £8,382 when we were the beneficiary of a Christmas fundraiser run by Daisy Cooper, MP for St Albans). The trustees recognise the importance that fundraising brings to the organisation as a means not only of financial gain but of awareness of CASTAD's charitable status. We have a working party researching the most effective way of maximising income from such activities, focusing on raising awareness of the fact that we are a local charity and in need of funds.

FINANCIAL REVIEW

The charity's income for core and project services decreased to £512,556 from £608,040 in 2024.

The trustees are very appreciative that SACDC continued their financial support, with the core grant and the money advice project funding. Additionally, during the year, we successfully applied for project funding for The Healthy Hub; Outreach in London Colney; Advice in Refuge, and the renewal of the Homelessness Prevention Caseworkers.

HCC funded projects related to Crisis during the year and provided additional grants to help clients in particular need as a result of the increased demand. We are also grateful to local county councillors for their support from Locality Budgets.

CitA have facilitated grant funding for three Energy projects.

We are happy to have developed mutually beneficial relationships with other funders. Particularly with Hertfordshire Community Foundation, through whom we were granted; a 2 year grant of £150,000 from Graham Rowlandson Foundation for Disability Benefits Advice, which we deliver in partnership with five other Hertfordshire Citizen Advice Services; A pilot grant for Core Services; Employment advice and Money

Financial Review (continued)

Education in Schools. We also have delivered the third year in a mutually beneficial project with the Trussell Trust providing advice to their clients at their foodbanks in the district.

Other funders include Awards for All (supervision for new assessors); Access to Justice (Pro bono law clinic); East of England Local Government Association (Hong Kong British Nationals); St Albans Old Peoples Trust (pension credit awareness); the Harpenden Trust and Age UK.

We recognise there is a level of uncertainty around future funding, including short-term funding, real term declines in the value of grants, local authority funding pressures and a shift towards unitary authorities. We continue to focus on our long-term sustainability both by reducing our cost base and diversifying our income streams. Some of the initiatives include; revising our attitude to grant application, applying to a wider range of funders; continuing to build relations with existing and potential grant providers; seeking grants that extend beyond a year. Our people are our biggest asset so we need to ensure we recruit, retain and develop our teams, focusing on diversifying recruitment and offering ongoing training and development opportunities.

RESERVES POLICY

As the nature and diversity of our funding evolved the trustees have reviewed the reserves policy and continue to believe that we should aim to have reserves the equivalent to twenty weeks expenditure in unrestricted funds (38%). Trustees believe that this accurately reflects the elapsed time from application for funding to receipt of funding as our reliance on securing larger numbers of smaller value income streams has increased. At 31 March 2025 reserves represented 39% (2024 – 34%) of anticipated expenditure for the following year. At the year end, unrestricted reserves rose to £196,567 (2024 - £188,619), slightly above our policy. We have unrestricted cash at the end of the year of £244,039 equivalent 48% (2024 - 42%) of anticipated expenditure. The difference between these two positions is our long-term liability to fund our pension deficit.

FUTURE DEVELOPMENTS

Our key priority remains the provision of advice to the citizens of, or connected to, St Albans District. We continue to monitor the challenges facing clients, particularly with reference to the cost of living and how we can best serve their needs.

Our five priorities for the coming year aimed at achieving that are: strengthening our financial sustainability; ensuring we have a strong and sustainable team; improving our partnership, community capacity and external communications; maintaining and developing our IT and office infrastructure; and maintaining performance in areas where we already do well.

Report of the Trustees - continued for the Year Ended 31 March 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of St Albans District Citizens Advice Bureau Limited 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 Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year. Under Company Law the trustees must not approve the financial statements unless they are satisfied that they 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 (2019 FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements; and,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

INDEPENDENT EXAMINERS

Following the Board's decision to take advantage of the audit exemptions made available to them in the Charities and Company Acts and to elect for an independent examination of the accounts rather than a full audit, the trustee board appointed Mercer & Hole LLP to act as Independent Examiners. They were re-appointed as Independent Examiners at the last Annual General Meeting and will be proposed for re-appointment again at the 2025 Annual General Meeting.

ON BEHALF OF THE BOARD:

Alec Campbell

A Campbell - Director and Chair of the Board of Trustees

30 September 2025

Independent Examiner's Report to the Trustees of St Albans District Citizens Advice Bureau Limited

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2025 which are set out on pages 1 to 21.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the company'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 the Institute of Chartered Accountants of England and Wales, which is one of the listed bodies.

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

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

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

Signed:

Steve Robinson FCA
Mercer & Hole LLP
Gloucester House
72 London Road
St. Albans
AL1 1NS

Date 30 September 2025

Citizens Advice St Albans District

Statement of Financial Activities (including income and expenditure account) for the Year Ended 31 March 2025

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOME					
Income from charitable activities – grants	3	355,127	157,429	512,556	608,040
Donations and Legacies	4	6,340	-	6,340	10,739
Income from other activities – fundraising	5	1,692	-	1,692	8,382
Investment income	6	7,273	-	7,273	5,475
Total Income		370,432	157,429	527,861	632,636
EXPENDITURE					
Expenditure on charitable activities	7	367,950	150,201	518,151	621,824
Total Expenditure		367,950	150,201	518,151	621,824
NET INCOME FOR THE YEAR		**2,482**	**7,228**	**9,710**	**10,812**
Funds Transfer	17	5,466	(5,466)	-	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		**7,948**	**1,762**	**9,710**	**10,812**
RECONCILIATION OF FUNDS					
Total funds brought forward		188,619	5,316	193,935	183,123
TOTAL FUNDS CARRIED FORWARD		**196,567**	**7,078**	**203,645**	**193,935**

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

All income and expenditure derive from continuing activities.

Separate funds split for the comparative are shown in note 18.

Balance Sheet
At 31 March 2025

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
CURRENT ASSETS					
Debtors	12	39,304	-	39,304	40,868
Cash at bank and in hand	13	244,039	19,519	263,558	253,602
		283,343	19,519	302,862	294,470
CREDITORS					
Amounts falling due within one year	14	(52,776)	(12,441)	(65,217)	(60,535)
NET CURRENT ASSETS		230,567	7,078	237,645	233,935
PENSION LIABILITY	15	(34,000)	-	(34,000)	(40,000)
NET ASSETS		**196,567**	**7,078**	**203,645**	**193,935**
FUNDS OF THE CHARITY	17				
Unrestricted Funds- General		196,567	-	196,567	188,619
Unrestricted Funds- Designated		-	-	-	-
Unrestricted Funds- Total		196,567	-	196,567	188,619
Restricted funds		-	7,078	7,078	5,316
TOTAL CHARITY FUNDS		**196,567**	**7,078**	**203,645**	**193,935**

For the financial year ending on 31 March 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard (FRS 102).

The financial statements were approved by the Board of Trustees on 30 September 2025 and were signed on its behalf by:

Alec Campbell

A Campbell - Director and Chair of the Board of Trustees
Company number: 2969165 (England and Wales)

Citizens Advice St Albans District

Statement of Cash Flows
At 31 March 2025

	Note	2025 Total Funds £	2024 Total Funds £
CASH FLOW FROM OPERATING ACTIVITIES			
Net income		**9,710**	**10,812**
Adjustments for			
Interest from Bank Deposits	6	(7,612)	(3,838)
Decrease /(Increase) in receivables	12	1,564	(19,499)
(Decrease) /Increase in payables	14	4,682	(22,225)
CASH FLOW FROM OPERATING ACTIVITIES		**8,344**	**(34,750)**
CASH FLOW FROM INVESTING ACTIVITIES			
Interest from Bank Deposits		7,612	3,838
CASH FLOW FROM INVESTING ACTIVITIES		**7,612**	**3,838**
CASH FLOW FROM FINANCING ACTIVITIES			
Payment to reduce pension deficit	15	(6,000)	(6,000)
CASH FLOW FROM FINANCING ACTIVITIES		**(6,000)**	**(6,000)**
NET (DECREASE) /INCREASE IN CASH AND CASH EQUIVALENTS		**9,956**	**(36,912)**
Cash and cash equivalents at 1 April		253,602	290,514
Cash and cash equivalents at 31 March	13	263,558	253,602

The accompanying accounting policies and notes form an integral part of these financial statements.

Notes to the Financial Statements for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES

Base of preparation note
The financial statements have been prepared in accordance with 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) (issued in October 2019) - (Charities SORP (FRS 102)), and the requirements of the Companies Act 2006. The financial statements have been rounded to the nearest £.

Citizens Advice St Albans District 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 note(s).

Going Concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements. The charity continues to operate in an environment of uncertainty associated with the current economic climate. The trustees and management are continuously monitoring the situation and are confident that they have the resources to deal with the changing circumstances for the foreseeable future.

Income
All income is included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Grants and Donations
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 the income receivable can be measured reliably. Grants and Donations are recognised when the Trust has been notified in writing both of the amount and settlement date. In the event that a grant or donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period. Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure
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.

Allocation and apportionment of costs
Costs are allocated to the fund to which they relate. Where the costs relate to one or more fund they have been apportioned on the basis to best reflect the funds concerned.

Notes to the Financial Statements for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES (continued)

Operating Leases
The charity classifies the lease of printing equipment as operating leases; the title to the equipment remains with the lessor and the equipment is replaced every 5 years whilst the economic life of such equipment is normally 10 years. Rental charges are charged on a straight line basis over the term of the lease.

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

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charity ceased to participate in a group defined benefits pension scheme providing benefits based on final pensionable pay on the retirement of the last member during the year to 31 March 2012. The assets of that scheme are held separately from those of the charity. Full provision for pension deficit liability on a cessation basis has been provided for and payments made to the scheme are used to reduce that liability.

The charity operates a Group Private Pension Plan. Contributions are charged in the year in which they are payable.

Irrecoverable VAT
Expenditure is shown in the Financial Statements inclusive of the associated VAT.

Cash
Cash at bank and in hand includes cash and short-term liquid investments or deposits with a short maturity of typically between three to six months.

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

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

Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Notes to the Financial Statements for the Year Ended 31 March 2025

2. LEGAL STATUS OF THE COMPANY

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

3. INCOME FROM CHARITABLE ACTIVITIES – GRANTS

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Grants	351,715	157,429	509,144	608,040
Other receipts- closure of Hertfordshire LCA	3,412	-	3,412	-
	355,127	157,429	512,556	608,040

Grant income in the current year includes £58,500 - £50,000 received on behalf of others with respect to the Graham Rowlandson Disability Project and £8,500 received on behalf of two other LCAs with respect to the CitA CSDF Innovation grant (2024 - £75,500, £50,000 other LCAs from Graham Rowlandson and £25,500 with respect to the CitA CSDF Innovation grant). This amount has also been included in charitable expenditure.

4. DONATIONS AND LEGACIES

	2025 £	2024 £
Donations	6,340	10,739

Included in donations is £1,215 from Cathedral & Abbey Church of St Albans; £400 each from Arnold Clark Automobiles and Rotary Club St Albans; £250 each from Morgan Sindall Property Services and The National Farmers Union Mutual brokers and generous private donations, (2024- £1,000 from Cathedral & Abbey Church of St Albans, a legacy of £5,000 and generous private donations).

5. INCOME FROM OTHER ACTIVITIES

	2025 £	2024 £
Fundraising	1,692	8,382

This income mostly relates to client residual balances from Taylor Walton LLP, (2024 – Daisy Cooper MP for St Albans who supported us with a Christmas fundraiser).

Notes to the Financial Statements - continued for the Year Ended 31 March 2025

6. INVESTMENT INCOME

	2025 £	2024 £
U K Bank interest receivable	7,273	5,475

Interest Receivable consists of £7,612 cash received and a decrease of £339 in interest receivable (2024 - £3,838 cash received and an increase of £1,637 in interest receivable).

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Management	365,417	149,939	515,356	618,344
Finance	61	-	61	60
Governance costs	2,472	262	2,734	3,420
	367,950	150,201	518,151	621,824

8. NET INCOME/(EXPENDITURE) FOR THE YEAR

This is stated after charging/(crediting):

	2025 £	2024 £
Independent Examination fee	2,700	3,420
Operating Lease charges – equipment	603	400

9. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' Expenses
Two Trustees' claimed expenses totalling £136 for the year ended 31 March 2025 (2024- £0).

Notes to the Financial Statements - continued for the Year Ended 31 March 2025

10. STAFF COSTS

	2025 £	2024 £
Wages and salaries	382,394	430,924
Social security costs	19,122	21,939
Pension costs	18,330	21,378
	419,846	474,241

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

	2025	2024
Administration (full time equivalent)	13	14

At the end of the financial year we had 24 employees, 3 full time and 21 part time (2024- 27, 3 full time, 24 part time)

No employees had emoluments in excess of £60,000 (2024: nil).

The key management personnel of CASTAD, comprise the Trustees and the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £50,996 (2024 - £53,238). Trustees received no remuneration (2024 - nil).

11. PENSION COSTS

CASTAD operates a Group Personal Pension Plan and it had seventeen active members, at the year ended 31 March 2025 (2024 – eighteen). Occasionally we also contribute to the private pension schemes of our interim project workers. The associated pension charge for the year was £18,330 (2024 - £21,378).

In addition to the pension charge above is £6,000 (2024 – £6,000) paid into Hertfordshire County Council Pension Scheme to reduce the fund deficit in that scheme attributable to CASTAD members.

The Hertfordshire County Council Pension Scheme is a multi-employer defined benefit scheme. CASTAD no longer has any employees who are contributing members to the Scheme, but has three pensioners in the scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. An agreement is in place between the trustees and the Hertfordshire County Council Pension Scheme that an annual deficit contribution would be paid down at a rate of £6,000 annually. The deficit now stands at £34,000 (2024- £40,000).

Notes to the Financial Statements - continued for the Year Ended 31 March 2025

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
Other Debtors	39,304	-	39,304	40,868

13. CASH AT BANK AND IN HAND

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
CAF Bank	105,885	19,519	125,404	168,557
Cambridge Building Society	50,534	-	50,534	-
United Trust Bank	87,426	-	87,426	85,000
Petty Cash	194	-	194	45
	244,039	19,519	263,558	253,602

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
Creditors	10,838	-	10,838	21,067
Accruals	20,477	-	20,477	32,782
Deferred Income	21,461	12,441	33,902	6,686
	52,776	12,441	65,217	60,535

Notes to the Financial Statements - continued for the Year Ended 31 March 2025

15. **PENSION LIABILITY**

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
Pension Deficit	34,000	-	34,000	40,000
	34,000	-	34,000	40,000

The Pension Liability relates to Hertfordshire County Council Pension Scheme which is a multi-employer defined benefit scheme. CASTAD has three pensioners in the scheme but no longer has any employees who are contributing members to the Scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. The deficit now stands at £34,000 (2024- £40,000) as a result of payments made in the intervening years to HCC Pension Scheme.

16. **OPERATING LEASE COMMITMENTS**

LESSEE

At the reporting end date the charity had outstanding commitments for the future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	681	133
Between two and five years	2,254	-
	2,935	133

Notes to the Financial Statements - continued for the Year Ended 31 March 2025

17. MOVEMENT IN FUNDS

	At 01.04.24	Net movement in funds	At 31.03.25
	£	£	£
Unrestricted Funds			
General Fund	188,619	7,948	196,567
Total Unrestricted Funds	**188,619**	**7,948**	**196,567**
Restricted Funds			
SACDC – Homelessness Prevention Caseworkers	2,474	(805)	1,669
HCF – Rowlandson (Disability Benefits Advice)	316	4,079	4,395
HCF – Harpenden Building Society (Money in Schools)	-	500	500
HCF – Employment	496	329	825
HCF – Support for Ukrainians	2,030	(2,030)	-
Access to Justice	-	(311)	(311)
Restricted Funds	**5,316**	**1,762**	**7,078**
TOTAL CHARITY FUNDS	**193,935**	**9,710**	**203,645**

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

	2025 Income	2025 Expenditure	2025 Transfers	2025 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	370,432	(367,950)	5,466	7,948
Total Unrestricted Funds	**370,432**	**(367,950)**	**5,466**	**7,948**
Restricted Funds				
SACDC – Homelessness Prevention Caseworkers	55,061	(53,393)	(2,473)	(805)
HCF – Rowlandson (Disability Benefits Advice)	80,000	(75,605)	(316)	4,079
HCF – Harpenden Building Society (Money in Schools)	4,719	(4,219)	-	500
HCF – Employment	7,501	(6,676)	(496)	329
HCF – Support for Ukrainians	-	-	(2,030)	(2,030)
Access to Justice	9,997	(10,308)		(311)
Hong Kong British Nationals	151	-	(151)	-
Total Restricted Funds	**157,429**	**(150,201)**	**(5,466)**	**1,762**
TOTAL CHARITY FUNDS	**527,861**	**(518,151)**	**-**	**9,710**

The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. HCF Employment grant and Access to Justice span the fiscal years 24/25, 25/26. All other projects were completed within this fiscal year or before.

Notes to the Financial Statements - continued for the Year Ended 31 March 2025

18. MOVEMENT IN FUNDS - COMPARATIVE FUNDS

	At 01.04.23	Net movement in funds	At 31.03.24
	£	£	£
Unrestricted Funds			
General Fund	171,344	17,275	188,619
Total Unrestricted Funds	**171,344**	**17,275**	**188,619**
Restricted Funds			
BEIS Cit A – MAPS Trainee	5,127	(5,127)	-
SACDC – Homelessness Prevention Caseworkers	5,648	(3,174)	2,474
HCF – Rowlandson (Disability Benefits Advice)	759	(443)	316
HCF – Workforce Development	20	(20)	-
HCF – Employment	(243)	739	496
HCF – Support for Ukrainians	-	2,030	2,030
HCF – PC&C (Scams)	468	(468)	-
Restricted Funds	**11,779**	**(6,463)**	**5,316**
TOTAL CHARITY FUNDS	**183,123**	**10,812**	**193,935**

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

	2024 Income	2024 Expenditure	2024 Transfers	2024 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	442,904	(432,987)	7,358	17,275
Total Unrestricted Funds	**442,904**	**(432,987)**	**7,358**	**17,275**
Restricted Funds				
BEIS Cit A - MAPS trainee	-	-	(5,127)	(5,127)
SACDC – Homelessness Prevention Caseworkers	55,061	(52,587)	(5,648)	(3,174)
HCF – Rowlandson (Disability Benefits Advice)	77,156	(76,840)	(759)	(443)
HCF – Workplace Development	-	-	(20)	(20)
HCF – Leadership Training	1,200	(1,200)	-	-
HCF – Employment	4,125	(3,386)	-	739
HCF – Support for Ukrainians	10,000	(7,970)		2,030
BCF (Luton Airport) – Training	9,835	(14,287)	4,452	-
HCF P&CC (Scams)	-	-	(468)	(468)
Communities Organisations Cost of Living	32,355	(32,567)	212	-
Total Restricted Funds	**189,732**	**(188,837)**	**(7,358)**	**(6,463)**
TOTAL CHARITY FUNDS	**632,636**	**(621,824)**	**-**	**10,812**

Notes to the Financial Statements - continued for the Year Ended 31 March 2025

18. MOVEMENT IN FUNDS - COMPARATIVE FUNDS (continued)

The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. HCF Employment grant span the fiscal years 22/23, 23/24. All other projects were completed within this fiscal year or before.

	Note	2024 Unrestricted Funds £	Restricted Funds £	Total Funds £
INCOME				
Income from charitable activities – grants	3	418,308	189,732	608,040
Donations and legacies	4	10,739	-	10,739
Income from other trading activities- fundraising	5	8,382	-	8,382
Investment income	6	5,475	-	5,475
Total income		442,904	189,732	632,636
EXPENDITURE				
Expenditure on charitable activities	7	432,987	188,837	621,824
Total expenditure		432,987	188,837	621,824
NET INCOME FOR THE YEAR		**9,917**	**895**	**10,812**
Funds Transfer		7,358	(7,358)	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		**17,275**	**(6,463)**	**10,812**
RECONCILIATION OF FUNDS				
Total funds brought forward		171,344	11,779	183,123
TOTAL FUNDS CARRIED FORWARD		**188,619**	**5,316**	**193,935**

19. RELATED PARTY TRANSACTIONS

There were no related party transactions, as defined by FRS 102, in the year (2024- nil).

There were payments made by CASTAD to the National Association of Citizens Advice Bureau (CitA) and funding was secured from CitA, St Albans City and District Council, Hertfordshire County Council and Local Parish Councils. None of these bodies appoint trustees to the board.

20. CONTINGENT LIABILITIES

We received £1,489 from Taylor Walton LLP which was from their client residual balances, so hence could be reclaimed in the future (2024- £0).

Citizens Advice St Albans District

Detailed Statement of Financial Activities for the Year Ended 31 March 2025

	2025 £	2024 £
INCOME		
Income from charitable activities		
Donations	6,340	10,739
Grants	512,556	608,040
	518,896	618,779
Income from other activities		
Fundraising events	1,692	8,382
Investment income		
U K Bank interest receivable	7,273	5,475
Total income	527,861	632,636
EXPENDITURE		
Expenditure on charitable activities		
Governance costs		
Independent Examination fee	2,700	3,420
Other costs	34	-
	2,734	3,420
Support costs		
Management		
Wages	382,394	430,924
Social security	19,122	21,939
Pensions	18,330	21,378
Life assurance	3,035	2,600
Telephone and Broadband (incl. £1.8k old provision release)	6,971	9,468
Postage, stationery and copying	2,623	6,552
Sundries (reduced staff and volunteer appreciation)	511	5,062
Staff and volunteer expenses	5,907	11,897
Recruitment (video)	-	1,200
Office equipment	628	1,783
Information services	6,709	6,771
Payroll services	2,217	2,292
Training (2024 incl. Personal safety training)	3,728	5,859
IT (2024 incl. £6k funded by COCoL for additional capacity)	2,337	12,148
Insurance	2,344	2,971
	456,856	542,844
Partner Payments	58,500	75,500
	515,356	618,344
Finance		
Bank charges	61	60
Total expenditure	518,151	621,824
Net income	9,710	10,812

ST ALBANS DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1041830

Accounts

REGISTERED COMPANY NUMBER: 02969165 (England and Wales)
REGISTERED CHARITY NUMBER: 1041830

St Albans District Citizens Advice Bureau Limited

Report of the Trustees and Financial Statements

Year Ended 31 March 2024

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Report of the Trustees
for the Year Ended 31 March 2024

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 financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (issued in October 2019).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Name and Company number
St Albans District Citizens Advice Bureau Limited 02969165 (England and Wales)

Registered Charity number
1041830

Registered office
Civic Centre
St Peters Street
St Albans
Hertfordshire
AL1 3JE

Trustees

A Berneye	
J Burley	
A Campbell	(Chair)
G J Comninos	
D Gardiner	(Appointed 13/08/2024)
P Gillingham	(Appointed 13/08/2024)
C Phillips	(Treasurer)
V Priestley	(Appointed 13/08/2024)
J Van Schie	(Vice Chair)
S Yexley	
A Zaman	

Representative of St Albans City and District Council on the Trustee Board
Councillor Sinead Howland.

Company Secretary
J Burley

Independent Examiner
Mercer & Hole LLP
Steve Robinson FCA
Gloucester House
72 London Road
St Albans
Hertfordshire
AL1 1NS

Report of the Trustees - continued for the Year Ended 31 March 2024

Principal Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill,
West Malling
Kent
ME19 4JQ

The trustees have complied with their duty (as defined by the Charities Act 2011) to have due regard to guidance published by the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is a company limited by guarantee, as defined by the Companies Act 2006, governed by its Memorandum and Articles of Association. Trustees are directors under the Companies Act 2006 and Members in accordance with the Memorandum and Articles of Association. It is registered as a charity with the Charity Commission.
During the course of the year a working party comprising of a small group of Trustees, the CEO, the Clerk to the Board and the Company Secretary, undertook an exercise to consider updating our Articles, based on National Association of Citizens Advice Bureau (CitA) model Articles 2021. After comparison to our original Articles and subject to minor amendments (which were agreed by CitA) we sought and gained approval for our new Articles from the Charity Commission. The proposed replacement Articles were recommended by the board and at our AGM of 26 September 2023 the Members approved a Special Resolution to adopt the replacement Articles.

Recruitment and appointment of new trustees
All directors of the company are also trustees of the charity ("CASTAD"). There are no other trustees. The maximum number of trustees shall be fifteen and the minimum four being either appointed at the annual general meeting, nominated by member organisations or co-opted by the trustee board. Each appointment of a co-opted or nominated trustee shall be made at an ordinary meeting of the trustee board.
The need for new Trustees is determined by a process of Board self-review and skills audit, leading to the determination of which particular skills are sought. Recruitment advertising is across many and varied channels to draw from as wide a potential pool as possible. Potential candidates are required to complete a Registration Form which includes a declaration of their eligibility to serve. The interview process in conducted by two Trustees and the CEO and recommendations of the merits of candidates are discussed by the Board. Approved candidates are invited to attend the next Trustee meeting and references are taken up before formal appointment is made.

The directors and trustees who served during the year were:

A Berneye	
J Burley	
S Caldwell	(Resigned 16/05/2023)
A Campbell	(Chair)
G J Comninos	
C Phillips	
R Solomon	(Resigned 26/09/2023)
J Van Schie	
S Yexley	
A Zaman	

Induction and training of new Trustees
Newly appointed trustees undergo a comprehensive induction process including observing the advisors interviewing clients, attending a range of regular service meetings and are regularly circulated with information regarding their legal obligations and offered training courses.

Report of the Trustees - continued for the Year Ended 31 March 2024

Organisational structure
We are an independent organisation but we are members of the National Association of Citizens Advice Bureau (CitA) and our service is audited and supported by CitA.

Wider network
We are linked countrywide. Anonymised individual cases, where a need for policy improvement is identified, are submitted by staff and volunteers to CitA to contribute to a body of research evidence. This is then used to campaign on anomalies in the practices of government and other essential service providers.

Related parties
We work with St Albans City and District Council (SACDC), Hertfordshire County Council (HCC), town and parish councils, all of whom contribute to our funding. SACDC sends a representative to observe at Board meetings. None of our funders have sought membership of the company or to nominate a Trustee to the Board. We also enjoy a working relationship with the local Strategic Partnership, other local Citizens Advice services (LCA) in Hertfordshire and the Herts Consortium of LCA. We share our Civic Centre base with Advice Hub partners including Communities 1st St Albans and Hertsmere, St Albans Community Bank, Women's Outreach & Herts Asian Women's Association.

Risk management
General
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.
During the year the trustees reviewed and updated the process of assessing, documenting and discussing the identified risks to the organisation. The trustees have appropriate insurance cover for key risks.
Risk assessments are carried out on new projects.

Information assurance
The trustee board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The charity aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards. We continue to progress towards Cyber Essentials standard.

OBJECTIVES AND ACTIVITIES

Objectives and aims
The charity is constituted as a company limited by guarantee, and is therefore governed by articles of association.

The charity's object and its principal activity is to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the St Albans District and surrounding areas. The charity is organised so that the trustees meet regularly to provide effective governance, oversight and support in relation to the organisation's affairs. The Chief Executive manages the day-to-day operations of the charity. We are extremely grateful to the staff and its many volunteers for their contribution to the working of the charity.

Report of the Trustees - continued for the Year Ended 31 March 2024

Volunteers

In addition to our volunteer trustee board we have 85 volunteers who continue to give their time generously and work both from home and/or in the office in a hybrid service delivery model. The value of volunteer time donated this year has been calculated as £1,166,793. The comprehensive, competence-based training represents a heavy investment of both the organisation's resources and the volunteers' time and energies. After initial training in theory, volunteers gain in knowledge and experience whilst they are serving clients, supported and supervised closely, until achieving their certificate of competence. They are supported via regular individual reviews and in their continuing professional development thereafter. We are pleased to have run a successful recruitment campaign and the class of '24 who started their training in January expect to join the rota in early May. Some of the class of '23 have now progressed to complete their advisor training. During the year we also supported 3 full-time graduates for an academic year placement, a mutually rewarding experience for all involved.

Staff

The charity's 27 staff perform a vital role in managing and supporting the charity effectively. Mindful of the impact of inflation we continue to assess our reward framework to ensure effective recruitment and retention. For staff, volunteers and trustees we continue to promote and develop our organisational values that were developed through workshops and consultation. This year we introduced a number of initiatives to support the health and wellbeing of our teams. In conjunction with Hertfordshire Healthy Workplace (HHW) we offered wellbeing checks to all and continue to improve the workplace, introducing plants on desks and fresh fruit daily; adding a large monitor and large print keyboard; promoting Togetherall (a free mental health platform); introducing a Health & Wellbeing and Stay Active notice board and adding a Health & Wellbeing channel in Teams.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The trustees consider that the performance of the charity this year has continued to be strong, particularly given the pressure on costs and funding presented by the increased cost of living. We recorded an excess of income over expenditure of £10,812 (2023 - £31,316). Demand for CASTAD's advice services continues to be high and we have dealt with 10,537 clients (2023 – 9,922) covering over 23,246 different issues (2023 – 22,285). We provide face-to-face service with clients during Hub opening hours alongside offering multiple channels for clients to access help remotely; Local phone appointments; emails; Adviceline, a collaborative venture between all Herts Cit A; self-help, through the publicly available websites at www.citizensadvice.org with extensive details of local support on www.citizensadvicestalbans.org and, Cit A Webchat. These multiple channels of access for clients assists us to serve a diverse group of clients ranging widely in age, ethnicity and disability as we strive to help all communities within the district with their varying needs. We have successfully added to our outreach into communities supported by Trusell Trust, attending at their foodbanks and within the Cottonmill community funded by a new grant from SACDC. We have also continued to provide support to Hong Kong British Nationals in the District and received funding to support Ukrainians living in the district.

Citizens Advice conducted research into the impact of advice using New Economy, an HM Treasury approved financial modelling tool, to place a value on the impact of our work. (*The Value of the Citizens Advice Service: Our Impact 2014/15* and *Modelling the Value of the Citizens Advice Service Technical Annexe (2014).* Available at: www.neweconomymanchester.com). This analysis has shown that for every £1 invested in St Albans Citizens Advice in 2022/2023 we generate £4.81 in fiscal benefits (savings to government e.g., reducing pressure on public services); £31.74 in wider public benefits (e.g., the improved participation and productivity of those we help) and £13.73 in financial benefits to individuals (e.g., debts written off, consumer problems resolved, welfare benefits claimed). This compares extremely favourably with comparable national average impact figures of £1.91, £13.28 and £7.64.

Report of the Trustees - continued for the Year Ended 31 March 2024

Charitable activities (continued)

The service is grateful for all of the grants and donations it received. Among others, we had continued support from SACDC, Harpenden Town Council, Hertfordshire County Council, St Albans Diocese, Wheathampstead and Redbourn Parish Councils, CitA (for Energy Advice, and from its Core Services Donation Fund), Hertfordshire Community Foundation, and Computer Wizard.

CASTAD would not function without the huge amount of time and effort given by many individuals. We would like to publicly thank them for their valuable contribution.

Fundraising activities
Fundraising activities on our behalf resulted in an income increase to £8,382 (2023 - £1,095). This year we were particularly pleased to have been selected by Daisy Cooper, MP for St Albans as her Christmas fundraising beneficiary. The trustees recognise the importance that fundraising brings to the organisation as a means not only of financial gain but of awareness of CASTAD's charitable status.

FINANCIAL REVIEW

The charity's income for core and project services increased to £608,040 from £559,491 in 2023.

The trustees are very appreciative that SACDC continued their financial support, with the core grant and the money advice project funding. Additionally, during the year, we successfully applied for project funding for The Healthy Hub and Outreach in Cottonmill, and the renewal of the Homelessness Prevention Caseworkers.

HCC funded projects related to Crisis during the year and provided additional grants to help clients in particular need as a result of the increased Cost of Living. We are also grateful to local county councillors for their support from Locality Budgets.

CitA have facilitated grant funding for Energy advice projects and Core Services Donations Funds for Cost of Living and Innovations.

We are happy to have developed mutually beneficial relationships with other funders. Particularly with Hertfordshire Community Foundation, through whom we were granted; a 7th year Graham Rowlandson Foundation for Disability Benefits Advice of £77,156, which we delivered in partnership with five other Hertfordshire Citizen Advice Services; A pilot grant for Core Services; Employment advice; Leadership Training; and Support for Ukrainians. We also have delivered the second year in a mutually beneficial project with the Trussell Trust providing advice to their clients at their foodbanks in the district.

This year we also received a substantial grant of £47,430 from the Government targeted at Community Organisations, delivered through the National Lottery Community Fund. This grant was in two parts aimed at alleviating increased delivery costs. The first element was to cover retrospective increases in costs (£15,075), the second element was to cover the remainder of the year and to deliver increased capacity (£32,355).

Other funders include Awards for All (young volunteers), Access to Justice, East of England Local Government Association (Hong Kong British Nationals), Bedfordshire and Luton Community Foundation (for training) Pavyer Trust and St Albans Old Peoples Trust.

Report of the Trustees - continued for the Year Ended 31 March 2024

Reserves policy
As the nature and diversity of our funding evolved the trustees have reviewed the reserves policy and continue to believe that we should aim to have reserves the equivalent to twenty weeks expenditure in unrestricted funds (38%). Trustees believe that this accurately reflects the elapsed time from application for funding to receipt of funding as our reliance on securing larger numbers of smaller value income streams has increased. At 31 March 2024 reserves represented 34% (2023 – 32%) of anticipated expenditure for the following year. At the year end, unrestricted reserves rose to £188,619 (2023 - £171,344), whilst this is below our policy, we have continued to make year-on-year improvement. We have unrestricted cash at the end of the year of £238,099 equivalent 42% (2023 - 50%) of anticipated expenditure. The difference between these two positions is our long-term liability to fund our pension deficit.

FUTURE DEVELOPMENTS

Our key priority remains the provision of advice to the citizens of, or connected to, St Albans District. We continue to monitor the challenges facing clients, particularly with reference to the cost of living and how we can best serve their needs.

Our three main priorities for the coming year aimed at achieving that are: ensuring we have a strong and sustainable team; building and empowering local communities; and improving our collaborative research and external communications. Activities already in underway to deliver these objectives include recruitment of new Trustees and rolling out Advice First Aid to some of our delivery partners.
We recognise the importance of diverse and regular funding to achieve our aims and we will continue to seek new funding opportunities in addition to maintaining excellent relations with existing funders. We consider our 72% success rate (by value) when bidding for new grants stands us in good stead as we look forward to what will be a challenging year.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of St Albans District Citizens Advice Bureau Limited 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 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 (2019 FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements; and,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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.

Report of the Trustees - continued for the Year Ended 31 March 2024

INDEPENDENT EXAMINERS

Following the Board's decision to take advantage of the audit exemptions made available to them in the Charities and Company Acts and to elect for an independent examination of the accounts rather than a full audit, the trustee board appointed Mercer & Hole LLP to act as Independent Examiners. They were re-appointed as Independent Examiners at the last Annual General Meeting and will be proposed for re-appointment again at the 2024 Annual General Meeting.

ON BEHALF OF THE BOARD:

Alec Campbell

A Campbell - Director and Chair of the Board of Trustees

25.9. 2024

Independent Examiner's Report to the Trustees of St Albans District Citizens Advice Bureau Limited

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2024 which are set out on pages 1 to 20.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the company'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 the Institute of Chartered Accountants of England and Wales, which is one of the listed bodies.

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

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

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

Signed:

Steve Robinson FCA
Mercer & Hole LLP
Gloucester House
72 London Road
St. Albans
AL1 1NS

Date 25 September 2024

Statement of Financial Activities (including income and expenditure account) for the Year Ended 31 March 2024

	Note	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
INCOME					
Income from charitable activities – grants	3	418,308	189,732	608,040	559,491
Donations and Legacies	4	10,739	-	10,739	11,163
Income from other activities – fundraising	5	8,382	-	8,382	1,095
Investment income	6	5,475	-	5,475	1,326
Total Income		442,904	189,732	632,636	573,075
EXPENDITURE					
Expenditure on charitable activities	7	432,987	188,837	621,824	541,759
Total Expenditure		432,987	188,837	621,824	541,759
NET INCOME FOR THE YEAR		**9,917**	**895**	**10,812**	**31,316**
Funds Transfer	16	7,358	(7,358)	-	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		**17,275**	**(6,463)**	**10,812**	**31,316**
RECONCILIATION OF FUNDS					
Total funds brought forward		171,344	11,779	183,123	151,807
TOTAL FUNDS CARRIED FORWARD		**188,619**	**5,316**	**193,935**	**183,123**

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

All income and expenditure derive from continuing activities.

Separate funds split for the comparative are shown in note 18.

Balance Sheet
At 31 March 2024

	Note	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
CURRENT ASSETS					
Debtors	12	40,868	-	40,868	21,369
Cash at bank and in hand	13	238,099	15,503	253,602	290,514
		278,967	15,503	294,470	311,883
CREDITORS					
Amounts falling due within one year	14	(50,348)	(10,187)	(60,535)	(82,760)
NET CURRENT ASSETS		228,619	5,316	233,935	229,123
PENSION LIABILITY	15	(40,000)	(-)	(40,000)	(46,000)
NET ASSETS		**188,619**	**5,316**	**193,935**	**183,123**
FUNDS OF THE CHARITY	17				
Unrestricted Funds- General		188,619	-	188,619	171,344
Unrestricted Funds- Designated		-	-	-	-
Unrestricted Funds- Total		188,619	-	188,619	171,344
Restricted funds		-	5,316	5,316	11,779
TOTAL CHARITY FUNDS		**188,619**	**5,316**	**193,935**	**183,123**

For the financial year ending on 31 March 2024 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard (FRS 102).

The financial statements were approved by the Board of Trustees on 2024 and were signed on its behalf by:

Alec campbell

A Campbell - Director and Chair of the Board of Trustees
Company number: 2969165 (England and Wales)

Notes to the Financial Statements for the Year Ended 31 March 2024

1. ACCOUNTING POLICIES

Base of preparation note

The financial statements have been prepared in accordance with 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) (issued in October 2019) - (Charities SORP (FRS 102)), and the requirements of the Companies Act 2006. The financial statements have been rounded to the nearest £.

Citizens Advice St Albans District 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 note(s).

Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements. The charity continues to operate in an environment of uncertainty associated with the current economic climate. The trustees and management are continuously monitoring the situation and are confident that they have the resources to deal with the changing circumstances for the foreseeable future.

Income

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

Grants and Donations

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 the income receivable can be measured reliably. Grants and Donations are recognised when the Trust has been notified in writing both of the amount and settlement date. In the event that a grant or donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period. Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure

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.

Allocation and apportionment of costs

Costs are allocated to the fund to which they relate. Where the costs relate to one or more fund they have been apportioned on the basis to best reflect the funds concerned.

Operating Leases

The charity classifies the lease of printing equipment as operating leases; the title to the equipment remains with the lessor and the equipment is replaced every 5 years whilst the economic life of such equipment is normally 10 years. Rental charges are charged on a straight line basis over the term of the lease.

Notes to the Financial Statements for the Year Ended 31 March 2024

1. ACCOUNTING POLICIES (continued)

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

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charity ceased to participate in a group defined benefits pension scheme providing benefits based on final pensionable pay on the retirement of the last member during the year to 31 March 2012. The assets of that scheme are held separately from those of the charity. Full provision for pension deficit liability on a cessation basis has been provided for and payments made to the scheme are used to reduce that liability.

The charity operates a Group Private Pension Plan. Contributions are charged in the year in which they are payable.

Irrecoverable VAT
Expenditure is shown in the Financial Statements inclusive of the associated VAT.

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

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

Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. LEGAL STATUS OF THE COMPANY

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Notes to the Financial Statements for the Year Ended 31 March 2024

3. INCOME FROM CHARITABLE ACTIVITIES – GRANTS

	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Grants	418,308	189,732	608,040	559,491
Other receipts	-	-	-	-
	418,308	189,732	608,040	559,491

Grant income in the current year includes £75,500 - £50,000 received on behalf of others with respect to the Graham Rowlandson Disability Project and £25,500 received on behalf of two other LCAs with respect to the CitA CSDF Innovation grant (2023 - £53,353, other LCAs from Graham Rowlandson). This amount has also been included in charitable expenditure.

4. DONATIONS AND LEGACIES

	2024 £	2023 £
Donations	10,739	11,163

Included in donations is £1,000 from Cathedral & Abbey Church of St Albans and generous private donations and a legacy of £5,000 (2023- £1,000 from Cathedral & Abbey Church of St Albans, £500 from Tesco Groundworks UK, and generous private donations).

5. INCOME FROM OTHER ACTIVITIES

	2024 £	2023 £
Fundraising events	8,382	1,095

This income mostly relates to Daisy Cooper MP for St Albans who supported us with a Christmas fundraiser (2023 – theatre event held at the Abbey Theatre).

Notes to the Financial Statements - continued for the Year Ended 31 March 2024

6. INVESTMENT INCOME

	2024 £	2023 £
U K Bank interest receivable	5,475	1,326

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Management	429,735	188,609	618,344	538,622
Finance	60	-	60	77
Governance costs	3,192	228	3,420	3,060
	432,987	188,837	621,824	541,759

8. NET INCOME/(EXPENDITURE) FOR THE YEAR

This is stated after charging/(crediting):

	2024 £	2023 £
Independent Examination fee	3,420	3,060
Operating Lease charges – equipment	400	400

9. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' Expenses
No Trustees' expenses were paid for the year ended 31 March 2024 (2023- £0).

Notes to the Financial Statements - continued for the Year Ended 31 March 2024

10. STAFF COSTS

	2024 £	2023 £
Wages and salaries	430,924	394,751
Social security costs	21,939	19,146
Pension costs	21,378	18,825
	474,241	432,722

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

	2024	2023
Administration (full time equivalent)	14	13

No employees had emoluments in excess of £60,000 (2023: nil).

The key management personnel of CASTAD, comprise the Trustees and the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £53,238 (2023 - £51,117). Trustees received no remuneration (2023 - nil).

11. PENSION COSTS

CASTAD operates a Group Personal Pension Plan and it had eighteen active members, at the year ended 31 March 2024 (2023 – sixteen). Occasionally we also contribute to the private pension schemes of our interim project workers. The associated pension charge for the year was £21,378 (2023 - £12,825).

In addition to the pension charge above is £6,000 (2023 – £6,000) paid into Hertfordshire County Council Pension Scheme to reduce the fund deficit in that scheme attributable to CASTAD members.

The Hertfordshire County Council Pension Scheme is a multi-employer defined benefit scheme. CASTAD no longer has any employees who are contributing members to the Scheme, but has three pensioners in the scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. An agreement is in place between the trustees and the Hertfordshire County Council Pension Scheme that an annual deficit contribution would be paid down at a rate of £6,000 annually. The deficit now stands at £40,000 (2023- £46,000).

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
	£	£	£	£
Other Debtors	40,868	-	40,868	21,369

Notes to the Financial Statements - continued for the Year Ended 31 March 2024

13. CASH AT BANK AND IN HAND

	Unrestricted Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
	£	£	£	£
CAF Bank	153,054	15,503	168,557	290,488
United Trust Bank	85,000	-	85,000	-
Petty Cash	45	-	45	26
	238,099	15,503	253,602	290,514

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
	£	£	£	£
Creditors	16,067	5,000	21,067	9,476
Accruals	32,782	-	32,782	37,979
Deferred Income	1,499	5,187	6,686	35,305
	50,348	10,187	60,535	82,760

15. PENSION LIABILITY

	Unrestricted Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
	£	£	£	£
Pension Deficit	40,000	-	40,000	46,000
	40,000	-	40,000	46,000

The Pension Liability relates to Hertfordshire County Council Pension Scheme which is a multi-employer defined benefit scheme. CASTAD has three pensioners in the scheme but no longer has any employees who are contributing members to the Scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. The deficit now stands at £40,000 (2023- £46,000) as a result of payments made in the intervening years to HCC Pension Scheme.

Notes to the Financial Statements - continued for the Year Ended 31 March 2024

16. OPERATING LEASE COMMITMENTS

LESSEE

At the reporting end date the charity had outstanding commitments for the future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024	2023
	£	£
Within one year	133	400
Between two and five years	-	133
	133	533

17. MOVEMENT IN FUNDS

	At 01.04.23	Net movement in funds	At 31.03.24
	£	£	£
Unrestricted Funds			
General Fund	171,344	17,275	188,619
Total Unrestricted Funds	**171,344**	**17,275**	**188,619**
Restricted Funds			
BEIS Cit A – MAPS Trainee	5,127	(5,127)	-
SACDC – Homelessness Prevention Caseworkers	5,648	(3,174)	2,474
HCF – Rowlandson	759	(443)	316
HCF – Workforce Development	20	(20)	-
HCF – Employment	(243)	739	496
HCF – Support for Ukrainians	-	2,030	2,030
BCF (Luton Airport) – Training	-	-	-
HCF -PC&C Scams	468	(468)	-
Restricted Funds	**11,779**	**(6,463)**	**5,316**
TOTAL CHARITY FUNDS	**183,123**	**10,812**	**193,935**

Notes to the Financial Statements - continued for the Year Ended 31 March 2024

17. MOVEMENT IN FUNDS (continued)

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

	2024 Income	2024 Expenditure	2024 Transfers	2024 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	442,904	(432,987)	7,358	17,275
Total Unrestricted Funds	**442,904**	**(432,987)**	**7,358**	**17,275**
Restricted Funds				-
BEIS Cit A - MAPS trainee	-	-	(5,127)	(5,127)
SACDC – Homelessness Prevention Caseworkers	55,061	(52,587)	(5,648)	(3,174)
HCF – Rowlandson	77,156	(76,840)	(759)	(443)
HCF – Workplace Development	-	-	(20)	(20)
HCF – Leadershio Training	1,200	(1,200)	-	-
HCF – Employment	4,125	(3,386)	-	739
HCF – Support for Ukrainians	10,000	(7,970)		2,030
BCF (Luton Airport) - Training	9,835	(14,287)	4,452	-
HCF P&CC Scams	-	-	(468)	(468)
Communities Organisations Cost of Living	32,355	(32,567)	212	-
Total Restricted Funds	**189,732**	**(188,837)**	**(7,358)**	**(6,463)**
TOTAL CHARITY FUNDS	**632,636**	**(621,824)**	**-**	**10,812**

The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. HCF Employment grant span the fiscal years 22/23, 23/24. All other projects were completed within this fiscal year.

Notes to the Financial Statements - continued for the Year Ended 31 March 2024

18. MOVEMENT IN FUNDS - COMPARATIVE FUNDS

	At 01.04.22	Net movement in funds	At 31.03.23
	£	£	£
Unrestricted Funds			
General Fund	142,858	28,486	171,344
Total Unrestricted Funds	**142,858**	**28,486**	**171,344**
Restricted Funds			
BEIS Cit A – MAPS Trainee	3,555	1,572	5,127
SACDC – Homelessness Prevention Caseworker 1	(120)	2,854	2,734
SACDC - Homelessness Prevention Caseworker 2	770	2,144	2,914
HCF – Rowlandson	556	203	759
HCF – Workforce Development	-	20	20
HCF – Employment	660	(903)	(243)
BCF (Luton Airport) – Training	1,673	(1,673)	-
HCF – PC&C Scams	-	468	468
Hong Kong British Nationals	1,855	(1,855)	-
Restricted Funds	**8,949**	**2,830**	**11,779**
TOTAL CHARITY FUNDS	**151,807**	**31,316**	**183,123**

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

	2023 Income	2023 Expenditure	2023 Transfers	2023 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	371,087	(349,714)	7,113	28,486
Total Unrestricted Funds	**371,087**	**(349,714)**	**7,113**	**28,486**
Restricted Funds				-
BEIS Cit A - MAPS trainee	29,492	(24,365)	(3,555)	1,572
SACDC – Homelessness Prevention Caseworker 1	30,120	(27,386)	120	2,854
SACDC – Homelessness Prevention Caseworker 2	22,493	(19,579)	(770)	2,144
HCF – Rowlandson	78,730	(77,970)	(557)	203
HCF – Workplace Development	2,000	(1,980)	-	20
HCF – Broadband	1,980	(1,980)	-	-
HCF – Employment	825	(1,068)	(660)	(903)
BCF (Luton Airport) - Training			(1,673)	(1,673)
HCF P&CC Scams	5,000	(4,532)	-	468
Hong Kong British Nationals	31,348	(33,185)	(18)	(1,855)
Total Restricted Funds	**201,988**	**(192,045)**	**(7,113)**	**2,830**
TOTAL CHARITY FUNDS	**573,075**	**(541,759)**	**-**	**31,316**

Notes to the Financial Statements - continued for the Year Ended 31 March 2024

18. MOVEMENT IN FUNDS - COMPARATIVE FUNDS (continued)

The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. The Homelessness Prevention Caseworkers and HCF Employment grants span the fiscal years 2022/23 and 2023/24. All other projects were completed within this fiscal year.

	Note	2023 Unrestricted funds £	2023 Restricted Funds £	2023 Total Funds £
INCOME				
Income from charitable activities – grants	3	357,503	201,988	559,491
Donations and legacies	4	11,163	-	11,163
Income from other trading activities- fundraising	5	1,095	-	1,095
Investment income	6	1,326	-	1,326
Total income		371,087	201,988	573,075
EXPENDITURE				
Expenditure on charitable activities	7	349,714	192,045	541,759
Total expenditure		349,714	192,045	541,759
NET INCOME FOR THE YEAR		**21,373**	**9,943**	**31,316**
Funds Transfer		7,113	(7,113)	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		**28,486**	**2,830**	**31,316**
RECONCILIATION OF FUNDS				
Total funds brought forward		142,858	8,949	151,807
TOTAL FUNDS CARRIED FORWARD		**171,344**	**11,779**	**183,123**

19. RELATED PARTY TRANSACTIONS

There were no related party transactions, as defined by FRS 102, in the year (2023- nil).

There were payments made by CASTAD to the National Association of Citizens Advice Bureau (CitA) and funding was secured from CitA, St Albans City and District Council, Hertfordshire County Council and Local Parish Councils. None of these bodies appoint trustees to the board.

ST ALBANS DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1041830

Accounts

REGISTERED COMPANY NUMBER: 2969165 (England and Wales)
REGISTERED CHARITY NUMBER: 1041830

St Albans District Citizens Advice Bureau Limited

Report of the Trustees and Financial Statements

Year Ended 31 March 2023

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Report of the Trustees
for the Year Ended 31 March 2023

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 financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (issued in October 2019).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Name and Company number
St Albans District Citizens Advice Bureau Limited 2969165 (England and Wales)

Registered Charity number
1041830

Registered office
Civic Centre
St Peters Street
St Albans
Hertfordshire
AL1 3JE

Trustees
A Berneye
J Burley
A Campbell (Chair)
G J Comninos
C Phillips (Treasurer)
R Solomon
J Van Schie
S Yexley
A Zaman

Representative of St Albans City and District Council on the Trustee Board
Councillor Sinead Howland.

Company Secretary
J Burley

Independent Examiner
Mercer & Hole LLP
Steve Robinson FCA
Gloucester House
72 London Road
St Albans
Hertfordshire
AL1 1NS

Report of the Trustees - continued for the Year Ended 31 March 2023

Principal Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill,
West Malling
Kent
ME19 4JQ

The trustees have complied with their duty (as defined by the Charities Act 2011) to have due regard to guidance published by the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is a company limited by guarantee, as defined by the Companies Act 2006, governed by its Memorandum and Articles of Association. Trustees are directors under the Companies Act 2006 and Members in accordance with the Memorandum and Articles of Association. It is registered as a charity with the Charity Commission.

Recruitment and appointment of new trustees
All directors of the company are also trustees of the charity ("CASTAD"). There are no other trustees. The maximum number of trustees shall be fifteen and the minimum four being either appointed at the annual general meeting, nominated by member organisations or co-opted by the trustee board. Each appointment of a co-opted or nominated trustee shall be made at an ordinary meeting of the trustee board.

The directors and trustees who served during the year were:

A Bemeye	
P Brewster	(Resigned 16/08/2022)
J Burley	
S Caldwell	(Resigned 16/05/2023)
A Campbell	(Chair)
G J Comninos	(Treasurer until 28/02/2023)
D Dimov	(Resigned 2/12/2022)
C Phillips	(Treasurer from 28/02/2023)
R Solomon	
J Van Schie	
S Yexley	
A Zaman	(Appointed 28/02/2023)

Induction and training of new Trustees
Newly appointed trustees undergo a comprehensive induction process including observing the advisors interviewing clients, attending a range of regular service meetings and are regularly circulated with information regarding their legal obligations and offered training courses.

Organisational structure
We are an independent organisation but we are members of the National Association of Citizens Advice Bureau (CitA) and our service is audited and supported by CitA.

Wider network
We are linked countrywide. Anonymised individual cases, where a need for policy improvement is identified, are submitted by staff and volunteers to CitA to contribute to a body of research evidence. This is then used to campaign on anomalies in the practices of government and other essential service providers.

Report of the Trustees - continued for the Year Ended 31 March 2023

Related parties
We work with St Albans City and District Council, Hertfordshire County Council, town and parish councils, all of whom contribute to our funding. St Albans City and District Council sends a representative to observe at Board meetings. None of our funders have sought membership of the company or to nominate a Trustee to the Board. We also enjoy a working relationship with the local Strategic Partnership, other local Citizens Advice services (LCA) in Hertfordshire and the Herts Consortium of LCA. We share our Civic Centre base with Advice Hub partners including Communities 1st St Albans and Hertsmere, St Albans Community Bank, Women's Outreach & Herts Asian Women's Association.

Risk management
General
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.
During the year the trustees reviewed and updated the process of assessing, documenting and discussing the identified risks to the organisation. The trustees have appropriate insurance cover for key risks.
Risk assessments are carried out on new projects. Improvements to facilities have been implemented and reviews made to procedures where required. We are reassured that these processes were put in place to great effect as we managed the impact of Coronavirus on the service and more recently as we conducted a successful disaster recovery exercise.

Information assurance
The trustee board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The charity aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards. We are in the process of working towards Cyber Essentials standard.

Response to Coronavirus
We have used our experience during the pandemic, where we continued to serve our clients, develop existing staff and recruit and train new volunteers, to shape our future services. We have continued to offer email, phone and webchat services whilst adding back face to face services, providing a hybrid model of service.

OBJECTIVES AND ACTIVITIES

Objectives and aims
The charity is constituted as a company limited by guarantee, and is therefore governed by a memorandum and articles of association.

The charity's object and its principal activity continues to be to benefit the public by the provision of an information and advice service with the main outlet in St Albans and outreach provision in other venues within the district. The charity is organised so that the trustees meet regularly to provide effective governance, oversight and support in relation to the organisation's affairs. The Chief Executive manages the day-to-day operations of the charity. We are extremely grateful to the staff and its many volunteers for their contribution to the working of the charity.

Report of the Trustees - continued for the Year Ended 31 March 2023

Volunteers
Our 91 volunteers continue to give their time generously and now work both from home and/or in the office as we have evolved a hybrid service delivery model. The value of volunteer time donated this year has been calculated as £890,556 The comprehensive, competence-based training represents a heavy investment of both the organisation's resources and the volunteers' time and energies. After initial training in theory, volunteers gain in knowledge and experience whilst they are serving clients, supported and supervised closely, until achieving their certificate of competence. They are supported via regular individual reviews and in their continuing professional development thereafter. The class of '23 who started their training in January expect to join the rota in early May, whist some of the class of '22 have now progressed to complete their advisor training.

Staff
The charity's 27 staff perform a vital role in managing and supporting the charity effectively. Mindful of the significant rise in inflation, an additional pay increase was awarded. We continue to assess our reward framework to ensure effective recruitment and retention.

For staff, volunteers and trustees we continue to promote and develop our organisational values that were developed through workshops and consultation.

ACHIEVEMENT AND PERFORMANCE

Charitable activities
The trustees consider that the performance of the charity this year has continued to be strong, particularly given the pressure on costs and funding presented by the increased cost of living. We recorded an excess of income over expenditure of £31,316 (2022 - £57,897). Demand for CASTAD's advice services continues to be high and we have dealt with 9,922 clients (2022 – 10,065) covering over 22,285 different issues (2022 – 21,866). We have resumed some face-to-face service with clients but continue to offer other multiple channels for clients to access help remotely; Local phone appointments; emails; Adviceline, a collaborative venture between all Herts Cit A; self-help, through the publicly available websites at www.citizensadvice.org with extensive details of local support on www.citizensadvicestalbans.org and, Cit A Webchat. These multiple channels of access for clients assists us to serve a diverse group of clients ranging widely in age, ethnicity and disability as we strive to help all communities within the district with their varying needs. To that end we have been able to serve those new to our community with grants to provide advice to Hong Kong British Nationals in the District and have received new funding to support Ukrainians living in the district.

Citizens Advice conducted research into the impact of advice using New Economy, an HM Treasury approved financial modelling tool, to place a value on the impact of our work. (*The Value of the Citizens Advice Service: Our Impact 2014/15* and *Modelling the Value of the Citizens Advice Service Technical Annexe (2014).* Available at: www.neweconomymanchester.com). This analysis has shown that for every £1 invested in St Albans Citizens Advice in 2021/2022 we generate £7.40 in fiscal benefits (savings to government e.g., reducing pressure on public services); £44.86 in wider public benefits (e.g., the improved participation and productivity of those we help) and £17.95 in financial benefits to individuals (e.g., debts written off, consumer problems resolved, welfare benefits claimed). This compares extremely favourably with comparable national average impact figures of £2.20, £14 and £7.90.

The service is grateful for all of the grants and donations it received. Among others, we had continued support from St Albans City and District Council, Harpenden Town Council, Hertfordshire County Council, St Albans Diocese, Wheathampstead, Redbourn and London Colney Parish Councils, Citizens Advice (for Energy Advice, and Money Advice and Pension Service Trainee funding), Hertfordshire Community Foundation, St Albans Fund for the Future and Computer Wizard.

CASTAD would not function without the huge amount of time and effort given by many individuals. We would like to publicly thank them for their valuable contribution.

Report of the Trustees - continued for the Year Ended 31 March 2023

Fundraising activities
Fundraising activities on our behalf resulted in an income decrease to £1,095 (2022 - £4,431).The trustees recognise the importance that fundraising brings to the organisation as a means not only of financial gain but of awareness of CASTAD's charitable status. This year we were particularly pleased to have been selected by the Abbey Theatre to share the proceeds from a charity performance of The Incident Room with another local charity, Youth Talk.

FINANCIAL REVIEW

The charity's income for core and project services increased to £559,491 from £543,319 in 2022.

The trustees are very appreciative that St Albans City and District Council continued their financial support, with the core grant and the money advice project funding. Additionally, during the year, we successfully applied for project funding from St Albans City and District Council for The Healthy Hub, Building Community Wealth and the renewal of the Homelessness Prevention Caseworkers.

Hertfordshire County Council funded projects related to Crisis during the year and provided additional grants to help clients in particular need as a result of the increased Cost of Living. We are also grateful to local county councillors for their support from Locality Budgets.

Citizens Advice nationally have facilitated grant funding for Energy advice projects and training for a Money Advice and Pensions Service Trainee.

We are happy to have developed mutually beneficial relationships with other funders. Particularly with Hertfordshire Community Foundation, through whom we were granted; a 6th year Graham Rowlandson Foundation for Disability Benefits Advice of £75,396, which we delivered in partnership with five other Hertfordshire Citizen Advice Services; the continuation of the St Albans Fund for the Future; Employment advice; Personal Safety Training for the team; P&CC Scams Awareness and Broadband costs. We are particularly pleased to be funded for the first time in a mutually beneficial project for 2 years with the Trussell Trust to provide advice to their clients at their Food Banks in the district.

Other funders include Post Code Lottery (tackling debt), Awards for All (young volunteers), Access to Justice, the Department for Levelling Up (Hong Kong British Nationals), Money Saving Expert Trust (Redundancy advice) and Pavyer Trust.

Reserves policy
As the nature and diversity of our funding evolved the trustees have reviewed the reserves policy and continue to believe that we should aim to have reserves the equivalent to twenty weeks expenditure in unrestricted funds (38%). Trustees believe that this accurately reflects the elapsed time from application for funding to receipt of funding as our reliance on securing larger numbers of smaller value income streams has increased. At 31 March 2023 reserves represented 32% (2022 – 29%) of anticipated expenditure for the following year. At the year end, unrestricted reserves rose to £171,344 (2022 - £142,858), whilst this is below our policy, we have again seen a significant year-on-year improvement. We have unrestricted cash at the end of the year of £265,024 equivalent 50% (2022 46%) of anticipated expenditure. The difference between these two positions is our long-term liability to fund our pension deficit.

FUTURE DEVELOPMENTS

Our key priority remains the provision of advice to the citizens of, or connected to, St Albans District. We continue to monitor the challenges facing clients, particularly with reference to the cost of living and how we can best serve their needs.

Our three main priorities for the coming year aimed at achieving that are: ensuring we have a strong and sustainable team; adjusting the balance of our resources between delivering in person and via phone and other remote channels; and improving our partnerships and collaborative working. To that end we are upgrading our volunteer recruitment processes and marketing the benefits of volunteering more vigorously –

Report of the Trustees - continued for the Year Ended 31 March 2023

FUTURE DEVELOPMENTS (continued)

have a look at our website new volunteer pages. We have a new trainee in place and are ensuring we have more than one expert skilled in specialist advice areas. A research project is currently underway to examine how our clients experience our services with the view to using the findings to determine an optimal blend of face-to-face services alongside other channels.
We recognise the importance of diverse and regular funding to achieve our aims and we will continue to seek new funding opportunities in addition to maintaining excellent relations with existing funders. We consider our 87% success rate (by value) when bidding for new grants stands us in good stead as we look forward to what will be a challenging year.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of St Albans District Citizens Advice Bureau Limited 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 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 (2019 FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements; and,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

INDEPENDENT EXAMINERS

Following the Board's decision to take advantage of the audit exemptions made available to them in the Charities and Company Acts and to elect for an independent examination of the accounts rather than a full audit, the trustee board appointed Mercer & Hole LLP to act as Independent Examiners. They were re-appointed as Independent Examiners at the last Annual General Meeting and will be proposed for re-appointment again at the 2023 Annual General Meeting.

ON BEHALF OF THE BOARD:

Alec Campbell

A Campbell - Director and Chair of the Board of Trustees

26 September 2023

Independent Examiner's Report to the Trustees of St Albans District Citizens Advice Bureau Limited

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2023 which are set out on pages 1 to 19.

Responsibilities and basis of report

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

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

Independent examiner's statement

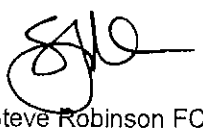
Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of England and Wales, which is one of the listed bodies.

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

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

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

Signed:



Steve Robinson FCA
Mercer & Hole LLP
Gloucester House
72 London Road
St. Albans
AL1 1NS

Date 26 September 2023

Statement of Financial Activities (including income and expenditure account) for the Year Ended 31 March 2023

	Note	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
INCOME					
Income from charitable activities – grants	3	357,503	201,988	559,491	543,319
Donations and Legacies	4	11,163	-	11,163	14,729
Income from other activities – fundraising	5	1,095	-	1,095	4,431
Investment income	6	1,326	-	1,326	21
Total Income		371,087	201,988	573,075	562,500
EXPENDITURE					
Expenditure on charitable activities	7	349,714	192,045	541,759	504,603
Total Expenditure		349,714	192,045	541,759	504,603
NET INCOME FOR THE YEAR		**21,373**	**9,943**	**31,316**	**57,897**
Funds Transfer	16	7,113	(7,113)	-	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		**28,486**	**2,830**	**31,316**	**57,897**
RECONCILIATION OF FUNDS					
Total funds brought forward		142,858	8,949	151,807	93,910
TOTAL FUNDS CARRIED FORWARD		**171,344**	**11,779**	**183,123**	**151,807**

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

All income and expenditure derive from continuing activities.

Separate funds split for the comparative are shown in note 17.

Balance Sheet
At 31 March 2023

	Note	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
CURRENT ASSETS					
Debtors	12	20,769	600	21,369	46,798
Cash at bank and in hand		265,024	25,490	290,514	272,687
		285,793	26,090	311,883	319,485
CREDITORS					
Amounts falling due within one year	13	(68,449)	(14,311)	(82,760)	(115,678)
NET CURRENT ASSETS		217,344	11,779	229,123	203,807
PENSION LIABILITY	14	(46,000)	(-)	(46,000)	(52,000)
NET ASSETS		**171,344**	**11,779**	**183,123**	**151,807**
FUNDS OF THE CHARITY	16				
Unrestricted Funds- General		171,344	-	171,344	142,858
Unrestricted Funds- Designated		-	-	-	-
Unrestricted Funds- Total		171,344	-	171,344	142,858
Restricted funds		-	11,779	11,779	8,949
TOTAL CHARITY FUNDS		**171,344**	**11,779**	**183,123**	**151,807**

For the financial year ending on 31 March 2023 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard (FRS 102).

The financial statements were approved by the Board of Trustees on 26 September 2023 and were signed on its behalf by:

Alec Campbell

A Campbell - Director and Chair of the Board of Trustees
Company number: 2969165 (England and Wales)

Notes to the Financial Statements for the Year Ended 31 March 2023

1. ACCOUNTING POLICIES

Base of preparation note

The financial statements have been prepared in accordance with 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) (issued in October 2019) - (Charities SORP (FRS 102)), and the requirements of the Companies Act 2006. The financial statements have been rounded to the nearest £.

Citizens Advice St Albans District 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 note(s).

Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements. The charity continues to operate in an environment of uncertainty associated with the current economic climate. The trustees and management are continuously monitoring the situation and are confident that they have the resources to deal with the changing circumstances for the foreseeable future.

Income

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

Grants and Donations

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 the income receivable can be measured reliably. Grants and Donations are recognised when the Trust has been notified in writing both of the amount and settlement date. In the event that a grant or donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period. Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure

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.

Allocation and apportionment of costs

Costs are allocated to the fund to which they relate. Where the costs relate to one or more fund they have been apportioned on the basis to best reflect the funds concerned.

Operating Leases

The charity classifies the lease of printing equipment as operating leases; the title to the equipment remains with the lessor and the equipment is replaced every 5 years whilst the economic life of such equipment is normally 10 years. Rental charges are charged on a straight line basis over the term of the lease.

Notes to the Financial Statements for the Year Ended 31 March 2023

1. ACCOUNTING POLICIES (continued)

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

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charity ceased to participate in a group defined benefits pension scheme providing benefits based on final pensionable pay on the retirement of the last member during the year to 31 March 2012. The assets of that scheme are held separately from those of the charity. Full provision for pension deficit liability on a cessation basis has been provided for and payments made to the scheme are used to reduce that liability.

The charity operates a Group Pension Plan. Contributions are charged in the year in which they are payable.

Irrecoverable VAT
Expenditure is shown in the Financial Statements inclusive of the associated VAT.

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

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

Financial Instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. LEGAL STATUS OF THE COMPANY

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Notes to the Financial Statements for the Year Ended 31 March 2023

3. INCOME FROM CHARITABLE ACTIVITIES – GRANTS

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Grants	357,503	201,988	559,491	543,319
Other receipts	-	-	-	-
	357,503	201,988	559,491	543,319

Grant income in the current year includes £53,333 received on behalf of five other Citizens Advice services with respect to the Graham Rowlandson Disability Project (2022 - £65,353, £53,333 other LCAs from Graham Rowlandson and £12,020 on behalf of one other service and The Living Room with respect to the Money Makes Sense Project). This amount has also been included in charitable expenditure.

4. DONATIONS AND LEGACIES

	2023 £	2022 £
Donations	11,163	14,729

Included in donations is £1,000 from Cathedral & Abbey Church of St Albans, £1,000 from Arnold Clark, £500 from Tesco Groundworks UK and generous private donations (2022- £5,000 from ING. £900 from Cathedral & Abbey Church of St Albans, £1,000 from Arnold Clark, £1.000 from Tesco Groundworks UK, and £500 Parish of Harpenden St Nicolas Church).

5. INCOME FROM OTHER ACTIVITIES

	2023 £	2022 £
Fundraising events	1,095	4,431

This income mostly relates to a theatre event held at the Abbey Theatre. (2022 - CASTAD share of the Mayoral year of Councillor J Smith).

Notes to the Financial Statements - continued for the Year Ended 31 March 2023

6. INVESTMENT INCOME

	2023 £	2022 £
U K Bank interest receivable	1,326	21

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Management	347,969	190,653	538,622	502,507
Finance	77	-	77	96
Governance costs	1,668	1,392	3,060	2,000
	349,714	192,045	541,759	504,603

8. NET INCOME/(EXPENDITURE) FOR THE YEAR

This is stated after charging/(crediting):

	2023 £	2022 £
Independent Examination fee	3,060	2,000
Operating lease charges - property	-	-
Operating lease income - property	-	-
Operating Lease charges – equipment	400	400

9. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' Expenses
No Trustees' expenses were paid for the year ended 31 March 2023 (2022 - £0).

Notes to the Financial Statements - continued for the Year Ended 31 March 2023

10. STAFF COSTS

	2023 £	2022 £
Wages and salaries	394,751	352,531
Social security costs	19,146	18,001
Pension costs	18,825	15,135
	432,722	385,667

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

	2023	2022
Administration (full time equivalent)	13	13

No employees had emoluments in excess of £60,000 (2022: nil).

The key management personnel of CASTAD, comprise the Trustees and the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £51,117 (2022 - £49,588). Trustees received no remuneration (2022 - nil).

11. PENSION COSTS

CASTAD operates a Group Personal Pension Plan and it had sixteen active members, at the year ended 31 March 2023 (2022 – sixteen, three and two respectively). The associated pension charge for the year was £12,825 (2022 - £15,135).

In addition to the pension charge above is £6,000 (2022 – £3,000) paid into Hertfordshire County Council Pension Scheme to reduce the fund deficit in that scheme attributable to CASTAD members.

The Hertfordshire County Council Pension Scheme is a multi-employer defined benefit scheme. CASTAD no longer has any employees who are contributing members to the Scheme, but has three pensioners in the scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. An agreement is in place between the trustees and the Hertfordshire County Council Pension Scheme that an annual deficit contribution would be accelerated to £6,000 annually compared to £3,000 per annum in recent years. The deficit now stands at £46,000 (2022- £52,000).

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
	£	£	£	£
Other Debtors	20,769	600	21,369	46,798

Notes to the Financial Statements - continued for the Year Ended 31 March 2023

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
	£	£	£	£
Creditors	4,476	5,000	9,476	9,117
Accruals	37,979	-	37,979	34,664
Deferred Income	25,994	9,311	35,305	71,897
	68,449	14,311	82,760	115,678

14. PENSION LIABILITY

	Unrestricted Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
	£	£	£	£
Pension Deficit	46,000	-	46,000	52,000
	46,000	-	46,000	52,000

The Pension Liability relates to Hertfordshire County Council Pension Scheme which is a multi-employer defined benefit scheme. CASTAD has three pensioners in the scheme but no longer has any employees who are contributing members to the Scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. The deficit now stands at £46,000 (2022- £52,000) as a result of payments made in the intervening years to HCC Pension Scheme.

15. OPERATING LEASE COMMITMENTS

LESSEE

At the reporting end date the charity had outstanding commitments for the future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	400	400
Between two and five years	133	533
	533	933

Notes to the Financial Statements - continued for the Year Ended 31 March 2023

16. MOVEMENT IN FUNDS

	At 01.04.22	Net movement in funds	At 31.03.23
	£	£	£
Unrestricted Funds			
General Fund	142,858	28,486	171,344
Total Unrestricted Funds	**142,858**	**28,486**	**171,344**
Restricted Funds			
BEIS Cit A – MAPS Trainee	3,555	1,572	5,127
SACDC – Housing Caseworker 1	(120)	2,854	2,734
SACDC – Housing Caseworker 2	770	2,144	2,914
HCF – Rowlandson	556	203	759
HCF – Workforce Development	-	20	20
HCF – Employment	660	(903)	(243)
BCF (Luton Airport) – Training	1,673	(1,673)	-
HCF -PC&C Scams	-	468	468
Hong Kong British Nationals	1,855	(1,855)	-
Restricted Funds	**8,949**	**2,830**	**11,779**
TOTAL CHARITY FUNDS	**151,807**	**31,316**	**183,123**

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

	2023 Income	2023 Expenditure	2023 Transfers	2023 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	371,087	(349,714)	7,113	28,486
Total Unrestricted Funds	**371,087**	**(349,714)**	**7,113**	**28,486**
Restricted Funds				
				-
BEIS Cit A - MAPS trainee	29,492	(24,365)	(3,555)	1,572
SACDC – Housing Caseworker 1	30,120	(27,386)	120	2,854
SACDC – Housing Caseworker 2	22,493	(19,579)	(770)	2,144
HCF – Rowlandson	78,730	(77,970)	(557)	203
HCF – Workplace Development	2,000	(1,980)	-	20
HCF – Broadband	1,980	(1,980)	-	-
HCF – Employment	825	(1,068)	(660)	(903)
BCF (Luton Airport) - Training			(1,673)	(1,673)
HCF P&CC Scams	5,000	(4,532)	-	468
Hong Kong British Nationals	31,348	(33,185)	(18)	(1,855)
Total Restricted Funds	**201,988**	**(192,045)**	**(7,113)**	**2,830**
TOTAL CHARITY FUNDS	**573,075**	**(541,759)**	**-**	**31,316**

The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. The Housing Caseworker grants and HCF Employment grants span the fiscal years 2022/23 and 2023/24. All other projects were completed within this fiscal year.

Notes to the Financial Statements - continued for the Year Ended 31 March 2023

17. MOVEMENT IN FUNDS - COMPARATIVE FUNDS

	At 01.04.21	Net movement in funds	At 31.03.22
	£	£	£
Unrestricted Funds			
General Fund	86,536	56,322	142,858
Designated Fund-IT	4,000	(4,000)	-
Total Unrestricted Funds	**90,536**	**52,322**	**142,858**
Restricted Funds			
BEIS CitA – Adviceline/Webchat	(3,400)	3,400	-
BEIS Cit A – MAPS Trainee	1,949	1,606	3,555
BEIS Cit A – New Ways	261	(261)	-
SACDC – Housing Caseworker	(917)	797	(120)
SACDC _ Housing Caseworker 2	-	770	770
HCF – Rowlandson	(27)	583	556
HCF – Employment	(285)	945	660
BCF (Luton Airport) – Training	-	1,673	1,673
Energy Advice Programme	3,543	(3,543)	-
Best Energy Savings Network (BESN)	2,250	(2,250)	-
Hong Kong British Nationals	-	1,855	1,855
Restricted Funds	**3,374**	**5,575**	**8,949**
TOTAL CHARITY FUNDS	**93,910**	**57,897**	**151,807**

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

	2022 Income	2022 Expenditure	2022 Transfers	2022 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	327,384	(272,826)	1,764	56,322
Designated Fund-IT	-	-	(4,000)	(4,000)
Total Unrestricted Funds	**327,384**	**(272,826)**	**(2,236)**	**52,322**
Restricted Funds				
Cit A – Universal Credit Help to Claim	26,328	(30,155)	3,827	-
BEIS Cit A – Adviceline/Webchat	11,472	(13,797)	5,725	3,400
BEIS Cit A - MAPS trainee	40,339	(36,784)	(1,949)	1,606
BEIS Cit A – New Ways	8,332	(8,673)	80	(261)
SACDC – Housing Caseworker 1	29,502	(28,899)	194	797
SACDC – Housing Caseworker 2	10,545	(9,775)	-	770
HCF – Rowlandson	77,333	(76,778)	28	583
HCF – IT funding	4,610	(4,734)	124	-
HCF – Broadband	1,980	(1,980)	-	-
HCF – Employment	9,295	(8,350)	-	945
BCF (Luton Airport) - Training	5,000	(3,327)	-	1,673
Energy Advice Programme	-	-	(3,543)	(3,543)
Best Energy Savings Network (BESN)	-	-	(2,250)	(2,250)
Hong Kong British Nationals	10,380	(8,525)	-	1,855
Total Restricted Funds	**235,116**	**(231,777)**	**2,236**	**5,575**
TOTAL CHARITY FUNDS	**562,500**	**(504,603)**	**-**	**57,897**

Notes to the Financial Statements - continued for the Year Ended 31 March 2023

17. MOVEMENT IN FUNDS - COMPARATIVE FUNDS (continued)

The Designated Funds represent monies the Trustees have agreed to set aside. In March 2020 an amount of £4,000 was set aside to upgrade the broadband connection into the Service, arrangements for this are now in place. The Trustees authorised transfers between the general fund and designated fund for these purposes. The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. The Housing Caseworker 1, HCF Broadband, Cit A Money Advice and Pensions (MAPS) trainee and Hong Kong British Nationals (HKBN) grants all span the fiscal years 2021/22 and 2022/23. All other projects were completed within this fiscal year.

	Note	2022 Unrestricted funds £	Restricted Funds £	Total Funds £
INCOME				
Income from charitable activities – grants	3	308,203	235,116	543,319
Donations and legacies	4	14,729	-	14,729
Income from other trading activities- fundraising	5	4,431	-	4,431
Investment income	6	21	-	21
Total income		327,384	235,116	562,500
EXPENDITURE				
Expenditure on charitable activities	7	272,826	231,777	504,603
Total expenditure		272,826	231,777	504,603
NET INCOME FOR THE YEAR		**54,558**	**3,339**	**57,897**
Funds Transfer		(2,236)	2,236	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		**52,322**	**5,575**	**57,897**
RECONCILIATION OF FUNDS				
Total funds brought forward		90,536	3,374	93,910
TOTAL FUNDS CARRIED FORWARD		**142,858**	**8,949**	**151,807**

18. RELATED PARTY TRANSACTIONS

There were no related party transactions, as defined by FRS 102, in the year (2022- nil).

There were payments made by CASTAD to the National Association of Citizens Advice Bureau (CitA) and funding was secured from CitA, St Albans City and District Council, Hertfordshire County Council and Local Parish Councils. None of these bodies appoint trustees to the board.

Detailed Statement of Financial Activities for the Year Ended 31 March 2023

	2023 £	2022 £
INCOME		
Income from charitable activities		
Donations	11,163	14,729
Grants	559,491	543,319
	570,654	558,048
Income from other activities		
Fundraising events	1,095	4,431
Investment income		
U K Bank interest receivable	1,326	21
Total income	573,075	562,500
EXPENDITURE		
Expenditure on charitable activities		
Governance costs		
Independent Examination fee	3,060	2,000
Other costs	-	-
	3,060	2,000
Support costs		
Management		
Wages	394,751	352,531
Social security	19,146	18,001
Pensions	18,825	15,135
Life assurance	2,296	1,773
Telephone and Broadband	8,979	5,864
Postage, stationery and copying	5,191	3,114
Sundries	3,554	3,193
Staff and volunteer expenses	9,508	6,208
Office equipment	272	1,546
Information services (2022 incl. research into new funding opportunities)	6,100	8,989
Payroll services	2,464	2,000
Training (2023 incl. Personal safety training)	7,755	2,475
IT (2022 incl. Web hosted server & equipment to facilitate Hybrid working)	3,759	13,494
Insurance	2,689	2,831
	485,289	437,154
Partner Payments	53,333	65,353
	538,622	502,507
Finance		
Bank charges	77	96
Total expenditure	541,759	504,603
Net income	31,316	57,897

ST ALBANS DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1041830

Accounts

REGISTERED COMPANY NUMBER: 2969165 (England and Wales)
REGISTERED CHARITY NUMBER: 1041830

St Albans District Citizens Advice Bureau Limited

Report of the Trustees and Financial Statements

Year Ended 31 March 2022

Contents of the Financial Statements for the Year Ended 31 March 2022

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Report of the Trustees
for the Year Ended 31 March 2022

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 financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (issued in October 2019).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Name and Company number
St Albans District Citizens Advice Bureau Limited 2969165 (England and Wales)

Registered Charity number
1041830

Registered office
Civic Centre
St Peters Street
St Albans
Hertfordshire
AL1 3JE

Trustees
A Berneye
P Brewster
J Burley
S Caldwell
A Campbell (Chair)
G J Comninos (Treasurer)
D Dimov
C Phillips
R Solomon
J Van Schie
S Yexley

Representative of St Albans City and District Council on the Trustee Board
Councillor Sinead Howland.

Company Secretary
J Burley

Independent Examiner
Mercer & Hole
Steve Robinson FCA
Gloucester House
72 London Road
St Albans
Hertfordshire
AL1 1NS

Report of the Trustees - continued for the Year Ended 31 March 2022

Principal Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill,
West Malling
Kent
ME19 4JQ

The trustees have complied with their duty (as defined by the Charities Act 2011) to have due regard to guidance published by the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is a company limited by guarantee, as defined by the Companies Act 2006, governed by its Memorandum and Articles of Association. Trustees are directors under the Companies Act 2006 and Members in accordance with the Memorandum and Articles of Association. It is registered as a charity with the Charity Commission.

Recruitment and appointment of new trustees
All directors of the company are also trustees of the charity ("CASTAD"). There are no other trustees. The maximum number of trustees shall be fifteen and the minimum four being either appointed at the annual general meeting, nominated by member organisations or co-opted by the trustee board. Each appointment of a co-opted or nominated trustee shall be made at an ordinary meeting of the trustee board.

The directors and trustees who served during the year were:

A Berneye	
P Brewster	
J Burley	
S Caldwell	
A Campbell	(Chair from 22/02/2022)
G J Comninos	(Chair until 22/02/2022 when term expired, Treasurer from 22/02/2022)
D Dimov	
S Hickinbotham	(Retired 05/10/2021)
C Phillips	(Treasurer until 22/02/2022 when term expired)
R Solomon	
J Van Schie	
S Yexley	

Induction and training of new Trustees
Newly appointed trustees undergo a comprehensive induction process including observing the advisors interviewing clients, attending a range of regular service meetings and are regularly circulated with information regarding their legal obligations and offered training courses.

Organisational structure
We are an independent organisation but we are members of the National Association of Citizens Advice Bureau (CitA) and our service is audited and supported by CitA.

Wider network
We are linked countrywide. Anonymised individual cases, where a need for policy improvement is identified, are submitted by staff and volunteers to CitA to contribute to a body of research evidence. This is then used to campaign on anomalies in the practices of government and other essential service providers.

Report of the Trustees - continued for the Year Ended 31 March 2022

Related parties
We work with St Albans City and District Council, Hertfordshire County Council, town and parish councils, all of whom contribute to our funding. St Albans City and District Council has a representative on the Board but none of our funders have appointed Trustees to the Board. We also enjoy a working relationship with the local Strategic Partnership, other local Citizens Advice services (LCA) in Hertfordshire and the Herts Consortium of LCA. We share our Civic Centre base with Advice Hub partners including Communities 1st St Albans and Hertsmere, St Albans Community Bank, Women's Outreach & Herts Asian Women's Association.

Risk management
General
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.
During the year the trustees reviewed and updated the process of assessing, documenting and discussing the identified risks to the organisation. The trustees have insurance cover to cope with most eventualities.
Risk assessments are carried out on new projects. Improvements to facilities have been implemented and reviews made to procedures where required. We are reassured that these processes were put in place to great effect as we managed the impact of Coronavirus on the service.

Information assurance
The trustee board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The charity aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

Response to Coronavirus
We are happy to report that the Service's response to the Coronavirus was quick and efficient with the Business Continuity Plan invoked on March 10th 2020 and by March 24th 2020 client services were operated by staff and volunteers working from home. During the course of the following 2 years, we continued to offer advice to the district on the full breadth of clients' issues, flexing our working practices as government guidance changed. Client numbers dipped by only 12% during the year 2020- 2021 but in the current year exceeded 10,000, our highest ever. Training of existing staff and volunteers moved online and the new intakes of volunteers completed a full training cycle. Fundraising continued, securing project grants and ensuring we were able to apply for the Covid related funds made available to charities. Face-to-face sessions which were temporarily suspended, have now been reinstated, albeit with fewer sessions currently available.

OBJECTIVES AND ACTIVITIES

Objectives and aims
The charity is constituted as a company limited by guarantee, and is therefore governed by a memorandum and articles of association.

The charity's object and its principal activity continues to be to benefit the public by the provision of an information and advice service with the main outlet in St Albans and outreach provision in other venues within the district. The charity is organised so that the trustees meet regularly to provide effective governance, oversight and support in relation to the organisation's affairs. The Chief Executive manages the day-to-day operations of the charity. We are extremely grateful to the staff and its many volunteers for their contribution to the working of the charity.

Report of the Trustees - continued for the Year Ended 31 March 2022

Volunteers

The majority of our 95 volunteers continued to give their time generously by working from home during the Coronavirus pandemic. The value of volunteer time donated this year has been calculated as £875,157. The comprehensive, competence-based training represents a heavy investment of both the organisation's resources and the volunteers' time and energies. After initial training in theory, volunteers gain in knowledge and experience whilst they are serving clients, supported and supervised closely, until achieving their certificate of competence. They are supported via regular individual reviews and in their continuing professional development thereafter. The class of '22 joined in January and have trained in person.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The trustees consider that the performance of the charity this year has been outstanding, particularly given the ongoing challenges presented by the Coronavirus restrictions. We recorded an excess of income over expenditure of £57,897 (2021 - £9,703). Demand for CASTAD's advice services continued during the pandemic and we have dealt with 10,065 clients (2021 – 8,171) covering over 21,866 different issues (2021 – 20,062). We have resumed some face-to-face service with clients but continue to offer other multiple channels for clients to access help remotely; Local phone appointments; emails; Adviceline, a collaborative venture between all Herts Cit A; self-help through the publicly available website at www.citizensadvice.org; and, Cit A Webchat. These multiple channels of access for clients assists us to serve a diverse group of clients ranging widely in age, ethnicity and disability as we strive to help all communities within the district with their varying needs. We wish to give thanks particularly to funders who helped us with the direct and indirect costs incurred in running the service from the homes of staff and volunteers and also to staff and volunteers who rose to the challenge. Grants from SACDC of £16,848 helped us to fund a new hybrid delivery model, resuming a face-to-face service whilst continuing to offer all other remote channels. We are also pleased to have taken the opportunity to participate in the Kickstart scheme to provide training and work experience to 3 young people.

Citizens Advice conducted research into the impact of advice using New Economy, an HM Treasury approved financial modelling tool, to place a value on the impact of our work. (*The Value of the Citizens Advice Service: Our Impact 2014/15* and *Modelling the Value of the Citizens Advice Service Technical Annexe (2014)*. Available at: www.neweconomymanchester.com). This analysis has shown that for every £1 invested in St Albans Citizens Advice in 2020/2021 we generate £6.78 in fiscal benefits (savings to government e.g., out of work welfare benefit payments); £43.41 in wider public benefits (e.g., the value of volunteer hours of service) and £19.61 in financial benefits to individuals (e.g., debts written off, consumer problems resolved, welfare benefits claimed). This compares extremely favourably with comparable national average impact figures of £1.94, £13.36 and £8.35.

The service is grateful for all of the grants and donations it received. Among others, we had continued support from St Albans City and District Council, Harpenden Town Council, Hertfordshire County Council, St Albans Diocese, Wheathampstead and Redbourn Parish Councils, Citizens Advice (for Energy Advice, Universal Credit Help to Claim, Webchat, Expanding Reach and Money Advice and Pension Service Trainee funding), Hertfordshire Community Foundation, St Albans Fund for the Future and Computer Wizard.

CASTAD would not function without the huge amount of time and effort given by many individuals. We would like to publicly thank them for their valuable contribution.

Fundraising activities

Fundraising activities on our behalf resulted in an income increase to £4,431 (2021 - £472). We will also benefit next year from an extensive range of fundraising undertaken during the year by Stort Valley Rotary Helping Herts. The trustees recognise the importance that fundraising brings to the organisation as a means not only of financial gain but of awareness of CASTAD's charitable status.

Report of the Trustees - continued for the Year Ended 31 March 2022

FINANCIAL REVIEW

The charity's income for core and project services increased to £543,319 from £415,910 in 2021.

The trustees are very appreciative that St Albans City and District Council continued their financial support, with the core grant and the money advice project funding. Additionally, during the year, we successfully applied for project funding from St Albans City and District Council for The Healthy Hub, Community Grant and both the renewal of the existing Homeless Caseworker alongside an additional worker increasing client days.

Hertfordshire County Council funded projects related to Crisis during the year and provided additional grants to help clients in particular need during the pandemic. We are also grateful to local county councillors for their support from Locality Budgets.

We are happy to have developed mutually beneficial relationships with other funders. Particularly with Hertfordshire Community Foundation, through whom we were granted; a 5th year Graham Rowlandson Foundation for Disability Benefits Advice of £98,720 covering sixteen months, which we delivered in partnership with five other Hertfordshire Citizen Advice Services; the continuation of the St Albans Fund for the Future; Employment advice; Support for the clinically vulnerable; Money Makes Sense; IT and Broadband costs.

Other funders include Post Code Lottery (tackling debt), Awards for All (young volunteers), Bedfordshire Community Fund Luton Airport near neighbours (training), Hertfordshire Protection Board (Sopwell community), the Department for Levelling Up (Hong Kong British Nationals), Pavyer Trust and Blandford Trust.

Reserves policy
As the nature and diversity of our funding evolved the trustees have reviewed the reserves policy and continue to believe that we should aim to have reserves the equivalent to twenty weeks expenditure in unrestricted funds (38%). Trustees believe that this accurately reflects the elapsed time from application for funding to receipt of funding as our reliance on securing larger numbers of smaller value income streams has increased. At 31 March 2022 reserves represented 29% (2021 – 20%) of anticipated expenditure for the following year. At the year end, unrestricted reserves rose to £142,858 (2021 - £90,536), whilst this is below our policy, we have seen a significant year-on-year improvement. We have unrestricted cash at the end of the year of £225,003 equivalent to 46% (2021 48%) of anticipated expenditure. The difference between these two positions is our long-term liability to fund our pension deficit.

FUTURE DEVELOPMENTS

Our key priority remains the provision of ongoing advice to the citizens of, or connected to, St Albans District. As detailed above we have been able to continue our service to the community during the Coronavirus lockdowns. The Strategy and Governance team as well as the trustee board will continue to examine external influences and their likely future impacts on the service. It will, examine the best way of reaching our clients, what impact of the Coronavirus and the increasing cost of living is having on the nature of client issues and client demographics. The Operations team will continue to consider how best to deliver a new blended service of both face-to-face services alongside all other channels in a manner which works for clients, staff and volunteers.

We are pleased that we have continued to recruit, train, support and value our volunteers and staff, albeit remotely, and this will be a key priority during the coming year. We also continue to focus on our attempts to bring in diverse project funding to ensure we continue to provide our services to the district, and proactively manage and forecast our cash and reserves. We look forward to what will be a challenging year but are confident we will continue to be successful.

Report of the Trustees - continued for the Year Ended 31 March 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of St Albans District Citizens Advice Bureau Limited 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 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 (2019 FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements; and,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

INDEPENDENT EXAMINERS

Following the Board's decision to take advantage of the audit exemptions made available to them in the Charities and Company Acts and to elect for an independent examination of the accounts rather than a full audit, the trustee board appointed Mercer & Hole to act as Independent Examiners. They were re-appointed as Independent Examiners at the last Annual General Meeting and will be proposed for re-appointment again at the 2022 Annual General Meeting.

ON BEHALF OF THE BOARD:

Alec Campbell

A Campbell - Director and Chair of the Board of Trustees

27 September 2022

Report of the Independent Examiner to the Members of St Albans District Citizens Advice Bureau Limited

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2022 which are set out on pages 1 to 19.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the company'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 the Institute of Chartered Accountants of England and Wales, which is one of the listed bodies.

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

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

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

Signed:

Steve Robinson FCA
Mercer & Hole Chartered Accountants
Gloucester House
72 London Road
St. Albans
AL1 1NS

27 September 2022

Date

Statement of Financial Activities (including income and expenditure account) for the Year Ended 31 March 2022

	Note	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
INCOME					
Income from charitable activities – grants	3	308,203	235,116	543,319	415,910
Donations and Legacies	4	14,729	-	14,729	4,715
Income from other activities – fundraising	5	4,431	-	4,431	472
Investment income	6	21	-	21	60
Total Income		327,384	235,116	562,500	421,157
EXPENDITURE					
Expenditure on charitable activities	7	272,826	231,777	504,603	411,454
Total Expenditure		272,826	231,777	504,603	411,454
NET INCOME FOR THE YEAR		**54,558**	**3,339**	**57,897**	**9,703**
Funds Transfer	16	(2,236)	2,236	-	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		**52,322**	**5,575**	**57,897**	**9,703**
RECONCILIATION OF FUNDS					
Total funds brought forward		90,536	3,374	93,910	84,207
TOTAL FUNDS CARRIED FORWARD		**142,858**	**8,949**	**151,807**	**93,910**

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

All income and expenditure derive from continuing activities.

Separate funds split for the comparative are shown in note 17.

Balance Sheet
At 31 March 2022

	Note	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
CURRENT ASSETS					
Debtors	12	43,360	3,438	46,798	22,189
Cash at bank and in hand		225,003	47,684	272,687	259,314
		268,363	51,122	319,485	281,503
CREDITORS					
Amounts falling due within one year	13	(73,505)	(42,173)	(115,678)	(132,593)
NET CURRENT ASSETS		194,858	8,949	203,807	148,910
PENSION LIABILITY	14	(52,000)	(-)	(52,000)	(55,000)
NET ASSETS		**142,858**	**8,949**	**151,807**	**93,910**
FUNDS OF THE CHARITY	16				
Unrestricted Funds- General		142,858	-	142,858	86,536
Unrestricted Funds- Designated		-	-	-	4,000
Unrestricted Funds- Total		142,858	-	142,858	90,536
Restricted funds		-	8,949	8,949	3,374
TOTAL CHARITY FUNDS		**142,858**	**8,949**	**151,807**	**93,910**

For the financial year ending on 31 March 2022 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard (FRS 102).

The financial statements were approved by the Board of Trustees on 27 September 2022 and were signed on its behalf by:

Alec Campbell

A Campbell - Director and Chair of the Board of Trustees
Company number: 2969165 (England and Wales)

Notes to the Financial Statements for the Year Ended 31 March 2022

1. ACCOUNTING POLICIES

Base of preparation note

The financial statements have been prepared in accordance with 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) (issued in October 2019) - (Charities SORP (FRS 102)), and the requirements of the Companies Act 2006. The financial statements have been rounded to the nearest £.

Citizens Advice St Albans District 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 note(s).

Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements. The charity continues to operate in an environment of uncertainty associated with the current economic climate. The trustees and management are continuously monitoring the situation and are confident that they have the resources to deal with the changing circumstances for the foreseeable future.

Income

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

Grants and Donations

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 the income receivable can be measured reliably. Grants and Donations are recognised when the Trust has been notified in writing both of the amount and settlement date. In the event that a grant or donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period. Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure

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.

Allocation and apportionment of costs

Costs are allocated to the fund to which they relate. Where the costs relate to one or more fund they have been apportioned on the basis to best reflect the funds concerned.

Operating Leases

The charity classifies the lease of printing equipment as operating leases; the title to the equipment remains with the lessor and the equipment is replaced every 5 years whilst the economic life of such equipment is normally 10 years. Rental charges are charged on a straight line basis over the term of the lease.

Notes to the Financial Statements for the Year Ended 31 March 2022

1. ACCOUNTING POLICIES (continued)

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

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charity ceased to participate in a group defined benefits pension scheme providing benefits based on final pensionable pay on the retirement of the last member during the year to 31 March 2012. The assets of that scheme are held separately from those of the charity. Full provision for pension deficit liability on a cessation basis has been provided for and payments made to the scheme are used to reduce that liability.

The charity operates a Group Pension Plan. Contributions are charged in the year in which they are payable.

Irrecoverable VAT
Expenditure is shown in the Financial Statements inclusive of the associated VAT.

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

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

Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. LEGAL STATUS OF THE COMPANY

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Notes to the Financial Statements for the Year Ended 31 March 2022

3. INCOME FROM CHARITABLE ACTIVITIES – GRANTS

	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Grants	308,203	235,116	543,319	415,910
Other receipts	-	-	-	-
	308,203	235,116	543,319	415,910

Grant income in the current year includes £53,333 received on behalf of five other Citizens Advice services with respect to the Graham Rowlandson Disability project and £12,020 on behalf of one LCA and The Living room with respect to the Money Makes Sense Project (2021 - £25,000, five other Services). This amount has also been included in charitable expenditure.

4. DONATIONS AND LEGACIES

	2022 £	2021 £
Donations	14,729	4,715

Included in donations is £900 from Cathedral & Abbey Church of St Albans, £1,000 from Arnold Clark, £5,000 from ING, £500 Parish of Harpenden St Nicholas Church, £1,000 from Tesco Groundworks UK and a generous private donation (2021- £1,000 from Cathedral & Abbey Church of St Albans, £1,000 from the High Sheriff, £500 from Tesco Groundworks UK, and £300 from Mair Adams).

5. INCOME FROM OTHER ACTIVITIES

	2022 £	2021 £
Fundraising events	4,431	472

This income relates to events carried out during the Mayoral year of Councillor J Smith who selected us as a beneficial charity. Last year we were unable to undertake our usual fundraising activities as a result of the restrictions in place to reduce the spread of Coronavirus. We hope to resume these when circumstances permit.

Notes to the Financial Statements - continued for the Year Ended 31 March 2022

6. INVESTMENT INCOME

	2022 £	2021 £
U K Bank interest receivable	21	60

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Management	271,000	231,507	502,507	409,755
Finance	96	-	96	69
Governance costs	1,730	270	2,000	1,630
	272,826	231,777	504,603	411,454

8. NET INCOME/(EXPENDITURE) FOR THE YEAR

This is stated after charging/(crediting):

	2022 £	2021 £
Independent Examination fee	2,000	1,630
Operating lease charges - property	-	11,737
Operating lease income - property	-	(11,737)
Operating Lease charges – equipment	400	400

9. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' Expenses
No Trustees' expenses were paid for the year ended 31 March 2022 (2021 - £15 trustee cost recovery claim).

Notes to the Financial Statements - continued for the Year Ended 31 March 2022

10. STAFF COSTS

	2022 £	2021 £
Wages and salaries	352,531	312,571
Social security costs	18,001	13,893
Pension costs	15,135	12,917
	385,667	339,381

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

	2022	2021
Administration (full time equivalent)	13	11

No employees had emoluments in excess of £60,000 (2021: nil).

The key management personnel of CASTAD, comprise the Trustees and the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £49,588 (2021 - £48,114). Trustees received no remuneration (2021 - nil).

11. PENSION COSTS

CASTAD operates a Group Personal Pension Plan and it had sixteen active members, three inactive members and 2 claimants at the year ended 31 March 2022 (2021 – fifteen, two and two respectively). The associated pension charge for the year was £15,135 (2021 - £12,917).

In addition to the pension charge above is £3,000 (2021 – £3,000) paid into Hertfordshire County Council Pension Scheme to reduce the fund deficit in that scheme attributable to CASTAD members.

The Hertfordshire County Council Pension Scheme is a multi-employer defined benefit scheme. CASTAD no longer has any employees who are contributing members to the Scheme, but has three pensioners in the scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. It was agreed between the trustees and the Hertfordshire County Council Pension Scheme that an annual deficit contribution would be made based on ability to pay which was expected would be at least £2,000, with trustees assessing their ability to pay more in the latter part of each financial year. In each of the last four years a voluntary additional £1,000 was paid into the scheme and it is our intention to continue to do so until a legal repayment plan is in place. The deficit now stands at £52,000 (2021- £55,000).

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2022 Total Funds	2021 Total Funds
	£	£	£	£
Other Debtors	43,360	3,438	46,798	22,189

Notes to the Financial Statements - continued for the Year Ended 31 March 2022

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2022 Total Funds	2021 Total Funds
	£	£	£	£
Creditors	783	8,334	9,117	38,034
Accruals	34,664	-	34,664	37,246
Deferred Income	38,058	33,839	71,897	57,313
	73,505	42,173	115,678	132,593

14. PENSION LIABILITY

	Unrestricted Funds	Restricted Funds	2022 Total Funds	2021 Total Funds
	£	£	£	£
Pension Deficit	52,000	-	52,000	55,000
	52,000	-	52,000	55,000

The Pension Liability relates to Hertfordshire County Council Pension Scheme which is a multi-employer defined benefit scheme. CASTAD has three pensioners in the scheme but no longer has any employees who are contributing members to the Scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. The deficit now stands at £52,000 (2021- £55,000) as a result of payments made in the intervening years to HCC Pension Scheme.

15. OPERATING LEASE COMMITMENTS

LESSEE

At the reporting end date the charity had outstanding commitments for the future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022 £	2021 £
Within one year	400	400
Between two and five years	533	933
	933	1,333

Notes to the Financial Statements - continued for the Year Ended 31 March 2022

16. MOVEMENT IN FUNDS

	At 01.04.21	Net movement in funds	At 31.03.22
	£	£	£
Unrestricted Funds			
General Fund	86,536	56,322	142,858
Designated Fund-IT	4,000	(4,000)	-
Total Unrestricted Funds	**90,536**	**52,322**	**142,858**
Restricted Funds			
BEIS CitA – Adviceline/Webchat	(3,400)	3,400	-
BEIS Cit A – MAPS Trainee	1,949	1,606	3,555
BEIS Cit A – New Ways	261	(261)	-
SACDC – Housing Caseworker 1	(917)	797	(120)
SACDC – Housing Caseworker 2	-	770	770
HCF – Rowlandson	(27)	583	556
HCF – Employment	(285)	945	660
BCF (Luton Airport) – Training	-	1,673	1,673
Energy Advice Programme	3,543	(3,543)	-
Best Energy Savings Network (BESN)	2,250	(2,250)	-
Hong Kong British Nationals	-	1,855	1,855
Restricted Funds	**3,374**	**5,575**	**8,949**
TOTAL CHARITY FUNDS	**93,910**	**57,897**	**151,807**

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

	2022 Income	2022 Expenditure	2022 Transfers	2022 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	327,384	(272,826)	1,764	56,322
Designated Fund-IT	-	-	(4,000)	(4,000)
Total Unrestricted Funds	**327,384**	**(272,826)**	**(2,236)**	**52,322**
Restricted Funds				
Cit A – Universal Credit Help to Claim	26,328	(30,155)	3,827	-
BEIS Cit A – Adviceline/Webchat	11,472	(13,797)	5,725	3,400
BEIS Cit A - MAPS trainee	40,339	(36,784)	(1,949)	1,606
BEIS Cit A – New Ways	8,332	(8,673)	80	(261)
SACDC – Housing Caseworker 1	29,502	(28,899)	194	797
SACDC – Housing Caseworker 2	10,545	(9,775)	-	770
HCF – Rowlandson	77,333	(76,778)	28	583
HCF – IT funding	4,610	(4,734)	124	-
HCF – Broadband	1,980	(1,980)	-	-
HCF – Employment	9,295	(8,350)	-	945
BCF (Luton Airport) - Training	5,000	(3,327)	-	1,673
Energy Advice Programme	-	-	(3,543)	(3,543)
Best Energy Savings Network (BESN)	-	-	(2,250)	(2,250)
Hong Kong British Nationals	10,380	(8,525)	-	1,855
Total Restricted Funds	**235,116**	**(231,777)**	**2,236**	**5,575**
TOTAL CHARITY FUNDS	**562,500**	**(504,603)**	**-**	**57,897**

Notes to the Financial Statements - continued for the Year Ended 31 March 2022

16. MOVEMENT IN FUNDS (continued)

The Designated Funds represent monies the Trustees have agreed to set aside. In March 2020 an amount of £4,000 was set aside to upgrade the broadband connection into the Service, arrangements for this are now in place. The Trustees authorised transfers between the general fund and designated fund for these purposes. The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. The Housing Caseworker 1, HCF Broadband, Cit A Money Advice and Pensions (MAPS) trainee and Hong Kong British Nationals (HKBN) grants all span the fiscal years 2021/22 and 2022/23. All other projects were completed within this fiscal year.

17. MOVEMENT IN FUNDS - COMPARATIVE FUNDS

	At 01.04.20	Net movement in funds	At 31.03.21
	£	£	£
Unrestricted Funds			
General Fund	65,591	20,945	86,536
Designated Fund-IT	17,638	(13,638)	4,000
Total Unrestricted Funds	**83,229**	**7,307**	**90,536**
Restricted Funds			
BEIS CitA – Adviceline/Webchat	-	(3,400)	(3,400)
BEIS Cit A – MAPS Trainee	-	1,949	1,949
BEIS Cit A – New Ways	-	261	261
SACDC – Housing Caseworker	-	(917)	(917)
HCF – Rowlandson	-	(27)	(27)
HCF – Covid WFH funding	-	-	-
HCF – Employment	-	(285)	(285)
BCF (Luton Airport) – Training	422	(422)	-
Energy Advice Programme	-	3,543	3,543
Best Energy Savings Network (BESN)	556	1,694	2,250
Restricted Funds	**978**	**2,396**	**3,374**
TOTAL CHARITY FUNDS	**84,207**	**9,703**	**93,910**

Notes to the Financial Statements - continued for the Year Ended 31 March 2022

17. MOVEMENT IN FUNDS - COMPARATIVE FUNDS (continued)

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

	2021 Income	2021 Expenditure	2021 Transfers	2021 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	237,290	(233,407)	17,062	20,945
Designated Fund-IT	-	-	(13,638)	(13,638)
Total Unrestricted Funds	**237,290**	**(233,407)**	**3,424**	**7,307**
Restricted Funds				
Cit A – Universal Credit Help to Claim	26,493	(29,254)	2,761	-
BEIS Cit A – Expand Capacity	12,925	(12,468)	(457)	-
BEIS Cit A – Adviceline/Webchat	5,728	(9,128)	-	(3,400)
BEIS Cit A – MAPS trainee	17,041	(15,092)	-	1,949
BEIS Cit A - New Ways	16,668	(16,407)	-	261
SACDC – Housing Caseworker	28,646	(29,478)	(85)	(917)
HCF – Rowlandson	51,541	(46,946)	(4,622)	(27)
HCF – Covid WFH funding	4,720	(4,677)	(43)	-
HCF - Employment	4,675	(4,960)	-	(285)
BCF (Luton Airport) - Training	-	-	(422)	(422)
Energy Advice Programme	9,930	(6,387)	-	3,543
Best Energy Savings Network (BESN)	5,500	(3,250)	(556)	1,694
Total Restricted Funds	**183,867**	**(178,047)**	**(3,424)**	**2,396**
TOTAL CHARITY FUNDS	**421,157**	**(411,454)**	**-**	**9,703**

The Designated Funds represent monies the Trustees have agreed to set aside to upgrade the broadband connection into the Service in March 2019. The Trustees authorised transfers between the general fund and designated fund for these purposes. The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. The BEIS CitA Adviceline, MAPS and New Ways grants, the Housing Caseworker, Rowlandson and HCF Employment grants all span the fiscal years 2020/21 and 2021/22. The Help to Claim, BEIS Cit A Expand Capacity, HCF Covid, EAP and BESN were completed within this fiscal year. BCF (Luton Airport was completed in 2019/20.

Notes to the Financial Statements - continued for the Year Ended 31 March 2022

17. MOVEMENT IN FUNDS - COMPARATIVE FUNDS (continued)

	Note	2021 Unrestricted funds £	Restricted Funds £	Total Funds £
INCOME				
Income from charitable activities – grants	3	232,043	183,867	415,910
Donations and legacies	4	4,715	-	4,715
Income from other trading activities- fundraising	5	472	-	472
Investment income	6	60	-	60
Total income		237,290	183,867	421,157
EXPENDITURE				
Expenditure on charitable activities	7	233,407	178,047	411,454
Total expenditure		233,407	178,047	411,454
NET INCOME FOR THE YEAR		**3,883**	**5,820**	**9,703**
Funds Transfer		3,424	(3,424)	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		**7,307**	**2,396**	**9,703**
RECONCILIATION OF FUNDS				
Total funds brought forward		83,229	978	84,207
TOTAL FUNDS CARRIED FORWARD		**90,536**	**3,374**	**93,910**

18. RELATED PARTY TRANSACTIONS

There were no related party transactions, as defined by FRS 102, in the year (2021- nil).

There were payments made by CASTAD to the National Association of Citizens Advice Bureau (CitA) and funding was secured from CitA, St Albans City and District Council, Hertfordshire County Council and Local Parish Councils. None of these bodies appoint trustees to the board.

Detailed Statement of Financial Activities for the Year Ended 31 March 2022

	2022 £	2021 £
INCOME		
Income from charitable activities		
Donations	14,729	4,715
Grants	543,319	415,910
	558,048	420,625
Income from other activities		
Fundraising events	4,431	472
Investment income		
U K Bank interest receivable	21	60
Total income	562,500	421,157
EXPENDITURE		
Expenditure on charitable activities		
Governance costs		
Independent Examination fee	2,000	1,630
Other costs	-	-
	2,000	1,630
Support costs		
Management		
Wages	352,531	312,571
Social security	18,001	13,893
Pensions	15,135	12,917
Life assurance	1,773	553
Telephone and Broadband	5,864	4,137
Postage, stationery and copying	3,114	1,778
Sundries	3,193	1,841
Staff and volunteer expenses	6,208	4,728
Office equipment	1,546	1,235
Information services (incl. research into new funding opportunities 2022)	8,989	3,988
Payroll services (incl. one off set up of life assurance 2021)	2,000	4,502
Training	2,475	2,920
IT (incl. enabling working from home)	13,494	18,023
Insurance	2,831	1,669
	437,154	384,755
Partner Payments	65,353	25,000
	502,507	409,755
Finance		
Bank charges	96	69
Total expenditure	504,603	411,454
Net income	57,897	9,703

ST ALBANS DISTRICT CITIZENS ADVICE BUREAU

England & Wales - Charity number 1041830

Accounts

REGISTERED COMPANY NUMBER: 2969165 (England and Wales)
REGISTERED CHARITY NUMBER: 1041830

St Albans District Citizens Advice Bureau Limited

Report of the Trustees and Financial Statements

Year Ended 31 March 2021

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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 financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (issued in October 2019).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Name and Company number
St Albans District Citizens Advice Bureau Limited 2969165 (England and Wales)

Registered Charity number
1041830

Registered office
Civic Centre
St Peters Street
St Albans
Hertfordshire
AL1 3JE

Trustees

G J Comninos	(Chair)
S Yexley	
S Caldwell	
P Brewster	
R Solomon	
J Burley	
S Hickinbotham	
D Dimov	
C Phillips	(Treasurer)
A Campbell	(Co-opted 12/05/2020)
J Van Schie	(Co-opted 12/05/2020)
A Berneye	(Co-opted 18/08/2020)

Representative of St Albans City and District Council on the Trustee Board
Councillors- J Taylor to May 2021, Sinead Howland thereafter.

Company Secretary
J Burley

Independent Examiner
Mercer & Hole
Steve Robinson FCA
Gloucester House
72 London Road
St Albans
Hertfordshire
AL1 1NS

Report of the Trustees - continued for the Year Ended 31 March 2021

Principal Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill,
West Malling
Kent
ME19 4JQ

The trustees have complied with their duty (as defined by the Charities Act 2011) to have due regard to guidance published by the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is a company limited by guarantee, as defined by the Companies Act 2006, governed by its Memorandum and Articles of Association. Trustees are directors under the Companies Act 2006 and Members in accordance with the Memorandum and Articles of Association. It is registered as a charity with the Charity Commission.

Recruitment and appointment of new trustees
All directors of the company are also trustees of the charity ("CASTAD"). There are no other trustees. The maximum number of trustees shall be fifteen and the minimum four being either appointed at the annual general meeting, nominated by member organisations or co-opted by the trustee board. Each appointment of a co-opted or nominated trustee shall be made at an ordinary meeting of the trustee board.

The directors and trustees who served during the year were:

S Yexley	
S Caldwell	(Vice Chair to 10/11/2020 when term expired)
S Adams	(Deceased 07/04/2020)
G J Comninos	
P Brewster	
R Solomon	
J Burley	
S Hickinbotham	
D Dimov	
C Phillips	
A Campbell	(Co-opted 12/05/2020)
J Van Schie	(Co-opted 12/05/2020)
A Berneye	(Co-opted 18/08/2020)

Induction and training of new Trustees
Newly appointed trustees undergo a comprehensive induction process including observing the advisors interviewing clients, attending a range of regular service meetings and are regularly circulated with information regarding their legal obligations and offered training courses.

Organisational structure
We are an independent organisation but we are members of the National Association of Citizens Advice Bureau (CitA) and our service is audited and supported by CitA.

Wider network
We are linked countrywide. Anonymised individual cases, where a need for policy improvement is identified, are submitted by staff and volunteers to CitA to contribute to a body of research evidence. This is then used to campaign on anomalies in the practices of government and other essential service providers.

Report of the Trustees - continued for the Year Ended 31 March 2021

Related parties

We work with St Albans City and District Council, Hertfordshire County Council, town and parish councils, all of whom contribute to our funding. St Albans District Council has a representative on the Board but none of our funders have appointed Trustees to the Board. We also enjoy a working relationship with the local Strategic Partnership, other Local Citizens Advice services (LCA) in Hertfordshire and the Herts Consortium of LCA. We share our Civic Centre base with Advice Hub partners including Communities 1st St Albans and Hertsmere, St Albans Credit Union, Women's Outreach & Herts Asian Women's Association.

Risk management

General

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

During the year the trustees reviewed and updated the process of assessing, documenting and discussing the identified risks to the organisation. The trustees have insurance cover to cope with most eventualities.

Risk assessments are carried out on new projects. Improvements to facilities have been implemented and reviews made to procedures where required. We are reassured that these processes were put in place to great effect as we manage the impact of Coronavirus on the service.

Information assurance

The trustee board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The charity aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

Response to Coronavirus

We are happy to report that the Service's response to the Coronavirus was quick and efficient with the Business Continuity Plan invoked on March 10th 2020 and by March 24th 2020 client services were operated by staff and volunteers working from home. During the course of the year, we continued to offer advice to the district on the full breadth of clients' issues with client numbers dipping only 12% on the previous year. Training of existing staff and volunteers moved online and the new intake of volunteers completed a full training cycle. Fundraising continued securing project grants and ensuring we were able to apply for the Covid related funds made available to Charities. Face-to-face sessions have been temporarily suspended, but we intend to reinstate them initially for the most vulnerable clients after careful planning and consultation and then resume a wider programme.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity is constituted as a company limited by guarantee, and is therefore governed by a memorandum and articles of association.

The charity's object and its principal activity continues to be to benefit the public by the provision of an information and advice service with the main outlet in St Albans and outreach provision in other venues within the district. The charity is organised so that the trustees meet regularly to provide effective governance, oversight and support in relation to the organisation's affairs. The Chief Executive manages the day to day operations of the charity. We are extremely grateful to the staff and its many volunteers for their contribution to the working of the charity.

Report of the Trustees - continued for the Year Ended 31 March 2021

Volunteers

The majority of our volunteers, 83, continued to give their time generously by working from home during the Coronavirus pandemic. The value of volunteer time donated this year has been calculated as £690,087. The comprehensive, competence-based training represents a heavy investment of both the organisation's resources and the volunteers' time and energies. After initial training in theory, volunteers gain in knowledge and experience whilst they are serving clients, supported and supervised closely, until achieving their certificate of competence. They are supported via regular individual reviews and in their continuing professional development thereafter. During this year training has continued virtually and the current year intake of volunteers completed initial training by video conferencing.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The trustees consider that the performance of the charity this year has been good, particularly given the particular challenges presented by the Coronavirus restrictions. We recorded an excess of income over expenditure of £9,703 (2020 - £25,103). Demand for CASTAD's advice services continued during the pandemic and we have dealt with 8,171 clients (2020 –9,271) covering over 20,062 different issues (2020 – 23,266). Whilst we were not able to provide clients with a face-to-face service during the past year, we continue to offer multiple channels for clients to access help remotely; Local phone appointments; emails; Adviceline, a collaborative venture between all Herts Cit A; self-help through the publicly available website at www.citizensadvice.org; and, Cit A Webchat. These multiple channels of access for clients assists us to serve a diverse group of clients ranging widely in age, ethnicity and disability as we strive to help all communities within St Albans with their varying needs. We wish to give thanks particularly to funders who helped us with the direct and indirect costs incurred in running the service from the homes of staff and volunteers and also to staff and volunteers who rose to the challenge. Grants from HCF £4,720, St Albans Old Peoples Trust £1,500 and Cit A £12,925 enabled us to purchase and set up laptops and other equipment and support ongoing home working costs.

Citizens Advice conducted research into the impact of advice using New Economy, an HM Treasury approved financial modelling tool, to place a value on the impact of our work. (*The Value of the Citizens Advice Service: Our Impact 2014/15* and *Modelling the Value of the Citizens Advice Service Technical Annexe (2014)*. Available at: www.neweconomymanchester.com). This analysis has shown that for every £1 invested in St Albans Citizens Advice in 2019/2020 we generate £7.17 in fiscal benefits (savings to government e.g., out of work welfare benefit payments); £41.70 in wider public benefits (e.g., the value of volunteer hours of service) and £23.45 in financial benefits to individuals (e.g., debts written off, consumer problems resolved, welfare benefits claimed). This compares extremely favourably with comparable national average impact figures of £2.42, £14.34 and £12.60.

The service is grateful for all of the grants and donations it received. Among others, we had continued support from St Albans City and District Council, Harpenden Town Council, Hertfordshire County Council, St Albans Diocese, Wheathampstead, Redbourn and London Colney Parish Councils, Hertfordshire Police and Crime Commissioner Community Fund, Citizens Advice (for Energy Advice, Universal Credit Help to Claim, Webchat, Increasing Capacity research and Money Advice and Pension Service Trainee funding), Hertfordshire Community Foundation, St Albans Fund for the Future and Computer Wizard.

CASTAD would not function without the huge amount of time and effort given by many individuals. We would like to publicly thank them for their valuable contribution.

Fundraising activities

Fundraising normally consists of diverse number of activities most of which we were unable to host during the year resulting in an income reduction to £472 (2020 - £5,667). The trustees hope to resume these activities when circumstances allow. They recognise the importance that fundraising brings to the organisation as a means not only of financial gain but of awareness of CASTAD's charitable status.

Report of the Trustees - continued for the Year Ended 31 March 2021

FINANCIAL REVIEW

The Service's income for core and project services increased to £415,910 from £385,177 in 2020. The trustees are very appreciative that St Albans City and District Council continued their financial support, with the core grant and the money advice project funding. Additionally, during the year, we successfully applied for project funding from St Albans City and District Council for The Healthy Hub, Community Grant and a renewal of the Homeless Caseworker. Hertfordshire County Council funded projects related to Crisis during the year and provided additional grants to help clients in particular need during the pandemic. We are happy to have developed mutually beneficial relationships with other funders. Particularly with Hertfordshire Community Foundation, through whom we were granted; a 4th year Graham Rowlandson Foundation for Disability Benefits Advice of £74,040, which we are delivering in partnership with five other Hertfordshire Citizen Advice Services; the continuation of the St Albans Fund for the Future; Employment advice; Covid working from home costs and in partnership with The Living Room and Stevenage Citizens Advice 'Money Makes Sense.' Other funders include Post Code Lottery (Tackling Debt), National Lottery (Debt), St Albans Old Peoples Trust (Pension Credit), The Police and Crime Commissioner (Scams) and NHS Charities Together.

Reserves policy

As the nature and diversity of our funding has evolved the trustees have reviewed the reserves policy and continue to believe that we should aim to have reserves the equivalent to twenty weeks expenditure in unrestricted funds (38%). Trustees believe that this accurately reflects the elapsed time from application for funding to receipt of funding as our reliance on securing larger numbers of smaller value income streams has increased. At 31 March 2021 reserves represented 20% (2020 – 22%) of anticipated expenditure for the following year. At the year end, unrestricted reserves were £90,536 (2020 - £83,229). Whilst this is below our policy, we have seen a year-on-year improvement and we have unrestricted cash at the end of the year of £211,046 equivalent to 48% (2020 48%) of anticipated expenditure. The difference between these two positions is our long-term liability to fund our pension deficit.

FUTURE DEVELOPMENTS

Our key priority remains the provision of ongoing advice to the citizens of, or connected to, St Albans District. As detailed above we have been able to continue our service to the community during the Coronavirus lockdown. The Strategy and Governance team as well as the Trustee Board will continue to examine the likely future impacts of the virus on the service. It will, examine the best way of reaching our clients, what impact of the Coronavirus is having on the nature of client issues and client demographics and proactively manage and forecast cash flow to ensure business continuity. The Operations team will consider how and when we will resume use of the office and start up a safe face-to-face service again for the most vulnerable clients.

We are pleased that we have continued to recruit, train, support and value our volunteers and staff, albeit remotely, and this will be a key priority during the coming year. We also continue to focus on our attempts to bring in diverse project funding to ensure we continue to provide our services to the district. We look forward to what will be a challenging year but are confident we will continue to be successful.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of St Albans District Citizens Advice Bureau Limited 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 Generally Accepted Accounting Practice.

Report of the Trustees - continued for the Year Ended 31 March 2021

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 (2019 FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departure disclosed and explained in the financial statements; and,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

INDEPENDENT EXAMINERS

Following the Board's decision to take advantage of the audit exemptions made available to them in the Charities and Company Acts and to elect for an independent examination of the accounts rather than a full audit, the Board appointed Mercer & Hole to act as Independent Examiners. They were re-appointed as Independent Examiners at the last Annual General Meeting and will be proposed for re-appointment again at the 2021 Annual General Meeting.

ON BEHALF OF THE BOARD:

G Comninos - Director and Chair of the Board of Trustees

5 October 2021

Report of the Independent Examiner to the Members of St Albans District Citizens Advice Bureau Limited

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2021 which are set out on pages 1 to 19.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the company'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 a member of the Institute of Chartered Accountants of England and Wales, which is one of the listed bodies.

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

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

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

Signed:

Steve Robinson FCA
Mercer & Hole Chartered Accountants
Gloucester House
72 London Road
St. Albans
AL1 1NS

Date 13 October 2021

Statement of Financial Activities
(including income and expenditure account)
for the Year Ended 31 March 2021

	Note	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
INCOME					
Income from charitable activities – grants	3	232,043	183,867	415,910	385,177
Donations and Legacies	4	4,715	-	4,715	7,995
Income from other activities – fundraising	5	472	-	472	5,667
Investment income	6	60	-	60	204
Total Income		237,290	183,867	421,157	399,043
EXPENDITURE					
Expenditure on charitable activities	7	233,407	178,047	411,454	373,940
Total Expenditure		233,407	178,047	411,454	373,940
NET INCOME FOR THE YEAR		**3,883**	**5,820**	**9,703**	**25,103**
Funds Transfer	16	3,424	(3,424)	-	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		**7,307**	**2,396**	**9,703**	**25,103**
RECONCILIATION OF FUNDS					
Total funds brought forward		83,229	978	84,207	59,104
TOTAL FUNDS CARRIED FORWARD		**90,536**	**3,374**	**93,910**	**84,207**

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

All income and expenditure derives from continuing activities.

Separate funds split for the comparative are shown in note 17.

Balance Sheet
At 31 March 2021

	Note	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
CURRENT ASSETS					
Debtors	12	7,474	14,715	22,189	45,125
Cash at bank and in hand		211,046	48,268	259,314	186,605
		218,520	62,983	281,503	231,730
CREDITORS					
Amounts falling due within one year	13	(72,984)	(59,609)	(132,593)	(89,523)
NET CURRENT ASSETS		145,536	3,374	148,910	142,207
PENSION LIABILITY	14	(55,000)	(-)	(55,000)	(58,000)
NET ASSETS		**90,536**	**3,374**	**93,910**	**84,207**
FUNDS OF THE CHARITY	16				
Unrestricted Funds- General		86,536	-	86,536	65,591
Unrestricted Funds- Designated		4,000	-	4,000	17,638
Unrestricted Funds- Total		90,536	-	90,536	83,229
Restricted funds		-	3,374	3,374	978
TOTAL CHARITY FUNDS		**90,536**	**3,374**	**93,910**	**84,207**

For the financial year ending on 31 March 2021 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006.
The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard (FRS 102).

The financial statements were approved by the Board of Trustees on 5 October 2021 and were signed on its behalf by:

G Comninos - Director and Chair of the Board of Trustees
Company number: 2969165 (England and Wales)

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

1. ACCOUNTING POLICIES

Base of preparation note

The financial statements have been prepared in accordance with 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) (issued in October 2019) - (Charities SORP (FRS 102)), and the requirements of the Companies Act 2006. The financial statements have been rounded to the nearest £.

Citizens Advice St Albans District 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 note(s).

Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements. COVID-19 continues to impact the world social and economic climate. The charity continues to operate in an environment of uncertainty associated with the current situation. The trustees and management are continuously monitoring the situation on a daily basis and are confident that they have the resources to deal with the changing circumstances for the foreseeable future.

Income

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

Grants and Donations

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 the income receivable can be measured reliably. Grants and Donations are recognised when the Trust has been notified in writing both of the amount and settlement date. In the event that a grant or donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period. Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measureable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure

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.

Allocation and apportionment of costs

Costs are allocated to the fund to which they relate. Where the costs relate to one or more fund they have been apportioned on the basis to best reflect the funds concerned.

Operating Leases

The charity classifies the lease of printing equipment as operating leases; the title to the equipment remains with the lessor and the equipment is replaced every 5 years whilst the economic life of such equipment is normally 10 years. Rental charges are charged on a straight line basis over the term of the lease.

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

1. ACCOUNTING POLICIES (continued)

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

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charity ceased to participate in a group defined benefits pension scheme providing benefits based on final pensionable pay on the retirement of the last member during the year to 31 March 2012. The assets of that scheme are held separately from those of the charity. Full provision for pension deficit liability on a cessation basis has been provided for and payments made to the scheme are used to reduce that liability.

The charity operates a Group Pension Plan. Contributions are charged in the year in which they are payable.

Irrecoverable VAT
Expenditure is shown in the Financial Statements inclusive of the associated VAT.

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

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

Financial instruments
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. LEGAL STATUS OF THE COMPANY

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

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

3. INCOME FROM CHARITABLE ACTIVITIES – GRANTS

	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Grants	232,043	183,867	415,910	385,177
Other receipts	-	-	-	-
	232,043	183,867	415,910	385,177

Grant income in the current year includes £25,000 received on behalf of five other Citizens Advice services (2020 - £35,000, four other Services). This amount has also been included in charitable expenditure.

4. DONATIONS AND LEGACIES

	2021 £	2020 £
Donations	4,715	7,995

Included in donations is £1,000 from Cathedral & Abbey Church of St Albans, £1,000 from the High Sheriff, £500 from Tesco Groundworks UK, and £300 from Mair Adams (2020- £5,000 received from June Margaret Pavyer Trust, £1,000 from Cathedral & Abbey Church of St Albans, £250 from the Odyssey Cinema and £200 from St Albans Old Peoples.

5. INCOME FROM OTHER ACTIVITIES

	2021 £	2020 £
Fundraising events	472	5,667

This year we were unable to undertake our usual fundraising activities as a result of the restrictions in place to reduce the spread of Coronavirus. We hope to resume these when circumstances permit.

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

6. INVESTMENT INCOME

	2021 £	2020 £
U K Bank interest receivable	60	204

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Management	231,987	177,768	409,755	372,770
Finance	69	-	69	60
Governance costs	1,351	279	1,630	1,110
	233,407	178,047	411,454	373,940

8. NET INCOME/(EXPENDITURE) FOR THE YEAR

This is stated after charging/(crediting):

	2021 £	2020 £
Independent Examination fee	1,630	1,110
Operating lease charges - property	11,737	27,600
Operating lease income - property	(11,737)	(27,600)
Operating Lease charges – equipment	400	397

9. 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
Trustees' expenses paid for the year ended 31 March 2021 were £15 relating to the recovery of costs associated with changes to the Bank mandate. (2020 - £16 one trustee travel claim).

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

10. STAFF COSTS

	2021 £	2020 £
Wages and salaries	312,571	251,738
Social security costs	13,893	12,389
Pension costs	12,917	11,223
	339,381	275,350

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

	2021	2020
Administration (full time equivalent)	11	9

No employees had emoluments in excess of £60,000 (2020: nil).

The key management personnel of CASTAD, comprise the Trustees and the Chief Executive Officer. The total employee benefits of the key management personnel of the Trust were £48,114 (2020 - £46,167). Trustees received no remuneration (2020 - nil).

11. PENSION COSTS

CASTAD operates a Group Personal Pension Plan and it had fifteen active members, two Inactive members and 2 claimants at the year-end (2020 – thirteen, three and nil respectively). The associated pension charge for the year was £12,917 (2020 - £11,223).

In addition to the pension charge above is £3,000 (2020 – £3,000) paid into Hertfordshire County Council Pension Scheme to reduce the fund deficit in that scheme attributable to CASTAD members.

The Hertfordshire County Council Pension Scheme is a multi-employer defined benefit scheme. CASTAD no longer has any employees who are contributing members to the Scheme, but has three pensioners in the scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. It was agreed between the trustees and the Hertfordshire County Council Pension Scheme that an annual deficit contribution would be made based on ability to pay which was expected would be at least £2,000, with trustees assessing their ability to pay more in the latter part of each financial year. In each of the last four years a voluntary additional £1,000 was paid into the scheme and it is our intention to continue to do so until a legal repayment plan is in place. The deficit now stands at £55,000 (2020- £58,000).

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

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2021 Total Funds	2020 Total Funds
	£	£	£	£
Other debtors	7,474	14,715	22,189	45,125

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2021 Total Funds	2020 Total Funds
	£	£	£	£
Creditors	13,867	24,167	38,034	30,113
Accruals	37,246	-	37,246	27,126
Deferred Income	21,871	35,442	57,313	32,284
	72,984	59,609	132,593	89,523

14. PENSION LIABILITY

	Unrestricted Funds	Restricted Funds	2021 Total Funds	2020 Total Funds
	£	£	£	£
Pension Deficit	55,000	-	55,000	58,000
	55,000	-	55,000	58,000

The Pension Liability relates to Hertfordshire County Council Pension Scheme which is a multi-employer defined benefit scheme. CASTAD has three pensioners in the scheme but no longer has any employees who are contributing members to the Scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. The deficit now stands at £55,000 (2020- £58,000) as a result of payments made in the intervening years to HCC Pension Scheme.

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

15. OPERATING LEASE COMMITMENTS

LESSEE

At the reporting end date the charity had outstanding commitments for the future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021	2020
	£	£
Within one year	400	12,137
Between two and five years	933	1,333
	1,333	13,470

LESSOR

At the reporting end date the charity had contracted with tenants for the following minimum lease payments, which fall due as follows:

	2021	2020
	£	£
Within one year	-	11,737
Between two and five years	-	-
	-	11,737

Property rental leases relate to the lease of CASTAD's former offices. Formal notice was served to exercise the break clause on this lease prior to the year end. These costs were reimbursed to CASTAD by St Albans City & District Council.

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

16. MOVEMENT IN FUNDS

	At 01.04.20	Net movement in funds	At 31.03.21
	£	£	£
Unrestricted Funds			
General Fund	65,591	20,945	86,536
Designated Fund-IT	17,638	(13,638)	4,000
Total Unrestricted Funds	**83,229**	**7,307**	**90,536**
Restricted Funds			
BEIS CitA – Adviceline/Webchat	-	(3,400)	(3,400)
BEIS Cit A – MAPS Trainee	-	1,949	1,949
BEIS Cit A – New Ways	-	261	261
SADC – Housing Caseworker	-	(917)	(917)
HCF – Rowlandson	-	(27)	(27)
HCF – Covid WFH funding	-	-	-
HCF – Employment	-	(285)	(285)
BCF (Luton Airport) – Training	422	(422)	-
Energy Advice Programme	-	3,543	3,543
Best Energy Savings Network (BESN)	556	1,694	2,250
Restricted Funds	**978**	**2,396**	**3,374**
TOTAL CHARITY FUNDS	**84,207**	**9,703**	**93,910**

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

	2021 Income	2021 Expenditure	2021 Transfers	2021 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	237,290	(233,407)	17,062	20,945
Designated Fund-IT	-	-	(13,638)	(13,638)
Total Unrestricted Funds	**237,290**	**(233,407)**	**3,424**	**7,307**
Restricted Funds				
Cit A – Universal Credit Help to Claim	26,493	(29,254)	2,761	-
BEIS Cit A – Expand Capacity	12,925	(12,468)	(457)	-
BEIS Cit A – Adviceline/Webchat	5,728	(9,128)	-	(3,400)
BEIS Cit A – MAPS trainee	17,041	(15,092)	-	1,949
BEIS Cit A - New Ways	16,668	(16,407)	-	261
SADC – Housing Caseworker	28,646	(29,478)	(85)	(917)
HCF - Rowlandson	51,541	(46,946)	(4,622)	(27)
HCF – Covid WFH funding	4,720	(4,677)	(43)	-
HCF - Employment	4,675	(4,960)	-	(285)
BCF (Luton Airport) - Training	-	-	(422)	(422)
Energy Advice Programme	9,930	(6,387)	-	3,543
Best Energy Savings Network (BESN)	5,500	(3,250)	(556)	1,694
Total Restricted Funds	**183,867**	**(178,047)**	**(3,424)**	**2,396**
TOTAL CHARITY FUNDS	**421,157**	**(411,454)**	**-**	**9,703**

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

16. MOVEMENT IN FUNDS (continued)

The Designated Funds represent monies the Trustees have agreed to set aside. In March 2019 an amount of £17,638 was set aside to upgrade the broadband connection into the Service, we are currently in renewed negotiations for an alternative upgrade at a much-reduced cost of £4,000. The Trustees authorised transfers between the general fund and designated fund for these purposes. The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. The BEIS CitA Adviceline, MAPS and New Ways grants, the Housing Caseworker, Rowlandson and HCF Employment grants all span the fiscal years 2020/21 and 2021/22. The Help to Claim, BEIS Cit A Expand Capacity, HCF Covid, EAP and BESN were completed within this fiscal year. BCF (Luton Airport was completed in 2019/20.

17. MOVEMENT IN FUNDS - COMPARATIVE FUNDS

	At 01.04.19	Net movement in funds	At 31.03.20
	£	£	£
Unrestricted Funds			
General Fund	17,976	47,615	65,591
Designated Fund-IT	40,638	(23,000)	17,638
Total Unrestricted Funds	**58,614**	**24,615**	**83,229**
Restricted Funds			
Cit A – Universal Credit Help to Claim	113	(113)	-
SADC – Housing Caseworker	377	(377)	-
BCF (Luton Airport) – Training	-	422	422
Best Energy Savings Network (BESN)	-	556	556
Total Restricted Funds	**490**	**488**	**978**
TOTAL CHARITY FUNDS	**59,104**	**25,103**	**84,207**

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

	2020 Income	2020 Expenditure	2020 Transfers	2020 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	331,771	(277,132)	(7,024)	47,615
Designated Fund- IT	-	(22,917)	(83)	(23,000)
Total Unrestricted Funds	**331,771**	**(300,049)**	**(7,107)**	**24,615**
Restricted Funds				
Cit A – Universal Credit Help to Claim	27,273	(30,584)	3,196	(113)
SADC – Housing Caseworker	18,154	(21,790)	3,259	(377)
BCF (Luton Airport) – Training	7,500	(7,078)	-	422
Energy Advice Programme	8,760	(9,410)	650	-
Best Energy Savings Network (BESN)	5,585	(5,029)	-	556
Total Restricted Funds	**67,272**	**(73,891)**	**7,107**	**488**
TOTAL CHARITY FUNDS	**399,043**	**(373,940)**	**-**	**25,103**

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

17. COMPARATIVE FUNDS (continued)

The Designated Funds represent monies the Trustees have agreed to set aside. In March 2018 an amount of £23,000 was set aside for the future upgrade of all office hardware and software, this was spent during the year ended March 2020. A further amount of £17,638 was set aside to upgrade the broadband connection into the Service in March 2019. The Trustees authorised transfers between the general fund and designated fund for these purposes. The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. The Housing Caseworker grant was renewed during the year and spans the fiscal years 2019/20 and 2020/21. The Help to Claim, BCF, EAP and BESN were completed within this fiscal year 2019/20.

	Note	2020 Unrestricted funds £	Restricted Funds £	Total Funds £
INCOME				
Income from charitable activities – grants	3	317,905	67,272	385,177
Donations and legacies	4	7,995	-	7,995
Income from other trading activities- fundraising	5	5,667	-	5,667
Investment income	6	204	-	204
Total income		331,771	67,272	399,043
EXPENDITURE				
Expenditure on charitable activities	7	300,049	73,891	373,940
Total expenditure		300,049	73,891	373,940
NET INCOME FOR THE YEAR		**31,722**	**(6,619)**	**25,103**
Funds Transfer		(7,107)	7,107	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		**24,615**	**488**	**25,103**
RECONCILIATION OF FUNDS				
Total funds brought forward		58,614	490	59,104
TOTAL FUNDS CARRIED FORWARD		**83,229**	**978**	**84,207**

18. RELATED PARTY TRANSACTIONS

There were no related party transactions, as defined by FRS 102, in the year (2020- nil).

There were payments made by CASTAD to the National Association of Citizens Advice Bureau (CitA) and funding was secured from CitA, St Albans District Council, Hertfordshire County Council and Local Parish Councils. None of these bodies appoint Trustees to the Board.

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

	2021 £	2020 £
INCOME		
Income from charitable activities		
Donations	4,715	7,995
Grants	415,910	385,177
	420,625	393,172
Income from other activities		
Fundraising events	472	5,667
Investment income		
U K Bank interest receivable	60	204
Total income	421,157	399,043
EXPENDITURE		
Expenditure on charitable activities		
Governance costs		
Independent Examination fee	1,630	1,110
Other costs	-	-
	1,630	1,110
Support costs		
Management		
Wages	312,571	251,738
Social security	13,893	12,389
Pensions	12,917	11,223
Life assurance	553	-
Telephone	4,137	3,345
Postage, stationery and copying	1,778	4,783
Sundries	1,841	1,914
Staff and volunteer expenses	4,728	9,429
Office equipment	1,235	1,206
Information services	3,988	4,639
Payroll (including one off set up of life assurance)	4,502	1,698
Training	2,920	1,883
IT (including enabling working from home)	18,023	8,864
IT upgrade	-	22,917
Insurance	1,669	1,729
Legal and professional	-	13
Partner Payments	25,000	35,000
	409,755	372,770
Finance		
Bank charges	69	60
Total expenditure	411,454	373,940
Net income	9,703	25,103