

**WILTSHIRE CITIZENS ADVICE  
FINANCIAL STATEMENTS**

**31 MARCH 2021**

**Company Registration Number: 03204218  
Charity Number: 1062219**

Wiltshire Citizens Advice

## **FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2021**

---

<b>Contents</b>	<b>Pages</b>
Reference & Administrative Information	1
Trustees' Annual Report	2 – 9
Independent Auditor's Report	11 - 14
Statement of Financial Activities (including Income and Expenditure account)	15
Balance Sheet	16
Cash Flow Statement	17
Notes to the Financial Statements	18-28

# TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

---

**Trustees**

A Perry (Resigned 4 February 2021)  
B Driscoll, Chair  
N Jackson  
E Dark  
D Szanto  
F Johnson, Treasurer  
D Bertwistle  
S Conner  
F Williams (Appointed 18 March 2021)  
P Jamieson (Appointed 18 March 2021)  
J Fisher (Appointed 5 August 2021)

**Senior Management Team**

Suzanne Wigmore (Chief Executive Officer)  
Liz Goodey (Head of Finance and Business Support)  
Karen Proudlock(Head of Service Delivery)

**Registered Office**

3 Avon Reach  
Monkton Hill  
Chippenham  
Wiltshire  
SN15 1EE

**Company Registration Number**

03204218

**Charity Registration Number**

1062219

**Bankers**

CAF Bank Limited  
25 Kings Hill Avenue  
Kings Hill  
West Maling  
Kent  
ME19 4JQ

**Auditors**

Burton Sweet Limited  
The Clock Tower  
5 Farleigh Court  
Old Weston Road  
Flax Bourton  
Bristol BS48 1UR

# TRUSTEES ANNUAL REPORT

**YEAR ENDED 31 MARCH 2021**

---

## TRUSTEES' REPORT FOR THE YEAR ENDED

**31 MARCH 2021**

### INTRODUCTION

I am pleased to share with you our annual report for 2020-21.

Due to the onset of Coronavirus, there was the need for a total change in the way that our organization needed to operate. During the national lockdowns we had to close our offices, and introduce remote working from home. This entailed the need for expenditure on additional personal computers for a number of our employees, along with some modifications in communications equipment. Additional allowance had to be made for changes in the way that we needed to plan, organise and control our business remotely.

The funding of such expenditure was covered from our own reserves, in part and also aided with a grant of £19,113 in BEIS funding from Cita. Additionally WCA received a grant from the National Lottery for £43,894 so as to assist with our Covid Response initiative to cover some of the costs of our people and equipment as well as £21,946 from Wiltshire Community Foundation.

At the same time people were preparing for the consequences of Brexit. Our organisation had been experiencing a consistently high volume of calls regarding a wide number of issues, including some individual changes in residency status, changes in welfare benefits that had been rolled up into the Universal Credit system. The two advice areas where the proportion of issues rose the most were employment and housing, a trend that continued throughout the year. Our focus was on continuing to engage, train and manage people within our team, and to keep the highest level of response and quality possible.

Our revenue income for the year was £1,424,860 from charitable activities, donations, trading income and donated rent. This reflected a 5% increase over the previous year.

Understandably our largest area of expenditure was our employee costs which accounts for 86% of our revenue. During the previous year we made the prudent decision to increase salaries by a weighted average of 1% over the previous year. Our total employees were 58 personnel at the year end, which was one higher than the previous year. Management and administrative staff reduced by two in number whilst client facing staff increased by three persons overall. Our overall headcount expressed in full time equivalent roles was 41 personnel, versus 37 from the previous year.

Our total income for the last year exceeded our expenditure, and provided a small surplus. However, this was due mainly to the very low level of travelling and office expenses, along with other deferred expenditure. It is clear that these expenses will resume in some way once the restrictions on movements and working allow for us to return to having people based in offices once again.

The trustees are mindful of the pressures being experienced by our sponsors and donors and are keen to provide support to our senior management team in the generation of income which will be in line with that of pre-pandemic times and allow for inflation rises that are negatively impacting on our finances. It is this revenue generation that will allow for the levels of service and assistance that our organization is able to offer to the people of Wiltshire during these times of individual challenge and hardship.

# TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

---

## Objectives and activities

### a. Our Purpose

- To provide free, confidential and independent advice to help people overcome their problems.
- To improve the policies and practices that affects people's lives by becoming a voice for our clients and consumers on the issues that matter to them.
- 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 of Wiltshire and the district of Swindon and surrounding areas.

### The Charity's Vision

People of Wiltshire can successfully deal with life's problems.

### The Charity's Values

- Fair - Listening to our clients and our staff, respecting each other, valuing diversity, acting fairly and working towards a common goal.
- Responsible - Independent, impartial, honest, non-judgemental and free.
- Professional - Experts in our field, with well trained staff, supportive of each other, empowering our clients and staff and acting consistently.

### The Charity's Activities

Through the Charity's 58 staff and 82 volunteers at the end of 2020/21, Wiltshire Citizens Advice (WCA) offers an advice service on a range of issues to the people of Wiltshire who require support.

Predominant advice areas are:

- Welfare Benefits and Tax Credits
- Universal Credit
- Employment
- Debt and Money
- Consumer goods and services
- Family and relationships
- Housing
- Law and Courts
- Immigration
- Health and community care
- Discrimination
- Utilities and communications

Services Include:

- Providing advice through a number of channels including phone and email but with the suspension of face to face and home visits. Advice has been delivered on a variety of levels from signposting to detailed and ongoing casework.
- Improving client's lives by undertaking research and campaigning both locally and nationally on policies which impact

# TRUSTEES ANNUAL REPORT

## YEAR ENDED 31 MARCH 2021

---

upon them. An example of our local and national research and campaigning activity is our monitoring of the impact on our clients on schemes such as furlough, and impacts of covid, financial and societal.

- Through dedicated projects, carrying out detailed casework for specific client groups. These include, but not exclusively, tenants, those suffering from cancer, people with poor mental health and Carers.
- Working effectively to provide advisory support to clients within the community who are making new claims for Universal Credit and also with employment and redundancy issues due to the Covid-19 epidemic.
- Through the jointly funded Wiltshire Money initiative work with both clients and external partners to increase their skills and ability in areas such as financial capability.
- Through a joint partnership between WCA, High Wycombe and West Oxfordshire, lead on the delivery of PensionWise advice to eligible clients across a large portion of our region.
- Working across the county in some more collaborative ways, increasing links with other charities and the CCG and health sector. Age UK are tenants in our Devizes office, making use of the space more effectively and, where beneficial, offer a "one stop shop" to clients who have been presented with issues that both our organisations could assist with.
- The Trustees have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning the Charity's future activities.

## ACHIEVEMENTS AND PERFORMANCE

### A. Main achievements of the charity

During the 2020/21 financial year Wiltshire Citizens Advice continued to thrive due to this support from our sponsors and particularly Wiltshire County Council, Wessex Water, McMillian Cancer Support, The European Social Fund and National Lottery, GreenSquare, Citizens Advice, Department of Work and Pensions, and local charitable funders such as Town and Parish Councils, and Chippenham Borough Lands.

WCA was able to demonstrate a level of client management in terms of both numbers of clients helped and quality of advice, and client numbers which make us one of the biggest Local Citizens Advice nationally. We continued to increase our support to clients across digital channels, especially phone and email. Performance levels such as these made for a persuasive case to our funders to continue supporting us for the future.

Some of the key achievements in the year were:

- We helped 14,966 clients with full advice and dealt with a further 2,836 quick queries. These clients had 45,843 issues.
- We helped clients to manage, or get written off £532,405 of debt, gain £2,235,263 benefits and other income. 4 out of 5 clients say that we changed their lives.
- Answered 8,829 phone calls in the year. This is an increase of more than 2,000 calls in the previous year and in one quarter answered 2,694 calls.
- We had 72,102 visits to our local website in the year.
- Over the 10 People Survey all measures were above the national average and the percentage of staff and volunteers who are proud to work and volunteer for us increased again to 88%.
- We continued to expand the number of people across WCA who were involved in Research and Campaigning, and continued to work on both Mental Health and Universal Credit.
- We had an assessment of green score across all measures in our Leadership Self Assessment, and no audit recommendations.
- At the start of Covid-19 pandemic we successfully set up all staff and volunteers to work remotely, ensuring no disruption to our service.

# TRUSTEES ANNUAL REPORT

## YEAR ENDED 31 MARCH 2021

---

### B. Covid-19 pandemic

In early March 2020 it became clear that Coronavirus was fast extending to become a global pandemic. Lockdown was introduced in an attempt to half the spread of the virus; there would be subsequent lockdowns during 2020 and into 2021.

All offices were closed in March 2020 and a strategy to have employees and volunteers work from home was implemented.. This has continued throughout the pandemic. The offices were due to open in September 2020 but due another lockdown this was postponed and all offices remained closed to staff and public to March 2021.

### C. People

Generally staff turnover for the year was low. A new Head of Finance and Business Support started in August 2020.

### D. Fundraising activities and income generation

As a charitable organisation, WCA relies on financial support and an element of fundraising so as to cover its ongoing expenses and to promote the services and support that it offers to everyone within Wiltshire. We have actively sourced new avenues of income over the past year making formalised grant applications to organisations and local councils. Additionally we received nearly £100,000 in additional funding to support the organisation during the global pandemic.

WCA voluntarily complies with The Code of Fundraising Practise, published by the Fundraising Regulator and developed by the Institute of Fundraising (IoF) and Public Fundraising Association (PFRA). We have received no complaints about our fundraising activities.

WCA always strives to protect our service users, clients and customers as well as other members of the general public from any unreasonable intrusion or other unacceptable behaviour due to any fundraising activities carried out on our behalf.

## FINANCIAL REVIEW

### a. Overview

WCA's total income, excluding donated services, was £1,408,483 this year from £1,325,626 in 2019/20. A detailed analysis of income is shown in the Statement of Financial Activities (SOFA) and Notes 2 to 4 of the Financial Statements.

The generosity and far-sightedness of our funders have allowed WCA to assist 17,802 clients through the last year and to strengthen our operations in terms of essential equipment and office locations. This is approximately one adult in every 12 households in Wiltshire.

Expenditure Total spending on charitable activities, excluding donated services, for the year was £1,335,973, an increase from £1,295,265 the previous year.

The amount spent on salaries including NI and pensions was £1,140,478 (other staff costs were £16,735) an increase from the previous year of £955,055. Staff costs are 86% of the organisation's charitable spend.

Further analysis of charitable activity expenditure, showing the operational activities undertaken by WCA are given in the SOFA and in Notes 5-6 of the Financial Statements.

# TRUSTEES ANNUAL REPORT

## YEAR ENDED 31 MARCH 2021

---

Incoming resources for the year of £1,408,483 included £813,646 of restricted funds. Surplus funds of £72,510: £2,308 were restricted and £70,202 unrestricted, leaving £7,199 in restricted funds and £518,438 unrestricted on the balance sheet. None were designated.

Further analysis of restricted funds is shown in the SOFA and Note 16 of the Financial Statements.

### **b. RESERVES POLICY**

The Board has examined the Charity's requirements for reserves in the light of the main financial risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (free reserves) held by the charity should be maintained at a level in the region of three months of organisational running costs.

Better financial management and increased costs meant that for 2020/21 we have increased our reserves policy to £351,000. Free reserves at 31 March 2021 are £455,868 which equates to approximately 4.1 months organisational running costs. At this level, the Board feel confident WCA is able to continue the core activities of the Charity in the event of a significant drop in funding, whilst considering how any such loss in funding could be replaced or activities changed.

The Board is committed to investing additional resources for the purposes of developing services but this has to be weighed against the need to maintain our reserves in the volatile funding environment which we face.

### **b. INVESTMENT POLICY**

WCA is committed to maintaining funds in instant access accounts to meet all the day to day needs for working capital. Any funds beyond this, and not required for development of the business in the short term, are invested in low risk deposit accounts, reviewed and recommended by the Finance and Business Development Committee, and approved by the Board.

During 2020/21 Trustees reviewed the existing performance of our deposit account with a review to investing in more low risk, fixed rate, medium term deposit accounts. We have £85,000 (maximum amount covered by the FSCS) invested in the Bank of India on a deposit account arrangement and £86,035 in Charity Bank Ethical Easy Access account. The trustees will review other investment opportunities in 2021/22.

### **c. GOING CONCERN**

After reviewing the organisation's budgets and business plan, taking account of the current economic climate and its reserves position, the Trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

### **d. PRINCIPAL RISK AND UNCERTAINTY**

Our Board of Trustees is ultimately responsible for risk management. A comprehensive annual planning and budgeting process is approved by the Board, during which a thorough assessment of our key external and internal risks is undertaken, together with how these risks are being managed. In addition each Trustee Board sub Committee reviews risk on a regular basis through receiving risk registers from senior management. They assess the adequacy of the internal control systems and risk management processes in place. The Trustee Board annually reviews the key Corporate risks, the adequacy of the actions being taken to address them, and the advent of any new risks.

As an integral part of the risk management approach the Board of Trustees considers the following to be the principal risks and uncertainties for WCA and the actions we take to manage those risks.



# TRUSTEES ANNUAL REPORT

## YEAR ENDED 31 MARCH 2021

---

- Not being able to maintain financial stability. Our income strategy is to maintain and grow a broad base of diverse funds and identify new ways of generating income aligned to our business objectives. Our expenditure plans are carefully developed, with an ability to adapt to changed financial circumstances should the need arise. In addition, our reserves policy provides a degree of financial stability over the short term.
- Our current and potential clients are not being able to access our service. We respond to increasing demand by constantly addressing accessibility, capacity and capability challenges. This includes a constant review of delivery channels.
- Damage to our reputation and service. For example, by breaches in client confidentiality, loss of sensitive data, inaccurate or inappropriate access to data. Risks have been controlled by constantly reviewing our policies and approach to maintaining confidentiality, handling data and serving our clients. We make sure they are effective, legal and consistently communicated and understood.
- Failing to influence policy and practices that influence people's lives and therefore not meeting the needs of our stakeholders, including clients, volunteers, funders, partners and staff. To manage this we actively campaign on issues through the research we carry out and support. Our strategy emphasises the importance of collecting and communicating issues affecting clients. This knowledge and evidence will inform our influencing work at local, regional and national level to help achieve our vision of "People of Wiltshire successfully dealing with life's problems".

## STRUCTURE, GOVERNANCE AND MANAGEMENT

WCA is a charitable company limited by guarantee, incorporated on 28th May 1996 and re-registered as a charity on 6th May 1997. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

For debt and credit services we are authorised and regulated by the Financial Conduct Authority. FRN: 617798.

The governing body is our Board of Trustees, which meets quarterly and currently has 9 members (maximum 15). Trustees are also the directors of the company who are responsible for the strategic direction and governance of the charity, they agree the business plan, monitor progress toward achievement of organisational goals, review operational performance and oversee the management of organisational risk. Meetings must be quorate with the attendance of a minimum of 5 Trustees or 50% whichever is higher, and each meeting is formally minuted.

During the year we received resignations/stand-downs from one trustee.

The Board is elected from its membership by its Members either at its AGM, or, where a vacancy exists, at any time between AGMs. The trustees have power to co-opt not exceeding one third of the total number of trustees.

The Trustee Board has 2 Committees operating under specific delegated authority through approved Terms of Reference.

- Finance and Business Development
- People and Engagement

The CEO is responsible for strategic and operational management and is authorised to use resources, through the Senior Management Team, towards the achievement of WCA business objectives.

The Senior Management Team of the organisation comprises of:

- CEO - through whom the Board exercises its Governance
- Head of Service Delivery
- Head of Finance & Business Support

# TRUSTEES ANNUAL REPORT

## YEAR ENDED 31 MARCH 2021

---

Regular business meetings are held where performance is monitored, strategically, operationally and financially, and potential improvements discussed, and actions agreed. A scheme of delegation exists which clearly outlines the delegated authorities of senior staff. Through the activities of skilled and committed staff and volunteers, managers and Team Leaders also discharge their responsibilities.

The Trustee Board carries out an annual skills audit to ensure there is appropriate expertise within its members. If a gap exists a rigorous recruitment and selection process takes place. Prospective Trustees are provided with a briefing about the organisation and the duties in law of a Charity Trustee. They are then interviewed by a panel comprising the Chair and at least one other Trustee with the Chief Executive in attendance and due diligence checks are completed. Following a satisfactory interview and due diligence process, candidate Trustees are invited to join at least one Board meeting as an observer, before a recommendation is made to the full Board that the prospective Trustee be appointed as a full member.

New trustees undergo a briefing session on the working of the organisation, and they have induction training. They are given further information on the obligations of being a trustee, including employer responsibilities. They are provided with the Business and Strategic Plans, most recent minutes of Trustee Board meetings, budgets and financial reports. They are offered access to online training on financial management, employer responsibility and trusteeship run by Citizens Advice.

In addition to training for new trustees, existing trustees spend time within the organisation alongside volunteers and employees, to maintain awareness of the wider social and policy context in which WCA provides support for our clients.

There is a trustee annual review (similar to an appraisal) system in place. Despite the Covid-19 restriction we held these remotely throughout the year and all trustees were able to discuss and review their input and performance with the chair and to talk through involvements for the coming year.

### WIDER NETWORK

Wiltshire Citizens Advice is a member of Citizens Advice, the National Association of Citizens Advice Bureaux. Citizens Advice regulates WCA and, through formal audit, monitors quality of advice and management processes.

### PAY POLICY FOR KEY MANAGEMENT PERSONNEL

Key management Personnel, excluding Trustees, are remunerated by annual salary and the WCA standard pension contribution. There are no additional payments or benefits in kind. The CEO's salary is set by the Board. The principal aim is to offer a fair pay that will attract and keep appropriately skilled senior staff. The pay policy is reviewed annually.

### RELATED PARTY RELATIONSHIPS

There were no material related party transactions with trustees or senior management. Citizens Advice provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of WCA in order to fulfil its charitable objectives and comply with the national membership requirements.

### PLANS FOR THE FUTURE

WCA's overarching strategic objectives have been reviewed and a 2021-25 Business Plan prepared. The delivery of this has been disrupted by Covid-19 but our strategic objectives remain largely unchanged, despite the move to a 100% phone and digital service.

# TRUSTEES ANNUAL REPORT

## YEAR ENDED 31 MARCH 2021

---

- Providing multi-channel advice to increase access to clients, in a way that suits them best,
- Campaigning on the big issues and using our influence to prevent problems. Working in effective partnerships and providing the tools, skills and confidence to empower people and build resilient communities
- Have the right resources in the right place.

Underpinning these objectives are a number of operational and potential structural changes including improved efficiencies from simplification of processes, reviewing supplier contracts, promoting remote and flexible working by further use of technology and focussing on WCA's recruitment, retention and training strategies to promote alignment to our service needs.

### DISCLOSURE OF INFORMATION TO AUDITORS

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

# TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

---


The trustees (who are also directors of Wiltshire Citizens Advice for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom 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 income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

This report was approved by the Trustees, on and signed on their behalf by:

DocuSigned by:  
  
9941A7E2151847D...

**B Driscoll Trustee**

**Date:** 19 October 2021

# TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

---

## Independent auditor's report to the members of Wiltshire Citizens Advice

### Opinion

We have audited the financial statements of Wiltshire Citizens Advice (the "Charity") for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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

In our opinion, the financial statements:

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

### Basis for opinion

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

### Conclusions relating to going concern

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

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

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

### Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained in the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be

# TRUSTEES ANNUAL REPORT

## YEAR ENDED 31 MARCH 2021

---

materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) have been prepared in accordance with applicable legal requirements.

### Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report (incorporating the director's report). We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

### Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

---

# TRUSTEES ANNUAL REPORT

## YEAR ENDED 31 MARCH 2021

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the Charity through discussions with directors and other management, and from our knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements of the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance through the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- understanding the design of the company's remuneration policies.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

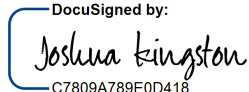
## TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

---

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/apb/scope/private.cfm](http://www.frc.org.uk/apb/scope/private.cfm) This description forms part of our auditor's report.

DocuSigned by:

  
C7809A789E0D418...

**Joshua Kingston ACA (Senior Statutory Auditor)**

For and on behalf of Burton Sweet Limited

The Clock Tower

5 Farleigh Court

Old Weston Road

Flax Bourton

Bristol BS48 1UR

Date: 19 October 2021



**WILTSHIRE CITIZENS ADVICE****STATEMENT OF FINANCIAL ACTIVITIES (INCLUDE INCOME AND EXPENDITURE ACCOUNT)****YEAR ENDED 31 MARCH 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £ (Restated)
<b>Income from:</b>					
Donations and legacies	2	22,100	-	22,100	35,873
Charitable activities	3	575,743	813,646	1,389,389	1,301,562
Other trading income		11,190	-	11,190	12,390
Investments		2,181	-	2,181	2,799
<b>Total income</b>		<u>611,214</u>	<u>813,646</u>	<u>1,424,860</u>	<u>1,352,624</u>
<b>Expenditure on:</b>					
Charitable activities	4	517,122	835,228	1,352,350	1,295,265
<b>Total expenditure</b>		<u>517,122</u>	<u>835,228</u>	<u>1,352,350</u>	<u>1,295,265</u>
<b>Net income/ (expenditure) before transfers</b>	6	94,092	(21,582)	72,510	57,359
Transfers between funds		(23,890)	23,890	-	-
<b>Net movement in funds</b>		70,202	2,308	72,510	57,359
<b>Total funds at start of year</b>	13	448,236	4,891	453,127	395,768
<b>Total funds at end of year</b>	13	<u>518,438</u>	<u>7,199</u>	<u>525,637</u>	<u>453,127</u>

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

See note 18 for fund-accounting comparative figures.  
The notes on pages 18 to 28 form part of these financial statements.


**WILTSHIRE CITIZENS ADVICE****BALANCE SHEET****AS AT 31 MARCH 2021****Company number: 03204218**

	<b>Note</b>	<b>2021 £</b>	<b>2020 £</b>
<b>Fixed assets</b>			
Tangible assets	<b>8</b>	<u>139,587</u>	<u>141,832</u>
		139,587	141,832
<b>Current assets</b>			
Debtors	<b>9</b>	62,358	74,933
Cash at bank and in hand		<u>511,254</u>	<u>420,232</u>
		573,612	495,165
<b>Liabilities</b>			
Creditors : amounts falling due within one year	<b>10</b>	(90,368)	(81,940)
<b>Net current assets</b>		<u>483,244</u>	<u>413,225</u>
Creditors : amounts falling due after more than one year	<b>11</b>	(72,194)	(76,930)
Provisions for liabilities	<b>12</b>	(25,000)	(25,000)
<b>Net assets</b>		<u><u>525,637</u></u>	<u><u>453,127</u></u>
<b>Funds</b>			
<b>Restricted funds</b>	<b>14</b>	7,199	4,891
<b>Unrestricted funds</b>	<b>14</b>	518,438	448,236
<b>Total funds</b>		<u><u>525,637</u></u>	<u><u>453,127</u></u>

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

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

These financial statements were approved by the Trustees on 19 October 2021 and are signed on their behalf by:

DocuSigned by:  
  
 9941A7E2151847D...  
 .....  
 B Driscoll  
 Trustee

**The notes on pages 18 to 28 form part of these financial statements.**

**WILTSHIRE CITIZENS ADVICE****CASHFLOW STATEMENT****YEAR ENDED 31 MARCH 2021**


---

	<b>Note</b>	<b>2021 £</b>	<b>2020 £</b>
<b>Net cash inflow from operating activities</b>	<b>19</b>	102,974	67,742
<b>Non-operational cash flows:</b>			
<b>Investing activities</b>			
Payments for tangible fixed assets		(9,397)	(11,437)
Investment income		2,181	2,799
		<u>(7,216)</u>	<u>(8,638)</u>
<b>Financing activities</b>			
Loan repayments		<u>(4,736)</u>	<u>(4,627)</u>
		<u>(4,736)</u>	<u>(4,627)</u>
<b>Net cash inflow for the year</b>	<b>20</b>	<u>91,022</u>	<u>54,477</u>

---

**Cashflow Restrictions**

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

The notes on pages 18 to 28 form part of these financial statements.

---

# **WILTSHIRE CITIZENS ADVICE**

## **NOTES TO THE FINANCIAL STATEMENTS**

### **YEAR ENDED 31 MARCH 2021**

---

#### **1 Accounting policies**

##### **Basis of preparation**

The financial statements have been prepared in accordance with the Charities SORP (FRS102) - 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 (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Wiltshire Citizens Advice meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

##### **Going concern**

After reviewing the organisation's budgets and business plan. Taking account of the current economic climate and its reserves position, the Trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

##### **Income**

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Legacies are included on a receivable basis where the charity is entitled to the income, it can be measured reliably and receipt is probable. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is not included in income but is treated as a contingent asset and disclosed if material.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

##### **Expenditure**

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

##### **Raising funds**

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

##### **Governance costs**

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

##### **Allocation and apportionment costs**

Certain expenditure is directly attributable to specific activities and this has been included in those cost categories. Other costs, which are attributable to more than one category, are apportioned across cost categories on the basis of an assessment of workload carried out from time to time. Overhead support costs have been apportioned between charitable activities on a basis consistent with the use of resources.

**WILTSHIRE CITIZENS ADVICE**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**

---

**1 Accounting policies (*continued*)**

**Pension**

The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

**Tangible fixed assets**

Tangible fixed assets are initially recognised at cost. After recognition, under the cost mode, tangible fixed assets are measure at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost. Capital items with purchase price of more than £500 are included within fixed assets.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using straight- line method:

Depreciation is provided on the following basis:

Freehold property	- 2% straight line
Plant and machinery	- 15%-25% straight line

A review of impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets are their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities.

**Debtors**

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

**Cash at bank and in hand**

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

**Creditors**

Creditors and provisions are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable of a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Creditors are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted and the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objects 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.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Further explanation of the nature and purpose of each fund is included in note of the financial statements.

**WILTSHIRE CITIZENS ADVICE**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**

**2 Income from: Donations and legacies**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>	<b>Total Funds 2020 £</b> (Restated)
Donations and Grants	5,723	-	5,723	8,875
Donations in kind	16,377	-	16,377	26,998
	<u>22,100</u>	<u>-</u>	<u>22,100</u>	<u>35,873</u>

Income from donations and legacies in the prior year was unrestricted.

Donations in kind comprise £16,377 (2020: 26,985) in respect of the rental value of donated premises.

**3 Income from: Charitable activities**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>
Grants - core service delivery	575,743	-	575,743
Grants and contracts - restricted projects	-	813,646	813,646
	<u>575,743</u>	<u>813,646</u>	<u>1,389,389</u>

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2020 £</b>
Grants - core service delivery	538,570	-	538,570
Grants and contracts - restricted projects	-	762,992	762,992
	<u>538,570</u>	<u>762,992</u>	<u>1,301,562</u>

**4 Expenditure on: Charitable activities**

	<b>Activities undertaken directly £</b>	<b>Support costs (Note 5) £</b>	<b>Total 2021 £</b>
Core service delivery	325,653	191,469	517,122
Restricted projects	688,762	146,466	835,228
	<u>1,014,415</u>	<u>337,935</u>	<u>1,352,350</u>

	<b>Activities undertaken directly £</b> (Restated)	<b>Support costs (Note 5) £</b> (Restated)	<b>Total 2020 £</b> (Restated)
Core service delivery	336,199	195,799	531,998
Restricted projects	594,738	168,529	763,267
	<u>930,937</u>	<u>364,328</u>	<u>1,295,265</u>

Included within Core Service Delivery is £16,377 (2020: 26,985) relating to the value of donated premises.

**WILTSHIRE CITIZENS ADVICE****NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2021****5 Support costs**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Staff and volunteer costs	96,309	80,733	177,042
Office costs	47,553	25,840	73,393
Premises costs	42,297	35,529	77,826
Other costs	41	35	76
Governance costs	5,269	4,329	9,598
	<u>191,469</u>	<u>146,466</u>	<u>337,935</u>
	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
	(Restated)	(Restated)	(Restated)
Staff and volunteer costs	98,694	85,206	183,900
Office costs	40,577	34,424	75,001
Premises costs	50,882	43,974	94,856
Other costs	408	355	763
Governance costs	5,238	4,570	9,808
	<u>195,799</u>	<u>168,529</u>	<u>364,328</u>

**6 Net income/ expenditure for the year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Statutory audit fee:		
- Current year	5,950	6,125
- Prior year over/under provision	-	-
Depreciation	11,642	14,357
Trustees remuneration	-	-
Reimbursement of 1 Trustees expenses (2020: 5)	57	1,494
	<u>17,649</u>	<u>21,976</u>

**7 Staff costs and numbers**

The aggregate payroll costs were:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
		(Restated)
Wages and salaries	1,020,258	850,694
Social security costs	64,444	55,461
Contribution to defined contribution pension scheme	55,756	48,900
	<u>1,140,458</u>	<u>955,055</u>

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

	<b>2021</b>	<b>2020</b>
	<b>No.</b>	<b>No.</b>
Management	3	3
Administration	4	6
Other	51	48
	<u>58</u>	<u>57</u>

**WILTSHIRE CITIZENS ADVICE****NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2021****7 Staff costs and numbers (continued)**

The average headcount expressed as full-time equivalents was:

	<b>2021 No.</b>	<b>2020 No.</b>
Management	3	3
Administration	2	3
Other	36	31
	41	37

No employee received remuneration amounting to more than £60,000 in the current or preceding year.

The key management personnel of the charity comprise of the Trustees, CEO, Head of Service Delivery and Chief Finance Officer. The total amount of employee benefits (including employer pension contributions) received by key management personnel for their services to the charity was £123,450 (2020: £113,951).

**8 Tangible fixed assets**

	<b>Long- term leasehold property £</b>	<b>Plant and machinery £</b>	<b>Total £</b>
<b>Cost or valuation</b>			
At 1 April 2020	190,610	256,318	446,928
Additions	-	9,397	9,397
Disposals	-	(87,298)	(87,298)
At 31 March 2021	190,610	178,417	369,027
<b>Depreciation</b>			
At 1 April 2020	65,019	240,077	305,096
Charge for the year	3,812	7,830	11,642
Elimination on disposal	-	(87,298)	(87,298)
At 31 March 2021	68,831	160,609	229,440
<b>Net book value</b>			
At 31 March 2021	121,779	17,808	139,587
At 31 March 2020	125,591	16,241	141,832

**9 Debtors**

	<b>2021 £</b>	<b>2020 £</b>
Trade debtors	174	13,761
Other debtors	86	86
Prepayments and accrued income	62,098	61,086
	62,358	74,933



**WILTSHIRE CITIZENS ADVICE****NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2021****10 Creditors: amounts falling due within one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Bank loans and overdrafts - mortgage	4,823	4,823
Trade creditors	19,047	5,045
Taxation and social security	17,975	14,980
Other creditors	4,745	5,851
Accruals and deferred income	43,778	51,241
	<u>90,368</u>	<u>81,940</u>

Included within bank loans due within one year is a secured bank loan by a fixed charge over the land and building asset of the charitable company. Interest is charged on this loan at 2.5% over the Bank of England base rate. The Bank of England base rate prevailing at 31 March 2021 was 0.10% (2020: 0.10%).

**11 Creditors: amounts falling due after more than one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Bank loans - mortgage	<u>72,194</u>	<u>76,930</u>
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Included within the above are amounts falling due as follows:		
Within one year	4,823	4,823
Within two and five year	20,779	20,672
Over five years	51,415	56,258
	<u>77,017</u>	<u>81,753</u>

**12 Provisions for liabilities and charges**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Dilapidations	<u>25,000</u>	<u>25,000</u>

**WILTSHIRE CITIZENS ADVICE****NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2021****13 Movement between funds**

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
<b>Restricted funds</b>					
Pension Wise	-	278,082	(278,082)	-	-
Green Square	-	47,500	(44,774)	-	2,726
Building Bridges	-	43,959	(50,018)	6,059	-
MacMillan Cancer Support	-	51,687	(52,166)	479	-
Wiltshire Council Carers	-	60,210	(60,920)	710	-
M S Society	-	5,000	(8,301)	3,301	-
Wiltshire Money	4,891	20,000	(20,418)	-	4,473
Wiltshire Council Mental Health	-	42,000	(42,262)	262	-
Money Advice Service	-	101,603	(105,635)	4,032	-
Wiltshire Council - resettlement service support	-	15,000	(15,887)	887	-
Help to Claim	-	70,314	(77,713)	7,399	-
Best Practice Lead	-	34,397	(34,397)	-	-
Lottery Community Fund	-	43,894	(44,655)	761	-
	<u>4,891</u>	<u>813,646</u>	<u>(835,228)</u>	<u>23,890</u>	<u>7,199</u>
<b>Unrestricted funds</b>					
General funds	<u>448,236</u>	<u>611,214</u>	<u>(517,122)</u>	<u>(23,890)</u>	<u>518,438</u>
	<u>448,236</u>	<u>611,214</u>	<u>(517,122)</u>	<u>(23,890)</u>	<u>518,438</u>
<b>Total funds</b>	<u>453,127</u>	<u>1,424,860</u>	<u>(1,352,350)</u>	<u>-</u>	<u>525,637</u>

**WILTSHIRE CITIZENS ADVICE****NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2021****13 Movement between funds (continued)**

	At 1 April 2019 £	Income £ (Restated)	Expenditure £ (Restated)	Transfers £	At 31 March 2020 £
<b>Restricted funds</b>					
Housing Project	-	4,000	(4,000)	-	-
Pension Wise	-	289,454	(289,454)	-	-
Green Square	-	47,500	(47,500)	-	-
Building Bridges	-	45,184	(45,184)	-	-
MacMillan Cancer Support	-	51,687	(51,687)	-	-
Wiltshire Council Carers	-	60,210	(60,210)	-	-
HMPS Erlestoke	-	13,100	(13,100)	-	-
M S Society	-	7,700	(7,700)	-	-
Wiltshire Money	4,316	20,851	(20,276)	-	4,891
Wiltshire Council Mental Health	-	42,000	(42,000)	-	-
Money Advice Service	-	58,275	(58,275)	-	-
Wiltshire Council - resettlement service support	-	15,000	(15,000)	-	-
Help to Claim	-	71,099	(71,099)	-	-
Best Practice Lead	-	37,782	(37,782)	-	-
	<u>4,316</u>	<u>763,842</u>	<u>(763,267)</u>	<u>-</u>	<u>4,891</u>
<b>Unrestricted funds</b>					
General funds	391,452	588,782	(531,998)	-	448,236
	<u>391,452</u>	<u>588,782</u>	<u>(531,998)</u>	<u>-</u>	<u>448,236</u>
<b>Total funds</b>	<u>395,768</u>	<u>1,352,624</u>	<u>(1,295,265)</u>	<u>-</u>	<u>453,127</u>

**Housing Project**

Grant funded to provide welfare and money management advice to tenants of assisting associations.

**Pension Wise**

Grant funded from HM Treasury for the provision of Pension Wise services. WCA is lead partner in Wessex Partnership including High Wycombe and West Oxfordshire Local Citizens Advice.

**Green Square**

Contract to provide a debt and benefit take up service for Green square residents and employees.

**Building Bridges**

A National Lottery and European Social Fund project. WCA is a sub-contractor delivering debt and benefits advice to support clients into paid work.

**MacMillan Cancer Support**

A grant to provide welfare benefit advice to people affected by cancer.

**Wiltshire Council Carers**

A grant to provide welfare benefit, debt and money management advice to carers in Wiltshire.

**HMPS Erlestoke**

Funding to provide advice to prisoners.

**M S Society**

Funding to support people with benefits advice.

**WILTSHIRE CITIZENS ADVICE****NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2021****13 Movement between funds (continued)****Wiltshire Money**

A grant to implement the Wiltshire Money strategic plan (tackling financial exclusion) through partnership working.

**Wiltshire Council Mental Health**

A grant to provide welfare benefit, debt and financial management advice to service users of Community Mental Health teams based in Wiltshire.

**Money Advice Service**

Grant funded by the Money and Pension Service (previously known as Money Advice Service) to provide dedicated debt advice.

**Wiltshire Council Resettlement Service Support**

A grant to provide support to refugees welcomed into Wiltshire under the UNHCR resettlement scheme.

**Help to Claim**

Grant for a national contract with the DWP to deliver Help to Claim support to those claiming Universal Credit.

**Best Practice Lead**

Grant for set up costs for BPL contract. WCA is lead in one of DWP districts for Help to Claim.

**Lottery Community Fund**

Grant to increase level of debt and employment advice.

**14 Analysis of net assets between funds**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>
Tangible fixed assets	139,587	-	139,587
Bank loan and mortgage	(77,017)	-	(77,017)
Other net current assets	455,868	7,199	463,067
	<u>518,438</u>	<u>7,199</u>	<u>525,637</u>
	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2020 £</b>
Tangible fixed assets	141,832	-	141,832
Bank loan and mortgage	(81,753)	-	(81,753)
Other net current assets	388,157	4,891	393,048
	<u>448,236</u>	<u>4,891</u>	<u>453,127</u>

**WILTSHIRE CITIZENS ADVICE**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2021**

**15 Operating Lease Commitments**

At 31 Mar 2021 the company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Amounts payable:</b>		
Within one year	64,247	43,668
Within two and five year	154,961	1,701
More than 5 yrs	34,125	-
	<u>253,333</u>	<u>45,369</u>

**16 Related party transactions**

There are no related party transactions in the year (2020: £Nil) apart from those already disclosed throughout the report.

**17 Controlling party**

The Charity is controlled jointly by the Trustees, there is no controlling party.

**18 Prior year fund comparatives for the Statement of Financial Activities**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2020 £</b>
<b>Income from:</b>			
Donations and legacies	35,873	-	35,873
Charitable activities	538,570	762,992	1,301,562
Other trading income	-	850	850
Investments	2,799	-	2,799
<b>Total income</b>	<u>577,242</u>	<u>763,842</u>	<u>1,341,084</u>
<b>Expenditure on:</b>			
Charitable activities	531,998	763,267	1,295,265
<b>Total expenditure</b>	<u>531,998</u>	<u>763,267</u>	<u>1,295,265</u>
<b>Net income/ (expenditure and net movement in funds)</b>	45,244	575	45,819
<b>Total funds at start of year</b>	391,452	4,316	395,768
<b>Total funds at end of year</b>	<u>436,696</u>	<u>4,891</u>	<u>441,587</u>

**WILTSHIRE CITIZENS ADVICE****NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2021****19 Reconciliation of net movement in funds to net cash inflow from operating activities**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
		(Restated)
Statement of Financial Activities: Net movement in funds	72,510	57,359
Investment income	(2,181)	(2,799)
Depreciation	11,642	14,357
Increase in creditors: current liabilities	8,428	6,663
Decrease / (increase) in debtors	12,575	(7,838)
Net cash (outflow)/inflow from operating activities	<u>102,974</u>	<u>67,742</u>

**20 Analysis of changes in cash during the year**

	<b>2021</b>	<b>2020</b>	<b>Change</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Cash at bank and in hand	<u>511,254</u>	<u>420,232</u>	<u>91,022</u>
	<b>2020</b>	<b>2019</b>	<b>Change</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Cash at bank and in hand	<u>420,232</u>	<u>365,755</u>	<u>54,477</u>

**21 Third party funds**

The balance in cash held for client's liability account as at 31 March 2021 was £4,744. This is comprised of the following:

Restricted funds of £962 held for specific clients and yet to be distributed.

Restricted funds of £1,440 to be distributed in respect of the Refugee relocation project

An unrestricted general fund balance of £2,343 Citizens Advice (pre-merger) which is used at our discretion for emergency client purchases such as electricity top-ups, bus fare, food vouchers and prescriptions.

**22 Prior year restatement**

The accounts include a prior year restatement in regards to the incorrect recognition of volunteer time as a Donation in Kind.