WELWYN HATFIELD CITIZENS ADVICE BUREAU LIMITED

England & Wales · Charity number 1064038

Details

Status	Registered
Legal form	Charitable company
Company number	03358982
Registered	1997-08-20
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Bureau Queensway House Queensway Hatfield AL10 0LW
Phone	01707 260934
Email	bureau@whcab.org.uk
Website	www.whcab.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN WELWYN AND HATFIELD AND SURROUNDING AREAS.

Activities: The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.The service aims:To provide the advice people need for the problems they face To improve the policies and practices that affect people's lives.

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Classification

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

Geography

- **Area of benefit:** WELWYN AND HATFIELD AND SURROUNDING AREAS
- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£525,763	£572,935	£346,902	16
2024-03-31	£600,761	£610,231	£394,074	17
2023-03-31	£590,906	£619,203	£403,544	23
2022-03-31	£605,996	£574,415	£431,841	24
2021-03-31	£686,933	£585,763	£400,260	23

Trustees

Name	Role	Appointed
Jonathan Whitehead		2019-05-15
MICHELLE SONGEST		2015-11-19
Marcelle Ibbetson		2019-11-20
Richard Kimberley Holmes		2021-02-17
Simon Thompson		2024-05-22

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WELWYN HATFIELD CITIZENS ADVICE BUREAU LIMITED

England & Wales - Charity number 1064038

Accounts

REGISTERED COMPANY NUMBER: 03358982 (England and Wales)
REGISTERED CHARITY NUMBER: 1064038

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025 FOR WELWYN HATFIELD CITIZENS ADVICE BUREAU

WELWYN HATFIELD CITIZENS ADVICE BUREAU

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FOR THE YEAR ENDED 31ST MARCH 2025

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WELWYN HATFIELD CITIZENS ADVICE BUREAU
(a company limited by guarantee)

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST MARCH 2025

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and financial statements for the year ended 31 March 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

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) (effective 1 January 2019).

Welwyn Hatfield Citizens Advice Bureau operates under the name Citizens Advice Welwyn Hatfield and is referred to as such in the remainder of this document except where the use of the legal name is appropriate.

Objectives and activities

- We're here for everyone.
- We provide free, confidential and independent advice to help people overcome their problems.
- We work to fix the underlying causes of these problems.
- We are a voice for people on the issues that matter to them.
- We value diversity, champion equality and challenge discrimination.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the charitable company and in planning any future activities.

Public Benefit

Having been in operation since 1940 providing free, independent, impartial and confidential advice to the citizens of Welwyn Hatfield and neighbouring areas, the trustees are satisfied that Citizens Advice Welwyn Hatfield fully complies with the guidance on public benefit supplied by the Charity Commission

Main Activities Undertaken to Achieve Aims and Objectives

The principal activity of Citizens Advice Welwyn Hatfield is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. The following services are currently available:

- Foodbank outreach advice services
- Money advice to prevent homelessness
- Advice on disability benefits, including home visits where needed.
- Dedicated advice service for tenants of Paradigm Housing
- Advice for Deaf people on any subject, delivered in British Sign Language or Sign Supported English

Contact details for all services can be found at https://www.cawelhat.org.uk/services/.

As part of the continuing provision of high quality advisory services to the local community the primary objective is to maintain service provision. We aim to do that by recruiting and training more face to face and telephone advisers.

To obtain the funding required to provide services, applications are made to various local and national providers of community finance. Advertisements are placed for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills are not pre-existing.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. Citizens Advice Welwyn Hatfield is ever more reliant on the invaluable support of our volunteers who undertake a range of roles including administration, interpreting, advice, casework and research and campaign work, and as trustees. In 2024/2025 our advice volunteers provided 5,340 hours of their time helping us to provide a full and comprehensive range of advice services to the people of Welwyn Hatfield.

The value of this donated time equates to £138,277 in value to our service. In addition, local solicitors help clients of the organisation on a pro bono basis.

Citizens Advice Welwyn Hatfield provides a range of advice services from signposting, information and advice, to specialist casework. These services are delivered by volunteers and paid advisers who deliver advice by phone, email and face to face appointments through the office in Hatfield town centre and at the Gracemead food bank. The scope of enquiries covers the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education.

ACHIEVEMENT AND PERFORMANCE IN 2024-2025

We supported 3,350 clients with 19,836 issues, resulting in financial gains of nearly £3 million in total. 48% of clients have a disability or long term health condition and often require longer term support from us. We support clients who have struggled to get the help they need from other services, ensuring we tailor our advice to their support needs wherever possible.

Benefits, debt and housing continue to be the top issues clients bring to us. Benefits enquiries made up 22% of all issues, with over a third of these relating to Personal Independence Payments. Often, the initial query comes with other layered issues including consumer, employment, education, health and community care, and immigration. Our team can work with these issues or refer clients onto specialist services in our network.

During 2024/2025, volunteers and paid staff worked both in the office and remotely.

Citizens Advice Welwyn Hatfield remains the only independent advice service within Welwyn Hatfield which is able to offer quality assured advice across the full range of advice subject areas and also contributes to the local economy by providing training opportunities for volunteers many of whom then go on to gain employment in addition to providing a valuable service to their community.

Charitable activities

We expanded our delivery channels by joining Herts Adviceline enabling Welwyn Hatfield residents access to a phone line during the day, in the evening and at weekends, with calls being answered by the Hertfordshire network of local Citizens Advice. We have continued to offer advice by email and in person.

Principal funding sources

Clients were assisted through the following services and the Trustees extend their gratitude to the funders listed:

Welwyn Hatfield Borough Council (WHBC) who continued to support the core operating capacity of the charity through a community grant, by funding in support of the Homelessness Prevention Project including special extra funding for this project. WHBC also funded Household Support Funds to provide assistance to needy families in the borough including the administration of the project.

Hertfordshire County Council (HCC) for funding advice services in British Sign Language for Deaf people, debt and benefits advice for people in crisis including special extra funding in this financial year, advice to clients to mitigate cost of living increases, and a Household Support Fund to provide assistance to needy families in the borough including the administration of the project.

Paradigm Housing for funding a service to assist their residents with advice.

Hatfield Foodbank (Together for Change) to fund the presence of a bureau representative at the Hatfield Foodbank to provide advice to foodbank clients.

The Salisbury Pool Charity for their contribution towards the core operating costs associated with advice provision.

Benefits casework provided by volunteers with specialist knowledge and experience.

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

FINANCIAL REVIEW

Review of the Year

Income in the year was £525,763 (2024: £600,761). Of this £407,015 (2024: £483,574) related to project restricted activities. An operating deficit of £47,172 was realised in the year (2024: net deficit £9,470) made up of a deficit of £38,626 in unrestricted funds and a deficit of £8,546 in restricted funds.

At 31 March 2025 total net funds were £346,902 (2024: £394,074) of which £341,832 represented unrestricted funds (2024: £380,458) and £5,070 represented restricted funds (2024: £13,616). The restricted funds held are likely to be used in the current and future years for the projects for which the funds were received, or returned to the donors.

In the case of the unrestricted funds, a small part is earmarked to meet identified liabilities, with the remainder being held to meet ongoing costs ensuring that people can still get the help they need to resolve their problems in the event of a reduction or withdrawal of funding.

Funds in Deficit

There are no funds in deficit at the reporting date and no funding for services provided in 2024/2025 was in arrears at the year end.

Pension Fund Liability

The organisation participated in The Pensions Trust's Growth Plan, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. Liabilities arising in respect of the Plan are explained in detail in Note 16 to the financial statements.

Reserves Policy

The charity is required to ensure that funds are available in each financial year to meet any reasonable foreseeable contingency. The organisation will take all necessary steps to ensure as wide a variety of funding sources as possible, so that at no time in this period would the cessation of one or more funding streams present so serious a challenge to the future of the organisation, that it could not maintain its valuable client services without becoming insolvent.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that general reserves should be maintained equal to between 5 and 6 months total expenditure including that previously funded by restricted income. This would enable the continuation of these activities for a period whilst replacement funding is secured. The higher General Reserves policy figure at 31 March 2025 equates to £259,993. At the same date the actual General Reserves were £250,824 and were at a level which are fractionally below of the Trustees' higher target. It is appropriate to clarify that in calculating target General Reserves a deduction has been made from the Expenditure on Charitable Activities reported in the Statement of Financial Activities reported on page 10 for that element of the expenditure which represented disbursements to clients from Household Support funds provided by Welwyn Hatfield Borough Council, Hertfordshire County Council and Wellfield Trust. Additionally, the Trustees have designated specific funds totalling £91,008 to meet expected future spending as set out in Note 13 of the Financial Statements. This Reserves Policy is monitored and reviewed by the Trustees annually.

Investment policy and objectives

The charitable company is permitted by Article 3.19 of its Articles of Association, in furtherance of its objects, and for no other purpose, to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. The charity does not currently hold material investments.

Going Concern

The Trustee Board has considered the charitable company's activities, together with the factors likely to affect its future development and performance, the financial position of the charitable company, its cash flows and liquidity position, taking account of the current market conditions. The previous year's balance on the general fund of £287,965 has now reduced to £250,824 and the Trustee Board is satisfied that the charitable company will continue to operate within its own resources for a period of not less than 12 months from the date of issue of these accounts.

Accordingly, the Trustee Board considers it appropriate to adopt the going concern basis in preparing the Report of the Trustees and these Financial Statements.

Principal Risks and Uncertainties (Continued)

Citizens Advice Welwyn Hatfield has worked on a Corporate Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice Welwyn Hatfield regularly monitors and manages its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Future Developments

Citizens Advice Welwyn Hatfield aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice, and by exploring the use of other delivery channels.

Citizens Advice Welwyn Hatfield continues to work closely with other Citizens Advice services in Hertfordshire through the CEOs and ASMs meetings and Herts Adviceline group.

Structure, Governance and Management

Constitution
Welwyn Hatfield Citizens Advice Bureau, a registered charity and a company limited by guarantee was originally established in 1940 and was incorporated as a company limited by guarantee on 23 April 1947. Members include individuals and bodies corporate or unincorporated associations interested in furthering the charity's work, who have been approved by the Trustee Board. At 31 March 2025 the company had 8 members (2024 - 12). In the event of the company being wound up the maximum liability of each member is limited to £1.

The Memorandum and Articles of Association, originally adopted on 17 October 2002, and subsequently amended on several occasions, most recently on 10 August 2016, are the governing documents of the charity.

Directors
The directors, who are also the trustees of the charity for the purposes of charity law, who served during the year and up to the date of this report are set out on page 7.

Recruitment and appointment of new trustees
Trustees, who are also Directors, are elected from the local community. When the Board determines that a new trustee is required, appropriate steps are taken to satisfy the Board that any candidates have the necessary expertise and commitment, for example by reference to information questionnaires, interviews conducted by trustees and relevant staff and informal meetings. A qualifying candidate is then recommended to the Board by an existing trustee, co-opted at the next Board meeting by majority vote of the trustees and proposed for election at the next AGM.

A separate process agreed by the Trustee Board is followed for the election of the Chair. Qualifying third party indemnity provision for the benefit of one or more of the trustees was in force during the year. No other person or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Structure, governance and management (Continued)

Induction and training of new trustees
Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Welwyn Hatfield through the provision of training courses and mentoring by established trustees.

Key Management

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The chief executive's salary is reviewed and approved by the Trustee Board separately.

Organisation

The charitable company operates from rented premises in Queensway House, Hatfield.

Welwyn Hatfield Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Welwyn Hatfield Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public. All Trustees give of their time freely and no Trustee received remuneration in the year.

Day to day organisational decisions are delegated to the Chief Executive and other members of the management team. The organisational structure chart is regularly reviewed.

Related parties

Citizens Advice Welwyn Hatfield is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to undergo an audit of organisational standards and quality of advice by Citizens Advice auditors every three years. Citizens Advice Welwyn Hatfield had a Leadership Self Assessment Audit in February 2024 and was successful in both audits.

Operating policies are independently determined by the Trustee Board of Welwyn Hatfield Citizens Advice Bureau in order to fulfil its charitable objects and comply with the national membership requirements.

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

Related party transactions during the financial year are disclosed in Note 15.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Name
Welwyn Hatfield Citizens Advice Bureau also operates as Citizens Advice Welwyn Hatfield

Registered Company number
03358982 (England and Wales)

Registered Charity number
1064038

Registered office
Queensway House
Queensway
Hatfield
Hertfordshire
AL10 0LW

Trustees
J D Whitehead (Chair)
J E Gray (Resigned 19.04.24)
M Songest
M Ibbetson
S J Thompson (Appointed 22.05.24)
R K Holmes
F E M Holmes

Company Secretary
N Bromyard

Chief Executive Officer Sophie Linington

Independent Examiner
Neil C Harding BA FCA
Bradshaw Johnson
Croft Chambers
11 Bancroft
Hitchin
SG5 1JQ

Banks
Barclays Bank PLC, Leicester, LE87 2BB
Cafbank Limited, Kings Hill, West Malling, Kent, ME19 4TA
Nationwide Building Society, Kings Park Road, Moulton Park, Northampton, NN3 6NW
The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, TN9 1BE
Insignis Asset Management Ltd, St John's Innovation Centre, Cowley Road, Cambridge, CB4 0WS
(Insignis Asset Management provides a service whereby deposits can be placed with institutions which are covered by the Financial Services Scheme without a requirement to register with each institution individually.

WELWYN HATFIELD CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2025

STATEMENT OF TRUSTEES RESPONSIBILITIES
The trustees (who are also the directors of Welwyn Hatfield Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Directors and Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law and Charity Law require the Directors and Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of Welwyn Hatfield Citizens Advice Bureau, the incoming resources and application of resources, including the income and expenditure, and of the surplus or deficit for that period. In preparing those financial statements, the Directors and Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and the Charities SORP have been followed, and explain where they have not been followed, 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.

The Trustees are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

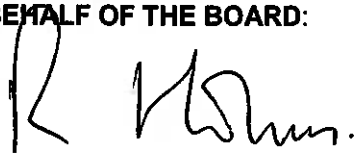
The Trustee Board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Welwyn Hatfield Citizens Advice Bureau holds joint responsibility for client data that is held in our case management system, with the national Citizens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

In accordance with company law, as the company's Trustees, we certify that:

So far as we are aware, there is no relevant information of which the company's independent examiner is unaware; and as the trustees of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:



R K Holmes – Treasurer

3 September 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WELWYN HATFIELD CITIZENS ADVICE BUREAU

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

Responsibilities and basis of report
As the charity's 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 charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since 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 in 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:

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 (Charities SORP (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.

Neil Harding

Neil C Harding FCA
Institute of Chartered Accountants in England and Wales
Bradshaw Johnson
Chartered Accountants
Croft Chambers
11 Bancroft
Hitchin
SG5 1JQ

Date: 11-11-25

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating Income and Expenditure Account)

FOR THE YEAR ENDED 31ST MARCH 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Income from					
Donations and legacies	3 (a)	3,927	-	3,927	4,019
Charitable Activities	3 (b)	95,000	407,015	502,015	582,986
Investment income	4	16,397	-	16,397	13,706
Other income		3,424	-	3,424	50
Total Income		118,748	407,015	525,763	600,761
Expenditure on:					
Charitable Activities	5	157,374	415,561	572,935	610,231
Total Expenditure		157,374	415,561	572,935	610,231
NET INCOME/(EXPENDITURE)	6	(38,626)	(8,546)	(47,172)	(9,470)
RECONCILIATION OF FUNDS					
TOTAL FUNDS BROUGHT FORWARD		380,458	13,616	394,074	403,544
Transfer Between Funds		-	-	-	-
TOTAL FUNDS CARRIED FORWARD		341,832	5,070	346,902	394,074

All of the above results are derived from continuing activities.
There were no other recognised gains or losses other than those stated above.
The detailed 2024 comparative statement of financial activities is reported in note 2.

The notes on pages 13 to 22 form part of these financial statements

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL POSITION
Company No. 3358982

AT 31ST MARCH 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
FIXED ASSETS					
Tangible Assets		-	-	-	-
CURRENT ASSETS					
Debtors	9	3,456	-	3,456	3,052
Cash at Bank and in Hand		360,778	58,948	419,726	493,036
		364,234	58,948	423,182	496,088
CREDITORS					
Amounts falling due within one year	10	(18,712)	(53,878)	(72,590)	(100,736)
NET CURRENT ASSETS		345,522	5,070	350,592	395,352
TOTAL ASSETS LESS CURRENT LIABILITIES		345,522	5,070	350,592	395,352
Provision for Liabilities	12	(3,690)	-	(3,690)	(1,278)
TOTAL NET ASSETS		341,832	5,070	346,902	394,074
FUNDS	13				
Unrestricted funds:					
Designated funds		91,008	-	91,008	92,493
General Fund		250,824	-	250,824	287,965
Restricted Funds		-	5,070	5,070	13,616
TOTAL FUNDS		341,832	5,070	346,902	394,074

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2025.
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2025 in accordance with Section 476 of the Companies Act 2006.
The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Section 386 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies. The financial statements were approved by the Board of Trustees on 3 September 2025 and were signed on its behalf by:

J D Whitehead - Chair

R K Holmes -Treasurer

The notes on pages 13 to 22 form part of these financial statements

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
Net cash provided by/(used in) Operating Activities (see below)	(89,707)	32,651
Cash Flows from Investing Activities		
Interest Income	16,397	13,706
Purchase of Tangible Fixed Assets	-	-
Net Cash provided by/(used in) Investing Activities	16,397	13,706
Change in cash and cash equivalents in the year	(73,310)	46,357
Cash and Cash Equivalent at the beginning of the year	493,036	446,679
Total Cash and Cash Equivalents at the end of the year	419,726	493,036

Reconciliation of net income/expenditure to net cash flow from operating activities

	2025 £	2024 £
Net income/(expenditure) for the year (as per the statement of financial activities)	(47,172)	(9,470)
Adjustments for:		
Depreciation charge	-	-
Interest income	(16,397)	(13,706)
Decrease (Increase) in Debtors	(404)	1,662
Increase (Decrease) in Creditors	(28,146)	55,623
Increase (Decrease) in Provision for Liabilities	2,412	(1,458)
Net cash provided by/(used in) Operating Activities	(89,707)	32,651

Analysis of cash and cash equivalents

In 2025 and 2024 cash and cash equivalents comprise short term bank deposits with a maturity date of six months or less at the balance sheet date, bank current accounts and cash in hand.

	At 1 April 2024 £	Cash Flows £	At 31 March 2025 £
Bank current account and cash in hand	9,943	351	10,294
Deposit accounts available on demand	302,261	(10,836)	291,425
Term Deposits (less than six months' notice)	180,832	(62,825)	118,007
Total cash and cash equivalents	493,036	(73,310)	419,726

The notes on pages 13 to 22 form part of these financial statements

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

1. ACCOUNTING POLICIES

The principal accounting policies adopted, in the preparation of the financial statements are as follows:

a) Basis of Preparation

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

The charitable company 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 or note.

b) Preparation of the Accounts on a Going Concern Basis

The accounts are prepared on a going concern basis after consideration by the trustees that there are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

a. Grants Receivable – Grants received to finance the activities of the organisation are credited to the statement of financial activities (income and expenditure account) in the period when the activities commence.

b. Bank Interest – Bank interest is included in the statement of financial activities on receipt.

c. Other Income – Sales of services are included in the statement of financial activities in the period to which they relate. Other income, including donations, gifts, and covenants, are included when received.

d. Gifts and Intangible Income – In addition to the above, the Charity also receives help and support in the form of voluntary assistance in helping the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and is disclosed in the Trustee's report.

e. Deferred Income – Grants, or the relevant portion of grants, received in advance of the period in which the funder specifies the grant related services are to be delivered are reported as deferred income in the balance sheet.

d) Expenditure

a. All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within the relevant project fund in expenditure on charitable activities.

b. Expenditure on raising funds comprises costs incurred to raise funds, principally donations, for charitable purposes. Costs incurred in negotiating contracts or grants that require the charity to provide specific charitable services are included within the relevant project fund in expenditure on charitable activities.

c. Governance Costs – Governance costs include those incurred in the governance of the Charity and its assets and are primarily associated with meeting the constitutional and statutory requirements of the charity.

d. Allocation of Support and Governance costs
Support and governance costs are incurred to further the work of the charity but are not incurred directly for raising funds or carrying out charitable activities. These costs, which are analysed in the notes to the Financial Statements, are allocated between the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources, e.g. staff costs by the time spent and other costs by their usage.

e. **Tangible Fixed Assets**
Fixed assets are included at cost. Items are capitalised if their cost, or if gifted their donated value, is over £5,000. Depreciation is charged on a straight line basis on the costs of the assets over their estimated useful lives as follows:

Fixtures, fittings and equipment	- 5 years
Computers	- 5 years

Where grants are received to fund specific fixed assets the cost of the asset is fully expended in the period the grant is credited to the statement of financial activities (income and expenditure account).

f. **Taxation**
The charity is exempt from corporation tax on surpluses arising from its charitable activities.

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

Restricted funds - Income received for restricted purposes is included in separately identified restricted funds against which appropriate expenditure is allocated.

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

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

h. **Pension costs and other post-retirement benefits**
The company participates in a multi-employer scheme, comprising several "Series" which are either defined benefit or defined contribution schemes. For the defined contribution arrangements the company's only liability is the monthly contribution calculated as a proportion of the employee's qualifying earnings during the period of employment. The cost of such contributions is recognised as a staff cost and charged directly or allocated to expenditure on charitable activities in line with the policies described in notes 1(d) and 1(e) above. For the defined benefit schemes, because of the multi-employer nature of the scheme it is not possible for the company to obtain sufficient information for it to account for the defined benefit "Series" as defined benefit schemes. Such series are therefore accounted for as defined contribution schemes. Additionally there is a deficit recovery plan in place for the defined benefit "Series" to which the company contributes. A provision recognising the present value of future contributions under the plan is recognised in the Balance Sheet and any increase or decrease is reported as a support cost.

i. **Leases**
Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

j. **Irrecoverable VAT**
The organisation is unable to recover VAT.

2. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Income from			
Donations and legacies	4,019	-	4,019
Charitable Activities	99,412	483,574	582,986
Investment Income	13,706	-	13,706
Other Income	50	-	50
Total Income	117,187	483,574	600,761
Expenditure on:			
Charitable Activities	131,192	479,039	610,231
Total Expenditure	131,192	479,039	610,231
NET INCOME/(EXPENDITURE)	(14,005)	4,535	(9,470)
RECONCILIATION OF FUNDS			
TOTAL FUNDS BROUGHT FORWARD	394,417	9,127	403,544
Transfer Between Funds	46	(46)	-
TOTAL FUNDS CARRIED FORWARD	380,458	13,616	394,074

3 DONATIONS & GRANTS FOR CHARITABLE ACTIVITIES

3(a) Donations

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Salisbury Pool Charity	2,500	-	2,500	2,500
BreatheHR	994	-	994	-
Trustees, Employees and Volunteers	252	-	252	1,320
Welwyn Hatfield Lottery	64	-	64	55
Other donations under £500 including Anonymous	117	-	117	144
Total Donations	3,927	-	3,927	4,019

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
3 (b) Grants				
Welwyn Hatfield Borough Council	95,000	217,784	312,784	320,093
Hertfordshire County Council	-	92,646	92,646	144,454
Helping Herts	-	-	-	
Herts Community Foundation	-	-	-	
Wellfield Trust	-	-	-	
Hatfield Foodbank	-	49,375	49,375	47,374
Big Lottery Fund	-	-	-	
Paradigm Housing Group	-	47,210	47,210	52,652
Welwyn Parish Council	-	-	-	
Citizens Advice	-	-	-	15,263
Department for Work and Pensions	-	-	-	3,150
Total Grants	95,000	407,015	502,015	582,986

4. INVESTMENT INCOME

	2025	2024
	£	£
Deposit Interest	16,397	13,706

5. EXPENDITURE

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
Cost of Charitable Activities				
Direct costs				
Staff & volunteer costs	95,617	175,720	271,337	292,449
Premises costs	-	-		2,669
Administration & other costs	3,339	53,789	57,128	10,902
Total direct costs	98,956	229,509	328,465	306,020
Support costs	58,418	186,052	244,470	304,211
	157,374	415,561	572,935	610,231
	£	£	£	£
Total Expenditure				
Staff & volunteer costs	118,816	322,382	441,198	536,087
Premises costs	8,809	14,920	23,729	29,363
Administration & other costs	26,834	76,316	103,150	41,465
Governance costs	2,915	1,943	4,858	3,316
	157,374	415,561	572,935	610,231
	£	£	£	£
Support costs				
Staff & volunteer costs	23,199	146,662	169,861	243,638
Premises costs	8,809	14,920	23,729	26,694
Administration & other costs	25,125	22,527	47,652	30,562
Governance costs	1,285	1,943	3,228	3,317
	58,418	186,052	244,470	304,211

Specific costs incurred for projects are assigned directly to those projects whilst support costs, being expenditure not directly attributable to an individual project, are identified separately and allocated to projects on the basis of an assessment of the use of resources for the individual projects.

6. NET INCOME AND EXPENDITURE FOR THE YEAR

This is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	-	-
Independent Examiner's Fees	1,320	1,302

During the year the Independent Examiner was paid £nil (2023: £nil) in respect of accounting services provided.

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' Expenses
Expenses of £18 were paid for DBS checks for Trustees during the year (2024 £54). An annual premium of £238 (2024: £238) was paid for Trustees' Indemnity Insurance.

8. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	368,526	466,282
Social security costs	27,727	33,880
Pension contributions	16,047	23,418
Other Staff Costs	6,874	10,703
Pension Scheme Management Charge	1,854	1,800
Redundancy cost	16,455	-102
Increase (decrease) in Pension provision	3,715	106
	441,198	536,087

The key management personnel during the year comprised four employees and the total amount of employee benefits received by those key management personnel was £128,505 (2024 £121,201). There were no employees who received employee benefits in excess of £60,000 during 2025 or 2024. As shown above, redundancy costs of £16,455 were paid during the year and this cost was accounted for from the Designated fund established for this purpose.
The average monthly number of employees during the year was as follows:

	2025	2024
Charitable activities	10	15
Support services	6	6
	16	21
Full time equivalent	14	17

9. DEBTORS

	2025	2024
	£	£
Prepayments	3,456	3,052
	3,456	3,052

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR START

	2025	2024
	£	£
Taxation and National Insurance contributions	8,044	8,816
Pension contributions	2,915	2,829
Accruals	18,522	19,511
Deferred Income	43,109	69,580
	72,590	100,736

11. DEFERRED INCOME

	2025	2024
	£	£
Balance at 1 April	69,580	8,000
Amount released to income in the year	(69,580)	(8,000)
Amount deferred in the year	43,109	69,580
	43,109	69,580

Deferred Income – Grants, or the relevant portion of grants, received in advance of the period in which the funder specifies the grant related services are to be delivered are reported as deferred income in the balance sheet.

12. PROVISION FOR LIABILITIES

	Pensions Scheme Deficit Reduction Contributions	
	2025	2024
	£	£
Opening Provision	1,278	2,736
Payments During the Year	(1,303)	(1,564)
Extra provision during the year	25	-
Increase (Reduction) in Provision (note 16)	3,690	106
Closing Provision	3,690	1,278
Amounts expected to be incurred		
- within one year	1,230	1,278
- beyond one year	2,460	-
	3,690	1,278

As further explained at note 16, and in accordance with the Charities SORP (FRS 102), the provision of £3,690 at 31 March 2025 shown above represents the present value of contributions payable by the Welwyn Hatfield Citizens Advice Bureau that result from the terms of the deficit recovery plan in respect of the Welwyn Hatfield Citizens Advice Bureau's membership of the Pensions Trust's Growth Plan.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED FOR THE YEAR ENDED 31ST MARCH 2025

13. FUNDS

	At 1.4.24 £	Income £	Expenditure £	Transfers between Funds £	At 31.3.25 £
Unrestricted Funds					
General Fund	287,965	118,748	157,374	1,485	250,824
Designated Funds: Pension Liability	15,000	-	-	(3,690)	11,310
Designated Funds: Dilapidations Fund	20,000	-	-	-	20,000
Designated Funds: Lease Termination	13,750	-	-	-	13,750
Designated Funds: Redundancy Costs	41,743	-		(22,795)	18,948
Designated Funds: Redecoration Fund	2,000	-	-	-	2,000
Designated Funds: IT Upgrade	-	-	-	25,000	25,000
	380,458	118,441	153,684	-	341,832
Restricted Funds					
Crisis Advocate	836	29,886	29,957	-	765
British Sign Language	5,470	46,679	51,576	-	573
Homelessness Prevention Project	2,679	165,793	167,860	-	612
Wellfield Trust	-	-	-	-	-
Paradigm Housing Project	516	47,210	47,489	-	237
Hatfield Foodbank (Together for Change)	-	49,375	49,375	-	-
Welwyn Hatfield Borough Council (WHBC) Household Support Fund (HSF)	-	33,123	33,123	-	-
WHBC Special HSF	-	8,869	8,869		
WHBC HSF Administration	-	10,000	9,994	-	6
Hertfordshire County Council (HCC) – Cost of Living	115	6,350	6,350	-	115
HCC – Household Support Fund (HSF)	-	9,730	9,730	-	-
HCC – HSF Admin	-	-	-	-	-
Citizens Advice – Cost of Living	-	-	-	-	-
Fuel Donations (Hatfield Residents)	4,000	-	1,238	-	2,762
Fuel Donations (Other Residents)	-	-	-	-	-
				-	-
	13,616	407,015	415,561	-	5,070
TOTAL FUNDS	394,074	525,456	569,245	-	346,902

Restricted Fund balances represent grants which are not subject to time related conditions of delivery and which either commenced before the end of the financial year but which were not planned to be completed until the following year.

Designated funds

The General Fund which is mainly funded by Welwyn Hatfield Borough Council is the fund through which the Bureau offers quality assured advice across the full range of advice subject areas.

The Trustee Board reviews and approves annually the nature and level of funds to be set aside from the General Fund for specific designated purposes and has determined that the amounts identified for Dilapidations, Lease Termination, Redecoration, and Redundancy, are appropriate. The funds set aside for the first two items are likely to be needed at the expiry of the lease in 2025, or on earlier determination, whilst the Redecoration fund will be used as appropriate in the intervening years. The Redundancy fund exists to provide for any redundancies which may occur due to unexpected funding shortfalls and will be used if that situation occurs.

13. FUNDS (Continued)

Purposes of restricted funds

Crisis Advocate – Advice for people in financial hardship in need of emergency support. Funded by Hertfordshire County Council (HCC).
British Sign Language – Advice on any subject delivered to Deaf people using British Sign Language. Funded by HCC.
Homelessness Prevention Project – Advice for people who are at risk of homelessness due to rent or mortgage arrears. Funded by Welwyn Hatfield Borough Council.
Wellfield Trust – Funded projects for fuel assistance and school uniforms for needy Hatfield families.
Paradigm Housing Project – A money advice project for tenants of Paradigm Housing. Funded by the Paradigm Foundation.
Hatfield Foodbank (Together for Change) – This fund finances the presence of a bureau representative at the Hatfield Foodbank to provide advice to foodbank clients.
Welwyn Hatfield Borough Council (WHBC) Household Support Fund - fund provided by Welwyn Hatfield Borough Council to provide emergency financial assistance during the course of advice. Funds were also provided to administer this fund.
Hertfordshire County Council – Cost of Living – A fund to facilitate advice to clients to mitigate cost of living increases.
Fuel Donations – Direct financial assistance to people struggling with fuel bills. A fund to assist people who are experiencing fuel poverty, Funded by Wellfield Trust, members of the public and by Citizens Advice trustees.

14. OPERATING LEASE COMMITMENTS

Total future minimum lease payments under operating leases are as follows:

	2025	2024
	£	£
Less than 1 year	6,875	13,750
Over 1 year	-	6,875
	6,875	20,625

The premises occupied by the Organisation are leased from Welwyn Hatfield Borough Council under a lease commencing from 29 September 2020 for five years, which can be terminated by 12 months' notice by either side. The rent for the premises amounts to £13,750 per annum and is deducted before the Community Grant is received from the Council. The rental agreement terms are such that the Bureau and Welwyn Hatfield Borough Council both have responsibility for maintaining the building and providing precaution against fire.

15. RELATED PARTY DISCLOSURES

There were transactions between Citizens Advice Welwyn Hatfield and Citizens Advice in relation to IT support, insurance and information services, and conference fees, amounting to £7,159 (2024 £6,924). No funding for Charitable Activities was received from Citizens Advice during the year (2024 £15,000) and no miscellaneous income was received from the same source (2024 £262).

Welwyn Hatfield Citizens Advice Bureau received some of the funding which originated from Hertfordshire County Council through Hertfordshire Citizens Advice Service, a charitable company the members of which are the ten Citizens Advice Organisations in Hertfordshire including Citizens Advice Welwyn Hatfield, an organisation which has now been disbanded.

Neil Bromyard Business Services, a firm owned by the Company Secretary, was paid £275 (2024 Nil) for IT services supplied to the organisation.

16. PENSION COSTS

The company participates in The Pension Trust's Growth Plan, a multi-employer scheme, comprising several "Series" which have been established over time, each offering a different type of pension benefit.

Series 1, 2 and 3 of the Growth Plan are defined benefit schemes and Series 4 is a money purchase arrangement (a defined contribution scheme). All the assets of all the schemes are held separately from those of the company and the fund administrators are The Pensions Trust.

The pension scheme for current employees is operated on a defined contribution basis. All employees who have completed three months service and have not opted out of the scheme are enrolled in Series 4 of the Pensions Trust's Growth Plan scheme, a money purchase plan, under auto enrolment arrangements. The company contributes 5% of pensionable earnings and the employees contribute at a minimum rate of 3%.

The company previously enrolled employees in Series 1, 2 and 3 of the Pension Trust's Growth Plan which were defined benefit schemes. This arrangement was withdrawn for existing members in the early 2000s since when no new members have been enrolled. No current employees are members of this scheme.

The assets of the Series 1, 2 and 3 schemes are held separately from those of the company in an independently administered fund which is co-mingled for investment purposes. Due to the multi-employer nature of the Plan, the charity is not able obtain sufficient information to enable it to account for the schemes as defined benefit schemes.

Accordingly the accounting charge for the year under the SORP and FRS 102 represents only the employer contributions payable plus the movement in a provision, described below, established to recognise the company's liability to contribute to a deficit reduction plan for the scheme.

The Series 1, 2 and 3 Schemes are classified as a "last man standing arrangement". Therefore, the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit.

The results of a full actuarial valuation of the Growth Plan scheme, carried out at 30 September 2023 showed a deficit of £16.1m. With the aim of eliminating this funding shortfall, participating employers have been asked to pay additional contributions for the term to 31 March 2028. The additional contribution required from the company for the year commencing 1 April 2024 was £1,303. Contributions from 1 April 2025 will be £1,230 per annum.

16. PENSION COSTS (CONTINUED)

In line with the requirements of the SORP and FRS 102, the present value of future contributions payable under the deficit recovery plan are recognised as a liability, which amounted to £3,690 at 31 March 2025 (£1,278 at 31 March 2024), as detailed in Note 12 of the financial statements. The liability is based on the recovery of the scheme deficit of £16.1m based on a full actuarial valuation carried out at 30 September 2023.
The increase in the provision for the deficit recovery plan included in Note 12 of the financial statements arises from;

Provision for Pensions Scheme Deficit Reduction Payments	**2025** **£**	**2024** **£**
Income and Expenditure Impact		
Excess contributions paid	(25)	-
Interest expense	34	105
Re-measurements - impact of change in assumptions	22	1
Re-measurements - Amendments to the contribution schedule	3,659	-
	3,690	106

Although the interest expense, being the unwinding of the discount rate, may be recognised as a finance cost, the whole of the change in the provision has been credited against Staff Costs in the financial statements (see note 8). The total pension cost shown in the accounts for the year amounts to £21,616 (2024: £25,324), comprising the movement in the provision for Pensions Scheme Deficit Reduction Payments shown above, the contributions payable by the company on behalf of current employees amounting to £16,046 (2024: £23,418), plus an Admin charge of £1,854 (2024 £1800) which The Pension Trust make for the maintenance of the Series 1, 2 and 3 Schemes.

There is a contingent liability in the event that the company were to withdraw its membership of the Growth Plan Series 1, 2, and 3. When an employer withdraws from a multi-employer defined benefit pension scheme where there is a deficit, the employer must pay its share of the deficit, calculated on a statutory basis known as the buy-out valuation basis. The contingent withdrawal liability for the company in respect of its members, deferred pensioners and pension recipients of Series 1, 2 and 3 has been provisionally calculated by the Pensions Trust as £13,762 at 30 September 2024 (£13,029 at 30 September 2023), the latest date for which information is available. This figure is calculated on the solvency, or 'buy-out', basis and is based on the Scheme Actuary's estimate of the pricing basis used to secure pension liabilities in full, in one transaction, with an insurance company, including any orphan liabilities, as at 30 September 2023 for all current and former Welwyn Hatfield Citizens Advice pension scheme members.

WELWYN HATFIELD CITIZENS ADVICE BUREAU LIMITED

England & Wales - Charity number 1064038

Accounts

REGISTERED COMPANY NUMBER: 03358982 (England and Wales)
REGISTERED CHARITY NUMBER: 1064038

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024 FOR WELWYN HATFIELD CITIZENS ADVICE BUREAU

WELWYN HATFIELD CITIZENS ADVICE BUREAU

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FOR THE YEAR ENDED 31ST MARCH 2024

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WELWYN HATFIELD CITIZENS ADVICE BUREAU
(a company limited by guarantee)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and financial statements for the year ended 31 March 2024 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

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) (effective 1 January 2019).

Welwyn Hatfield Citizens Advice Bureau operates under the name Citizens Advice Welwyn Hatfield and is referred to as such in the remainder of this document except where the use of the legal name is appropriate.

Objectives and activities

- We're here for everyone.
- We provide free, confidential and independent advice to help people overcome their problems.
- We work to fix the underlying causes of these problems.
- We are a voice for people on the issues that matter to them.
- We value diversity, champion equality and challenge discrimination.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the charitable company and in planning any future activities.

Public Benefit

Having been in operation since 1940 providing free, independent, impartial and confidential advice to the citizens of Welwyn Hatfield and neighbouring areas, the trustees are satisfied that Citizens Advice Welwyn Hatfield fully complies with the guidance on public benefit supplied by the Charity Commission

Main Activities Undertaken to Achieve Aims and Objectives
The principal activity of Citizens Advice Welwyn Hatfield is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. The following services are currently available:

- Foodbank outreach advice services
- Money advice to prevent homelessness
- Advice on disability benefits, including home visits where needed.
- Dedicated advice service for tenants of Paradigm Housing
- Advice for Deaf people on any subject, delivered in British Sign Language or Sign Supported English

Contact details for all services can be found at https://www.cawelhat.org.uk/services/.

As part of the continuing provision of high quality advisory services to the local community the primary objective is to maintain service provision. We aim to do that by recruiting and training more face to face and telephone advisers.

To obtain the funding required to provide services, applications are made to various local and national providers of community finance. Advertisements are placed for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills are not pre-existing.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. Citizens Advice Welwyn Hatfield is ever more reliant on the invaluable support of our volunteers who undertake a range of roles including administration, interpreting, advice, casework and research and campaign work, and as trustees. In 2023/2024 our advice volunteers provided 8,432 hours of their time helping us to provide a full and comprehensive range of advice services to the people of Welwyn Hatfield.

We estimate the value of this time donated at £215,172 to our service. In addition, local solicitors help clients of the organisation on a pro bono basis.

Citizens Advice Welwyn Hatfield provides a range of advice services from signposting, information and advice to specialist casework. These services are delivered by volunteers and paid advisers who deliver advice by phone, email and face to face appointments through the office in Hatfield town centre and at the Gracemead food bank. The scope of enquiries covers the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education.

ACHIEVEMENT AND PERFORMANCE IN 2023-2024

In the 12 months of 2023/2024 Citizens Advice Welwyn Hatfield dealt with 14,802 issues – an average of 1,209 per month from 5,483 annual unique client contacts. Many clients regularly return for advice for a range of reasons including chronic mental or physical ill health, communication problems as a result of literacy or language issues and because a significant proportion of our clients are amongst the most deprived and vulnerable within our community.

The top 4 enquiry areas account for 69% of all enquiries raised. These are; welfare benefits, including universal credit 31%, followed by debt 17.5%, housing 13% and Financial Services and Capability 7%. Many enquiry areas lead on to related issues which are covered through other advice areas such as; consumer, employment, education, health and community care, immigration, legal and utilities and communications. These topics account for the remaining 31% of issues raised.

During 2023/2024, volunteers and paid staff worked both in the office and remotely.

Citizens Advice Welwyn Hatfield remains the only independent advice service within Welwyn Hatfield which is able to offer quality assured advice across the full range of advice subject areas and also contributes to the local economy by providing training opportunities for volunteers many of whom then go on to gain employment in addition to providing a valuable service to their community.

Charitable activities

The key achievements in the year were maintaining levels of service despite the residual impacts of the pandemic and identifying new funding opportunities. The recruitment of new volunteers continued.

Principal funding sources

Clients were assisted through the following services and the Trustees extend their gratitude to the funders listed:

Welwyn Hatfield Borough Council (WHBC) who continued to support the core operating capacity of the charity through a community grant, by funding in support of the Homelessness Prevention Project including special extra funding for this project. WHBC also funded a Household Support Fund to provide assistance to needy families in the borough including the administration of the project.

Hertfordshire County Council (HCC) for funding advice services in British Sign Language for Deaf people, debt and benefits advice for people in crisis including special extra funding in this financial year, advice to clients to mitigate cost of living increases, and a Household Support Fund to provide assistance to needy families in the borough including the administration of the project.

Paradigm Housing for funding a service to assist their residents with advice.

Hatfield Foodbank (Together for Change) to fund the presence of a bureau representative at the Hatfield Foodbank to provide advice to foodbank clients.

The Salisbury Pool Charity for their contribution towards the core operating costs associated with advice provision.

Employment casework provided by volunteers with specialist knowledge.

Benefits casework provided by volunteers with specialist knowledge and experience.

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

FINANCIAL REVIEW

Review of the Year

Income in the year was £600,761 (2023: £590,906). Of this £483,574 (2023: £463,106) related to project restricted activities. An operating deficit of £9,470 was realised in the year (2023: net deficit £28,297) made up of a deficit of £14,005 in unrestricted funds and a surplus of £4,535 in restricted funds.

At 31 March 2024 total net funds were £394,074 (2023: £403,544) of which £380,458 represented unrestricted funds (2023: £394,417) and £13,616 represented restricted funds (2023: £9,127). The restricted funds held are likely to be used in the current and future years for the projects for which the funds were received, or returned to the donors.

In the case of the unrestricted funds, a small part is earmarked to meet identified liabilities, with the remainder being held to meet ongoing costs ensuring that people can still get the help they need to resolve their problems in the event of a reduction or withdrawal of funding.

Funds in Deficit

There are no funds in deficit at the reporting date and no funding for services provided in 2023/2024 was in arrears at the year end.

Pension Fund Liability

The organisation participated in The Pensions Trust's Growth Plan, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. Liabilities arising in respect of the Plan are explained in detail in Note 16 to the financial statements.

Reserves Policy

The charity is required to ensure that funds are available in each financial year to meet any reasonable foreseeable contingency. The organisation will take all necessary steps to ensure as wide a variety of funding sources as possible, so that at no time in this period would the cessation of one or more funding streams present so serious a challenge to the future of the organisation, that it could not maintain its valuable client services without becoming insolvent.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that general reserves should be maintained equal to between 5 and 6 months total expenditure including that previously funded by restricted income. This would enable the continuation of these activities for a period whilst replacement funding is secured. The higher General Reserves policy figure at 31 March 2024 equates to £305,062. At the same date the actual General Reserves were £287,965 and were at a level which, at slightly over five and a half months' expenditure, are marginally below of the Trustees' higher target. Additionally, the Trustees have designated specific funds totalling £92,493 to meet expected future spending as set out in Note 13 of the Financial Statements. This Reserves Policy is monitored and reviewed by the Trustees annually.

Investment policy and objectives

The charitable company is permitted by Article 3.19 of its Articles of Association, in furtherance of its objects, and for no other purpose, to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. The charity does not currently hold material investments.

Going Concern

The Trustee Board has considered the charitable company's activities, together with the factors likely to affect its future development and performance, the financial position of the charitable company, its cash flows and liquidity position, taking account of the current market conditions. The previous year's balance on the general fund of £300,962 has now reduced slightly to £287,965 and the Trustee Board is satisfied that the charitable company will continue to operate within its own resources for a period of not less than 12 months from the date of issue of these accounts.

Accordingly, the Trustee Board considers it appropriate to adopt the going concern basis in preparing the Report of the Trustees and these Financial Statements.

Principal Risks and Uncertainties (Continued)

Citizens Advice Welwyn Hatfield has worked on a Corporate Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice Welwyn Hatfield regularly monitors and manages its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Future Developments

Citizens Advice Welwyn Hatfield aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice, and by exploring the use of other delivery channels.

Citizens Advice Welwyn Hatfield continues to be a member, with all other Hertfordshire Citizens Advice Services, of the Hertfordshire Citizens Advice Service (HCAS). This is a non-operational organisation with the aim of securing contracts and funds which might otherwise not be available, on behalf of, and for, the benefit of individual members.

Structure, Governance and Management

Constitution
Welwyn Hatfield Citizens Advice Bureau, a registered charity and a company limited by guarantee was originally established in 1940 and was incorporated as a company limited by guarantee on 23 April 1947. Members include individuals and bodies corporate or unincorporated associations interested in furthering the charity's work, who have been approved by the Trustee Board. At 31 March 2024 the company had 12 members (2023 - 12). In the event of the company being wound up the maximum liability of each member is limited to £1.

The Memorandum and Articles of Association, originally adopted on 17 October 2002, and subsequently amended on several occasions, most recently on 10 August 2016, are the governing documents of the charity.

Directors
The directors, who are also the trustees of the charity for the purposes of charity law, who served during the year and up to the date of this report are set out on page 7.

Recruitment and appointment of new trustees
Trustees, who are also Directors, are elected from the local community. When the Board determines that a new trustee is required, appropriate steps are taken to satisfy the Board that any candidates have the necessary expertise and commitment, for example by reference to information questionnaires, interviews conducted by trustees and relevant staff and informal meetings. A qualifying candidate is then recommended to the Board by an existing trustee, co-opted at the next Board meeting by majority vote of the trustees and proposed for election at the next AGM.

A separate process agreed by the Trustee Board is followed for the election of the Chair. Qualifying third party indemnity provision for the benefit of one or more of the trustees was in force during the year. No other person or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Structure, governance and management (Continued)

Induction and training of new trustees
Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Welwyn Hatfield through the provision of training courses and mentoring by established trustees.

Key Management

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The chief executive's salary is reviewed and approved by the Trustee Board separately.

Organisation

The charitable company operates from rented premises in Queensway House, Hatfield.

Welwyn Hatfield Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Welwyn Hatfield Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public. All Trustees give of their time freely and no Trustee received remuneration in the year.

Day to day organisational decisions are delegated to the Chief Executive and other members of the management team. The organisational structure chart is regularly reviewed.

Related parties

Citizens Advice Welwyn Hatfield is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to undergo an audit of organisational standards and quality of advice by Citizens Advice auditors every three years. Citizens Advice Welwyn Hatfield had a Leadership Self Assessment Audit in February 2023 and was successful in both audits.

Operating policies are independently determined by the Trustee Board of Welwyn Hatfield Citizens Advice Bureau in order to fulfil its charitable objects and comply with the national membership requirements.

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

Related party transactions during the financial year are disclosed in Note 15.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Name
Welwyn Hatfield Citizens Advice Bureau also operates as Citizens Advice Welwyn Hatfield

Registered Company number
03358982 (England and Wales)

Registered Charity number
1064038

Registered office
Queensway House
Queensway
Hatfield
Hertfordshire
AL10 0LW

Trustees
J E Gray (Appointed 29.01.24, Resigned 19.04.24)
J L Coupland (Resigned 31.01.24)
D Given (Resigned 6.10.23)
M Songest
J D Whitehead (Chair)
M Ibbetson
S J Thompson (Resigned 22.04.2022, Reappointed 22.05.2024)
R K Holmes
F E M Holmes (Appointed 28.11.23)

Company Secretary
N Bromyard

Chief Executive Officer Sophie Linington

Independent Examiner
Neil C Harding BA FCA
Bradshaw Johnson
Croft Chambers
11 Bancroft
Hitchin
SG5 1JQ

Banks
Barclays Bank PLC, Leicester, LE87 2BB
Scottish Widows Bank plc, 67 Morrison Street, Edinburgh, EH3 8YJ
Cafbank Limited, Kings Hill, West Malling, Kent, ME19 4TA
Close Brothers Ltd, 10 Crown Place, London, EC2A 4FT
Nationwide Building Society, Kings Park Road, Moulton Park, Northampton, NN3 6NW
The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, TN9 1BE

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2024

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Welwyn Hatfield Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Directors and Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law and Charity Law require the Directors and Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of Welwyn Hatfield Citizens Advice Bureau, the incoming resources and application of resources, including the income and expenditure, and of the surplus or deficit for that period. In preparing those financial statements, the Directors and Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and the Charities SORP have been followed, and explain where they have not been followed, 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.

The Trustees are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

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

In accordance with company law, as the company's Trustees, we certify that:

So far as we are aware, there is no relevant information of which the company's independent examiner is unaware; and as the trustees of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:

R K Holmes – Treasurer

21 August 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WELWYN HATFIELD CITIZENS ADVICE BUREAU

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

Responsibilities and basis of report
As the charity's 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 charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since 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 in 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:

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 (Charities SORP (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.

Neil Harding

Neil C Harding FCA
Institute of Chartered Accountants in England and Wales
Bradshaw Johnson
Chartered Accountants
Croft Chambers
11 Bancroft
Hitchin
SG5 1JQ

Date: 10-9-24

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating Income and Expenditure Account)

FOR THE YEAR ENDED 31ST MARCH 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Income from					
Donations and legacies	3 (a)	4,019	-	4,019	3,915
Charitable Activities	3 (b)	99,412	483,574	582,986	582,669
Investment income	4	13,706	-	13,706	4,322
Other income		50	-	50	-
Total Income		117,187	483,574	600,761	590,906
Expenditure on:					
Charitable Activities	5	131,192	479,039	610,231	619,203
Total Expenditure		131,192	479,039	610,231	619,203
NET INCOME/(EXPENDITURE)	6	(14,005)	4,535	(9,470)	(28,297)
RECONCILIATION OF FUNDS					
TOTAL FUNDS BROUGHT FORWARD		394,417	9,127	403,544	431,841
Transfer Between Funds	13	46	(46)	-	-
TOTAL FUNDS CARRIED FORWARD		380,458	13,616	394,074	403,544

All of the above results are derived from continuing activities.
There were no other recognised gains or losses other than those stated above.
The detailed 2023 comparative statement of financial activities is reported in note 2.

The notes on pages 13 to 23 form part of these financial statements

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL POSITION
Company No. 3358982

AT 31ST MARCH 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £	2023 Total Funds £
FIXED ASSETS					
Tangible Assets		-	-	-	-
CURRENT ASSETS					
Debtors	9	3,052	-	3,052	4,714
Cash at Bank and in Hand		394,072	98,964	493,036	446,679
		397,124	98,964	496,088	451,393
CREDITORS					
Amounts falling due within one year	10	(15,388)	(85,348)	(100,736)	(45,113)
NET CURRENT ASSETS		381,736	13,616	395,352	406,280
TOTAL ASSETS LESS CURRENT LIABILITIES		381,736	13,616	395,352	406,280
Provision for Liabilities	12	(1,278)	-	(1,278)	(2,736)
TOTAL NET ASSETS		380,458	13,616	394,074	403,544
FUNDS	13				
Unrestricted funds:					
Designated funds		92,493	-	92,493	93,455
General Fund		287,965	-	287,965	300,962
Restricted Funds		-	13,616	13,616	9,127
TOTAL FUNDS		380,458	13,616	394,074	403,544

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2024.
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2024 in accordance with Section 476 of the Companies Act 2006.
The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Section 386 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies. The financial statements were approved by the Board of Trustees on 21 August 2024 and were signed on its behalf by:

J D Whitehead - Chair

R K Holmes -Treasurer

The notes on pages 13 to 23 form part of these financial statements

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2024

	2024 £	2023 £
Net cash provided by/(used in) Operating Activities (see below)	32,651	(44,096)
Cash Flows from Investing Activities		
Interest Income	13,706	4,322
Purchase of Tangible Fixed Assets	-	-
Net Cash provided by/(used in) Investing Activities	13,706	4,322
Change in cash and cash equivalents in the year	46,357	(39,774)
Cash and Cash Equivalent at the beginning of the year	446,679	486,453
Total Cash and Cash Equivalents at the end of the year	493,036	446,679

Reconciliation of net income/expenditure to net cash flow from operating activities

	2024 £	2023 £
Net income/(expenditure) for the year (as per the statement of financial activities)	(9,470)	(28,297)
Adjustments for:		
Depreciation charge	-	-
Interest income	(13,706)	(4,322)
Decrease (Increase) in Debtors	1,662	(1,017)
Increase (Decrease) in Creditors	55,623	(8,904)
Increase (Decrease) in Provision for Liabilities	(1,458)	(1,556)
Net cash provided by/(used in) Operating Activities	32,651	(44,096)

Analysis of cash and cash equivalents

In 2024 and 2023 cash and cash equivalents comprise short term bank deposits with a maturity date of six months or less at the balance sheet date, bank current accounts and cash in hand.

	At 1 April 2023 £	Cash Flows £	At 31 March 2024 £
Bank current account and cash in hand	9,976	(33)	9,943
Deposit accounts available on demand	255,656	46,605	302,261
Term Deposits (less than six months' notice)	181,047	(215)	180,832
Total cash and cash equivalents	446,679	46,357	493,036

The notes on pages 13 to 23 form part of these financial statements

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

1. ACCOUNTING POLICIES

The principal accounting policies adopted, in the preparation of the financial statements are as follows:

a) Basis of Preparation

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

The charitable company 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 or note.

b) Preparation of the Accounts on a Going Concern Basis

The accounts are prepared on a going concern basis after consideration by the trustees that there are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

a. Grants Receivable – Grants received to finance the activities of the organisation are credited to the statement of financial activities (income and expenditure account) in the period when the activities commence.

b. Bank Interest – Bank interest is included in the statement of financial activities on receipt.

c. Other Income – Sales of services are included in the statement of financial activities in the period to which they relate. Other income, including donations, gifts, and covenants, are included when received.

d. Gifts and Intangible Income – In addition to the above, the Charity also receives help and support in the form of voluntary assistance in helping the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and is disclosed in the Trustee's report.

e. Deferred Income – Grants, or the relevant portion of grants, received in advance of the period in which the funder specifies the grant related services are to be delivered are reported as deferred income in the balance sheet.

d) Expenditure

a. All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within the relevant project fund in expenditure on charitable activities.

b. Expenditure on raising funds comprises costs incurred to raise funds, principally donations, for charitable purposes. Costs incurred in negotiating contracts or grants that require the charity to provide specific charitable services are included within the relevant project fund in expenditure on charitable activities.

c. Governance Costs – Governance costs include those incurred in the governance of the Charity and its assets and are primarily associated with meeting the constitutional and statutory requirements of the charity.

d. Allocation of Support and Governance costs
Support and governance costs are incurred to further the work of the charity but are not incurred directly for raising funds or carrying out charitable activities. These costs, which are analysed in the notes to the Financial Statements, are allocated between the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources, e.g. staff costs by the time spent and other costs by their usage.

e. **Tangible Fixed Assets**
Fixed assets are included at cost. Items are capitalised if their cost, or if gifted their donated value, is over £5,000. Depreciation is charged on a straight line basis on the costs of the assets over their estimated useful lives as follows:

Fixtures, fittings and equipment	- 5 years
Computers	- 5 years

Where grants are received to fund specific fixed assets the cost of the asset is fully expended in the period the grant is credited to the statement of financial activities (income and expenditure account).

f. **Taxation**
The charity is exempt from corporation tax on surpluses arising from its charitable activities.

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

Restricted funds - Income received for restricted purposes is included in separately identified restricted funds against which appropriate expenditure is allocated.

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

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

h. **Pension costs and other post-retirement benefits**
The company participates in a multi-employer scheme, comprising several "Series" which are either defined benefit or defined contribution schemes. For the defined contribution arrangements the company's only liability is the monthly contribution calculated as a proportion of the employee's qualifying earnings during the period of employment. The cost of such contributions is recognised as a staff cost and charged directly or allocated to expenditure on charitable activities in line with the policies described in notes 1(d) and 1(e) above. For the defined benefit schemes, because of the multi-employer nature of the scheme it is not possible for the company to obtain sufficient information for it to account for the defined benefit "Series" as defined benefit schemes. Such series are therefore accounted for as defined contribution schemes. Additionally there is a deficit recovery plan in place for the defined benefit "Series" to which the company contributes. A provision recognising the present value of future contributions under the plan is recognised in the Balance Sheet and any increase or decrease is reported as a support cost.

i. **Leases**
Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

j. **Irrecoverable VAT**
The organisation is unable to recover VAT.

2. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES 2023

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Income from			
Donations and legacies	3,915	-	3,915
Charitable Activities	119,563	463,106	582,669
Investment Income	4,322	-	4,322
Other Income	-	-	-
Total Income	127,800	463,106	590,906
Expenditure on:			
Charitable Activities	144,579	474,624	619,203
Total Expenditure	144,579	474,624	619,203
NET INCOME/(EXPENDITURE)	(16,779)	(11,518)	(28,297)
RECONCILIATION OF FUNDS			
TOTAL FUNDS BROUGHT FORWARD	403,614	28,227	431,841
Transfer Between Funds	7,582	(7,582)	-
TOTAL FUNDS CARRIED FORWARD	394,417	9,127	403,544

3 DONATIONS & GRANTS FOR CHARITABLE ACTIVITIES

3(a) Donations	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Salisbury Pool Charity	2,500	-	2,500	2,500
Rotary Club of Hatfield	-	-	-	100
North Mymms Parish Council	-	-	-	500
Trustees, Employees and Volunteers	1,320	-	1,320	720
Welwyn Hatfield Lottery	55	-	55	-
Other donations under £500 including Anonymous	144	-	144	95
Total Donations	4,019	-	4,019	3,915

3 (b) Grants	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Welwyn Hatfield Borough Council	95,000	225,093	320,093	331,895
Hertfordshire County Council	1,000	143,455	144,455	111,678
Helping Herts	-	-	-	10,346
Herts Community Foundation	-	-	-	10,000
Wellfield Trust	-	-	-	10,500
Hatfield Foodbank	-	47,374	47,374	48,567
Big Lottery Fund	-	-	-	9,880
Paradigm Housing Group	-	52,652	52,652	39,975
Welwyn Parish Council	-	-	-	5,000
Citizens Advice	262	15,000	15,262	-
Department for Work and Pensions	3,150	-	3,150	4,828
Total Grants	99,412	483,574	582,986	582,669

4. INVESTMENT INCOME

	2024	2023
	£	£
Deposit Interest	13,706	4,322

5. EXPENDITURE

	Unrestricted Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
	£	£	£	£
Cost of Charitable Activities				
Direct costs				
Staff & volunteer costs	16,357	276,092	292,449	312,688
Premises costs	2,669	-	2,669	-
Administration & other costs	482	10,420	10,902	83,162
Total direct costs	19,508	286,512	306,020	395,850
Support costs	111,684	192,527	304,211	223,353
	131,192	479,039	610,231	619,203
	£	£	£	£
Total Expenditure				
Staff & volunteer costs	103,160	432,927	536,087	482,452
Premises costs	12,190	17,173	29,363	27,056
Administration & other costs	14,429	27,036	41,465	106,855
Governance costs	1,413	1,903	3,316	2,840
	131,192	479,039	610,231	619,203
	£	£	£	£
Support costs				
Staff & volunteer costs	86,803	156,835	243,638	169,764
Premises costs	9,521	17,173	26,694	27,056
Administration & other costs	13,947	16,616	30,563	23,693
Governance costs	1,413	1,903	3,316	2,840
	111,684	192,527	304,211	223,353

Specific costs incurred for projects are assigned directly to those projects whilst support costs, being expenditure not directly attributable to an individual project, are identified separately and allocated to projects on the basis of an assessment of the use of resources for the individual projects.

6. NET INCOME AND EXPENDITURE FOR THE YEAR

This is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation - owned assets	-	-
Independent Examiner's Fees	1,302	1,158

During the year the Independent Examiner was paid £nil (2023: £nil) in respect of accounting services provided.

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' Expenses
Expenses of £54 were paid for DBS checks for Trustees during the year (2023 £66). An annual premium of £238 (2023: £229) was paid for Trustees' Indemnity Insurance.

8. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	465,060	413,475
Social security costs	33,880	29,047
Pension contributions	23,418	29,650
Pension Scheme Management Charge	1,800	1,748
Increase (decrease) in Pension provision	106	8
	524,264	473,928

The key management personnel comprise four employees and the total amount of employee benefits received by those key management personnel is £121,201 (2023 £97,003). There were no employees who received employee benefits in excess of £60,000 during 2024 or 2023.
The average monthly number of employees during the year was as follows:

	2024	2023
Charitable activities	15	17
Support services	6	6
	21	23
Full time equivalent	17	15

9. DEBTORS

	2024	2023
	£	£
Prepayments	3,052	4,714
	3,052	4,714

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Taxation and National Insurance contributions	8,816	9,040
Pension contributions	2,829	3,638
Accruals	19,511	24,435
Deferred Income	69,580	8,000
	100,736	45,113

11. DEFERRED INCOME

	2024	2023
	£	£
Balance at 1 April	8,000	20,226
Amount released to income in the year	(8,000)	(20,226)
Amount deferred in the year	69,580	8,000
	69,580	8,000

Deferred Income – Grants, or the relevant portion of grants, received in advance of the period in which the funder specifies the grant related services are to be delivered are reported as deferred income in the balance sheet.

12. PROVISION FOR LIABILITIES

	Pensions Scheme Deficit Reduction Contributions	
	2024	2023
	£	£
Opening Provision	2,736	4,292
Payments During the Year	(1,564)	(1,564)
Increase (Reduction) in Provision (note 16)	106	8
Closing Provision	1,278	2,736
Amounts expected to be incurred		
- within one year	1,278	1,564
- beyond one year	-	1,172
	1,278	2,736

As further explained at note 16, and in accordance with the Charities SORP (FRS 102), the provision of £1,278 at 31 March 2024 shown above represents the present value of contributions payable by the Welwyn Hatfield Citizens Advice Bureau that result from the terms of the deficit recovery plan in respect of the Welwyn Hatfield Citizens Advice Bureau's membership of the Pensions Trust's Growth Plan.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED FOR THE YEAR ENDED 31ST MARCH 2024

13. FUNDS

	At 1.4.23	Income	Expenditure	Transfers between Funds	At 31.3.24
	£	£	£	£	£
Unrestricted Funds					
General Fund	300,962	117,187	131,192	1,008	287,965
Designated Funds: Pension Liability	15,000	-	-	-	15,000
Designated Funds: Dilapidations Fund	20,000	-	-	-	20,000
Designated Funds: Lease Termination	13,750	-	-	-	13,750
Designated Funds: Redundancy Costs	42,705	-	-	(962)	41,743
Designated Funds: Redecoration Fund	2,000	-	-	-	2,000
	394,417	117,187	131,192	46	380,458
Restricted Funds					
Crisis Advocate	37	27,981	27,182	-	836
Crisis Extension	-	19,050	19,050	-	-
British Sign Language	3,370	43,704	41,604	-	5,470
Homelessness Prevention Project	93	163,093	160,507	-	2,679
Homeless Prevention Extension	-	50,000	50,000	-	-
Wellfield Trust	46	-	-	(46)	-
Paradigm Housing Project	-	52,652	52,136	-	516
Hatfield Foodbank (Together for Change)	-	47,374	47,374	-	-
Welwyn Hatfield Borough Council (WHBC) Household Support Fund (HSF)	-	-	-	-	-
WHBC HSF Administration	-	12,000	12,000	-	-
Hertfordshire County Council (HCC) – Cost of Living	115	38,100	38,100	-	115
HCC – Household Support Fund (HSF)	-	7,770	7,770	-	-
HCC – HSF Admin	-	6,850	6,850	-	-
Citizens Advice – Cost of Living	-	15,000	15,000	-	-
School Uniforms	1,466	-	1,466	-	-
Fuel Donations (Hatfield Residents)	4,000	-	-	-	4,000
Fuel Donations (Other Residents)	-	-	-	-	-
				-	-
	9,127	483,574	479,039	(46)	13,616
TOTAL FUNDS	403,544	600,761	610,231	-	394,074

Restricted Fund balances represent grants which are not subject to time related conditions of delivery and which either commenced before the end of the financial year but which were not planned to be completed until the following year.

Designated funds

The General Fund which is mainly funded by Welwyn Hatfield Borough Council is the fund through which the Bureau offers quality assured advice across the full range of advice subject areas.

The Trustee Board reviews and approves annually the nature and level of funds to be set aside from the General Fund for specific designated purposes and has determined that the amounts identified for Dilapidations, Lease Termination, Redecoration, and Redundancy, are appropriate. The funds set aside for the first two items are likely to be needed at the expiry of the lease in 2025, or on earlier determination, whilst the Redecoration fund will be used as appropriate in the intervening years. The Redundancy fund exists to provide for any redundancies which may occur due to unexpected funding shortfalls and will be used if that situation occurs. During the year £962 was transferred from the Designated Fund for Redundancy to the General Fund to reflect the current liability. There was also a transfer into the General Fund of £46 representing the surplus on a project which had been completed.

13. FUNDS (Continued)

Purposes of restricted funds

Crisis Advocate – Advice for people in financial hardship in need of emergency support. Funded by Hertfordshire County Council (HCC).
British Sign Language – Advice on any subject delivered to Deaf people using British Sign Language. Funded by HCC.
Homelessness Prevention Project – Advice for people who are at risk of homelessness due to rent or mortgage arrears. Funded by Welwyn Hatfield Borough Council.
Wellfield Trust – Funded projects for fuel assistance and school uniforms for needy Hatfield families.
Paradigm Housing Project – A money advice project for tenants of Paradigm Housing. Funded by the Paradigm Foundation.
Hatfield Foodbank (Together for Change) – This fund finances the presence of a bureau representative at the Hatfield Foodbank to provide advice to foodbank clients.
Welwyn Hatfield Borough Council (WHBC) Household Support Fund - fund provided by Welwyn Hatfield Borough Council to provide emergency financial assistance during the course of advice. Funds were also provided to administer this fund.
Hertfordshire County Council – Cost of Living – A fund to facilitate advice to clients to mitigate cost of living increases.
Fuel Donations – Direct financial assistance to people struggling with fuel bills. A fund to assist people who are experiencing fuel poverty, Funded by Wellfield Trust, members of the public and by Citizens Advice trustees.

14. OPERATING LEASE COMMITMENTS

Total future minimum lease payments under operating leases are as follows:

	2024	2023
	£	£
Less than 1 year	13,750	13,750
Over 1 year	6,875	21,000
	20,625	34,750

The premises occupied by the Organisation are leased from Welwyn Hatfield Borough Council under a lease commencing from 29 September 2021 for five years, which can be terminated by 12 months' notice by either side. The rent for the premises amounts to £13,750 per annum and is deducted before the Community Grant is received from the Council. The rental agreement terms are such that the Bureau and Welwyn Hatfield Borough Council both have responsibility for maintaining the building and providing precaution against fire.

15. RELATED PARTY DISCLOSURES

There were transactions between Citizens Advice Welwyn Hatfield and Citizens Advice in relation to IT support, insurance and information services, and conference fees, amounting to £6,924 (2023 £7,304). Funding for Charitable Activities amounting to £15,000 was received from Citizens Advice during the year (2023 £186,176) and miscellaneous income from the same source amounted to £262 (2023 £nil).

Welwyn Hatfield Citizens Advice Bureau received some of the funding which originated from Hertfordshire County Council through Hertfordshire Citizens Advice Service, a charitable company the members of which are the ten Citizens Advice Organisations in Hertfordshire including Citizens Advice Welwyn Hatfield, an organisation which has now been disbanded.

Davina Given, a former Trustee, is a partner in a legal firm which has provided legal advice to the organisation from time to time on a pro bono basis. Neil Bromyard Business Services, a firm owned by the Company Secretary, was paid Nil (2023 £600) for IT services supplied to the organisation.

16. PENSION COSTS

The company participates in The Pension Trust's Growth Plan, a multi-employer scheme, comprising several "Series" which have been established over time, each offering a different type of pension benefit.

Series 1, 2 and 3 of the Growth Plan are defined benefit schemes and Series 4 is a money purchase arrangement (a defined contribution scheme). All the assets of all the schemes are held separately from those of the company and the fund administrators are The Pensions Trust.

The pension scheme for current employees is operated on a defined contribution basis. All employees who have completed three months service and have not opted out of the scheme are enrolled in Series 4 of the Pensions Trust's Growth Plan scheme, a money purchase plan, under auto enrolment arrangements. The company contributes 5% of pensionable earnings and the employees contribute at a minimum rate of 3%.

The company previously enrolled employees in Series 1, 2 and 3 of the Pension Trust's Growth Plan which were defined benefit schemes. This arrangement was withdrawn for existing members in the early 2000s since when no new members have been enrolled. No current employees are members of this scheme.

The assets of the Series 1, 2 and 3 schemes are held separately from those of the company in an independently administered fund which is co-mingled for investment purposes. Due to the multi-employer nature of the Plan, the charity is not able obtain sufficient information to enable it to account for the schemes as defined benefit schemes.

Accordingly the accounting charge for the year under the SORP and FRS 102 represents only the employer contributions payable plus the movement in a provision, described below, established to recognise the company's liability to contribute to a deficit reduction plan for the scheme.

The Series 1, 2 and 3 Schemes are classified as a "last man standing arrangement". Therefore, the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit.

The results of a full actuarial valuation of the Growth Plan scheme, carried out at 30 September 2020 showed a deficit of £31.6m. With the aim of eliminating this funding shortfall, participating employers have been asked to pay additional contributions to eliminate the shortfall by 31 January 2025. The additional contribution required from the company for the year commencing 1 April 2023 was £1,564. Contributions from 1 April 2024 will also be £1,564 per annum.

16. PENSION COSTS (CONTINUED)

In line with the requirements of the SORP and FRS 102, the present value of future contributions payable under the deficit recovery plan are recognised as a liability, which amounted to £1,278 at 31 March 2024 (£2,736 at 31 March 2023), as detailed in Note 12 of the financial statements. The liability is based on the recovery of the deficit of £31.6m established by 31 January 2025.

The decrease in the provision for the deficit recovery plan included in Note 12 of the financial statements arises from;

Provision for Pensions Scheme Deficit Reduction Payments *Income and Expenditure Impact*	**2024** **£**	**2023** **£**
Interest expense	105	81
Re-measurements - impact of change in assumptions	1	(73)
Re-measurements - Amendments to the contribution schedule	-	-
	106	8

Although the interest expense, being the unwinding of the discount rate, may be recognised as a finance cost, the whole of the change in the provision has been credited against Staff Costs in the financial statements (see note 8). The total pension cost shown in the accounts for the year amounts to £25,324 (2023: £31,406), comprising the movement in the provision for Pensions Scheme Deficit Reduction Payments shown above, the contributions payable by the company on behalf of current employees amounting to £23,418 (2023: £29,650), plus an Admin charge of £1,800 which The Pension Trust have introduced for the maintenance of the Series 1, 2 and 3 Schemes.

There is a contingent liability in the event that the company were to withdraw its membership of the Growth Plan Series 1, 2, and 3. When an employer withdraws from a multi-employer defined benefit pension scheme where there is a deficit, the employer must pay its share of the deficit, calculated on a statutory basis known as the buy-out valuation basis. The contingent withdrawal liability for the company in respect of its members, deferred pensioners and pension recipients of Series 1, 2 and 3 has been provisionally calculated by the Pensions Trust as £13,029 at 30 September 2023 (£18,229 at 30 September 2022), the latest date for which information is available. This figure is calculated on the solvency, or 'buy-out', basis and is based on the Scheme Actuary's estimate of the pricing basis used to secure pension liabilities in full, in one transaction, with an insurance company, including any orphan liabilities, as at 30 September 2023 for all current and former Welwyn Hatfield Citizens Advice pension scheme members.

WELWYN HATFIELD

BACS REMITTANCE ADVICE

Citizens Advice Bureau
Queensway House
Queensway
Herts
Hatfield
AL10 OLW

Supplier Number	601097
Payment Date	31/10/2024
Contact	Accounts Payable
Tel. No	01707 357000

Date	Reference	Amount GBP
28/10/2024	3 Year Award Annual Grants Oct 24 - March 25 Grant for CAB October 2024 - March 2025	40,625.00
	Total Amount Payable	40,625.00

Payment Account Details

Sort Code	405240
Account Number	*9027
Account Name	Citizens Advice Bureau

WELWYN HATFIELD CITIZENS ADVICE BUREAU LIMITED

England & Wales - Charity number 1064038

Accounts

REGISTERED COMPANY NUMBER: 03358982 (England and Wales)
REGISTERED CHARITY NUMBER: 1064038

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023 FOR WELWYN HATFIELD CITIZENS ADVICE BUREAU

WELWYN HATFIELD CITIZENS ADVICE BUREAU

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FOR THE YEAR ENDED 31ST MARCH 2023

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WELWYN HATFIELD CITIZENS ADVICE BUREAU
(a company limited by guarantee)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and financial statements for the year ended 31 March 2023 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

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) (effective 1 January 2019).

Welwyn Hatfield Citizens Advice Bureau operates under the name Citizens Advice Welwyn Hatfield and is referred to as such in the remainder of this document except where the use of the legal name is appropriate.

Objectives and activities

- We're here for everyone.
- We provide free, confidential and independent advice to help people overcome their problems.
- We work to fix the underlying causes of these problems.
- We are a voice for people on the issues that matter to them.
- We value diversity, champion equality and challenge discrimination.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the charitable company and in planning any future activities.

Public Benefit

Having been in operation since 1940 providing free, independent, impartial and confidential advice to the citizens of Welwyn Hatfield and neighbouring areas, the trustees are satisfied that Citizens Advice Welwyn Hatfield fully complies with the guidance on public benefit supplied by the Charity Commission

Main Activities Undertaken to Achieve Aims and Objectives
The principal activity of Citizens Advice Welwyn Hatfield is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. The following services are currently available:

- Foodbank outreach advice services
- Money advice to prevent homelessness
- Advice on disability benefits, including home visits where needed.
- Dedicated advice service for tenants of Paradigm Housing
- Advice for Deaf people on any subject, delivered in British Sign Language or Sign Supported English

Contact details for all services can be found at https://www.cawelhat.org.uk/services/.

As part of the continuing provision of high quality advisory services to the local community the primary objective is to maintain service provision. We aim to do that by recruiting and training more face to face and telephone advisers.

To obtain the funding required to provide services, applications are made to various local and national providers of community finance. Advertisements are placed for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills are not pre-existing.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. Citizens Advice Welwyn Hatfield is ever more reliant on the invaluable support of our volunteers who undertake a range of roles including administration, interpreting, advice, casework and research and campaign work and as trustees. In 2022-23 our advice volunteers provided 9,200 hours service helping us to provide a full and comprehensive range of advice services to the people of Welwyn Hatfield.

We estimate the value of this help at £214,008 in respect of the current year. In addition, local solicitors help clients of the organisation on a pro bono basis.

Citizens Advice Welwyn Hatfield provides a range of advice services from signposting, information and advice to specialist casework. These services are delivered by volunteers and paid advisers who deliver advice through the Hatfield office, and by telephone, email, and our virtual face to face service, Attend Anywhere. The scope of enquiries covers the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education.

ACHIEVEMENT AND PERFORMANCE IN 2022-2023

In the 12 months of 2022/2023 Citizens Advice Welwyn Hatfield dealt with 14,516 issues – an average of 1,209 per month from 5,727 annual unique client contacts. Many clients regularly return for advice for a range of reasons including chronic mental or physical ill health, communication problems as a result of literacy or language issues and because a significant proportion of our clients are amongst the most deprived and vulnerable within our community.

The top 4 enquiry areas account for 65% of all enquiries raised. These are; welfare benefits, including universal credit 27%, followed by debt 18%, housing 14% and Charitable Support and Foodbanks 6%. Many enquiry areas lead on to related issues which are covered through other advice areas such as; consumer, employment, education, health and community care, immigration, legal and utilities and communications. These topics account for the remaining 34% of issues raised.

During 2022/2023, the drop-in service was reintroduced. Volunteers and paid staff worked both in the bureau's premises, and remotely.

Citizens Advice Welwyn Hatfield remains the only independent advice service within Welwyn Hatfield which is able to offer quality assured advice across the full range of advice subject areas and also contributes to the local economy by providing training opportunities for volunteers many of whom then go on to gain employment in addition to providing a valuable service to their community.

Charitable activities

The key achievements in the year were maintaining levels of service despite the residual impacts of the pandemic and identifying new funding opportunities. The recruitment of new volunteers continued.

Principal funding sources

Clients were assisted through the following services and the Trustees extend their gratitude to the funders listed:

Welwyn Hatfield Borough Council (WHBC) who continued to support the core operating capacity of the charity through a community grant, by funding in support of the Homelessness Prevention Project and by a special WHBC Community Grant. WHBC also funded a Household Support Fund to provide assistance to needy families in the borough including the administration of the project.

Hertfordshire County Council (HCC) for funding advice services in British Sign Language for Deaf people, debt and benefits advice for people in crisis, advice to clients to mitigate cost of living increases, and for a project to provide supermarket vouchers to clients affected by the pandemic.

The Wellfield Trust for assistance in applying for disability benefits for people in Hatfield and for funding to help people struggling with fuel bills and the purchase of school uniforms.

Paradigm Housing for funding a service to assist their residents with advice.

Hatfield Foodbank (Together for Change) to fund the presence of a bureau representative at the Hatfield Foodbank to provide advice to foodbank clients.

The National Lottery Community Fund for funding for volunteer training.

The Salisbury Pool Charity for their contribution towards the core operating costs associated with advice provision.

Hertfordshire Community Foundation for funding for advice to residents in danger of becoming homeless.

Stort Valley Rotary Club for funding towards services.

Employment casework provided by volunteers with specialist knowledge.

Benefits casework provided by volunteers with specialist knowledge and experience.

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

FINANCIAL REVIEW

Review of the Year

Income in the year was £590,906 (2022: £605,996). Of this £463,106 (2022: £456,100) related to project restricted activities. An operating deficit of £28,297 was realised in the year (2022: net income £31,581) made up of a deficit of £16,779 in unrestricted funds and a deficit of £11,518 in restricted funds.

At 31 March 2023 total net funds were £403,544 (2022: £431,841) of which £394,417 represented unrestricted funds (2022: £403,614) and £9,127 represented restricted funds (2022: £28,227). The restricted funds held are likely to be used in the current and future years for the projects for which the funds were received, or returned to the donors.

In the case of the unrestricted funds, a small part is earmarked to meet identified liabilities, with the remainder being held to meet ongoing costs ensuring that people can still get the help they need to resolve their problems in the event of a reduction or withdrawal of funding.

Funds in Deficit

There are no funds in deficit at the reporting date and no funding for services provided in 2022/23 was in arrears at the year end.

Pension Fund Liability

The organisation participated in The Pensions Trust's Growth Plan, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. Liabilities arising in respect of the Plan are explained in detail in Note 16 to the financial statements.

Reserves Policy

The charity is required to ensure that funds are available in each financial year to meet any reasonable foreseeable contingency. The organisation will take all necessary steps to ensure as wide a variety of funding sources as possible, so that at no time in this period would the cessation of one or more funding streams present so serious a challenge to the future of the organisation, that it could not maintain its valuable client services without becoming insolvent.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that general reserves should be maintained equal to between 5 and 6 months total expenditure including that previously funded by restricted income. This would enable the continuation of these activities for a period whilst replacement funding is secured. The higher General Reserves policy figure at 31 March 2023 equates to £275,155. At the same date the actual General Reserves were £300,962 and were at a level which, at close to six and a half months' expenditure, marginally in excess of the Trustees' higher target. Additionally, the Trustees have designated specific funds totalling £93,455 to meet expected future spending as set out in Note 13 of the Financial Statements. This Reserves Policy is monitored and reviewed by the Trustees annually.

Investment policy and objectives

The charitable company is permitted by Article 3.19 of its Articles of Association, in furtherance of its objects, and for no other purpose, to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. The charity does not currently hold material investments.

Going Concern

The Trustee Board has considered the charitable company's activities, together with the factors likely to affect its future development and performance, the financial position of the charitable company, its cash flows and liquidity position, taking account of the current market conditions. The previous year's balance on the general fund of £313,973 has now reduced slightly to £300,962 and the Trustee Board is satisfied that the charitable company will continue to operate within its own resources for a period of not less than 12 months from the date of issue of these accounts.

Accordingly, the Trustee Board considers it appropriate to adopt the going concern basis in preparing the Report of the Trustees and these Financial Statements.

Principal Risks and Uncertainties (Continued)

Citizens Advice Welwyn Hatfield has worked on a Corporate Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice Welwyn Hatfield regularly monitors and manages its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Future Developments

Citizens Advice Welwyn Hatfield aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice, and by exploring the use of other delivery channels.

Citizens Advice Welwyn Hatfield continues to be a member, with all other Hertfordshire Citizens Advice Services, of the Hertfordshire Citizens Advice Service (HCAS). This is a non-operational organisation with the aim of securing contracts and funds which might otherwise not be available, on behalf of, and for, the benefit of individual members.

Structure, Governance and Management

Constitution
Welwyn Hatfield Citizens Advice Bureau, a registered charity and a company limited by guarantee was originally established in 1940 and was incorporated as a company limited by guarantee on 23 April 1947. Members include individuals and bodies corporate or unincorporated associations interested in furthering the charity's work, who have been approved by the Trustee Board. At 31 March 2023 the company had 12 members (2022 - 12). In the event of the company being wound up the maximum liability of each member is limited to £1.

The Memorandum and Articles of Association, originally adopted on 17 October 2002, and subsequently amended on several occasions, most recently on 10 August 2016, are the governing documents of the charity.

Directors
The directors, who are also the trustees of the charity for the purposes of charity law, who served during the year and up to the date of this report are set out on page 7.

Recruitment and appointment of new trustees
Trustees, who are also Directors, are elected from the local community. When the Board determines that a new trustee is required, appropriate steps are taken to satisfy the Board that any candidates have the necessary expertise and commitment, for example by reference to information questionnaires, interviews conducted by trustees and relevant staff and informal meetings. A qualifying candidate is then recommended to the Board by an existing trustee, co-opted at the next Board meeting by majority vote of the trustees and proposed for election at the next AGM.

A separate process agreed by the Trustee Board is followed for the election of the Chair. Qualifying third party indemnity provision for the benefit of one or more of the trustees was in force during the year. No other person or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Structure, governance and management (Continued)

Induction and training of new trustees
Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Welwyn Hatfield through the provision of training courses and mentoring by established trustees.

Key Management

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The chief executive's salary is reviewed and approved by the Trustee Board separately.

Organisation

The charitable company operates from rented premises in Queensway House, Hatfield.

Welwyn Hatfield Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Welwyn Hatfield Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public. All Trustees give of their time freely and no Trustee received remuneration in the year.

Day to day organisational decisions are delegated to the Chief Executive and other members of the management team. The organisational structure chart is regularly reviewed.

Related parties

Citizens Advice Welwyn Hatfield is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to undergo an audit of organisational standards and quality of advice by Citizens Advice auditors every three years. Citizens Advice Welwyn Hatfield had a Leadership Self Assessment Audit in February 2022 and was successful in both audits.

Operating policies are independently determined by the Trustee Board of Welwyn Hatfield Citizens Advice Bureau in order to fulfil its charitable objects and comply with the national membership requirements.

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

Related party transactions during the financial year are disclosed in Note 15.

WELWYN HATFIELD CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Name
Welwyn Hatfield Citizens Advice Bureau also operates as Citizens Advice Welwyn Hatfield

Registered Company number
03358982 (England and Wales)

Registered Charity number
1064038

Registered office
Queensway House
Queensway
Hatfield
Hertfordshire
AL10 0LW

Trustees
J L Coupland
D Given
M Songest
J D Whitehead
M Ibbetson
S J Thompson (Resigned 22 April 2022)
R K Holmes
Zahid Bashir (Resigned 3 October 2022)

Company Secretary
N Bromyard

Chief Executive Officer Debbie J Rixon

Independent Examiner
Neil C Harding BA FCA
Bradshaw Johnson
Croft Chambers
11 Bancroft
Hitchin
SG5 1JQ

Banks
Barclays Bank PLC, Leicester, LE87 2BB
Scottish Widows Bank plc, 67 Morrison Street, Edinburgh, EH3 8YJ
Cafbank Limited, Kings Hill, West Malling, Kent, ME19 4TA
Close Brothers Ltd, 10 Crown Place, London, EC2A 4FT
Nationwide Building Society, Kings Park Road, Moulton Park, Northampton, NN3 6NW
The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, TN9 1BE
Virgin Money plc, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL

WELWYN HATFIELD CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2023

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Welwyn Hatfield Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Directors and Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law and Charity Law require the Directors and Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of Welwyn Hatfield Citizens Advice Bureau, the incoming resources and application of resources, including the income and expenditure, and of the surplus or deficit for that period. In preparing those financial statements, the Directors and Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and the Charities SORP have been followed, and explain where they have not been followed, 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.

The Trustees are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

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

In accordance with company law, as the company's Trustees, we certify that:

So far as we are aware, there is no relevant information of which the company's independent examiner is unaware; and as the trustees of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:

R K Holmes – Treasurer

29 September 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WELWYN HATFIELD CITIZENS ADVICE BUREAU

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

Responsibilities and basis of report

As the charity's 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 charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since 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 in 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:

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 (Charities SORP (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.

Neil Harding

Bradshaw Johnson
Neil C Harding FCA
Institute of Chartered Accountants in England and Wales
Bradshaw Johnson
Chartered Accountants
Croft Chambers
11 Bancroft
Hitchin
SG5 1JQ

Date: 9/10/23

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating Income and Expenditure Account)

FOR THE YEAR ENDED 31ST MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Income from					
Donations and legacies	3 (a)	3,915	-	3,915	13,134
Charitable Activities	3 (b)	119,563	463,106	582,669	589,522
Investment income	4	4,322	-	4,322	1,720
Other income		-	-	-	1,620
Total Income		127,800	463,106	590,906	605,996
Expenditure on:					
Charitable Activities	5	144,579	474,624	619,203	574,415
Total Expenditure		144,579	474,624	619,203	574,415
NET INCOME/(EXPENDITURE)	6	(16,779)	(11,518)	(28,297)	31,581
RECONCILIATION OF FUNDS					
TOTAL FUNDS BROUGHT FORWARD		403,614	28,227	431,841	400,260
Transfer Between Funds	13	7,582	(7,582)	-	-
TOTAL FUNDS CARRIED FORWARD		394,417	9,127	403,544	431,841

All of the above results are derived from continuing activities.
There were no other recognised gains or losses other than those stated above.
The detailed 2022 comparative statement of financial activities is reported in note 2.

The notes on pages 13 to 23 form part of these financial statements

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL POSITION
Company No. 3358982
AT 31ST MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
FIXED ASSETS					
Tangible Assets		-	-	-	-
CURRENT ASSETS					
Debtors	9	4,714	-	4,714	3,697
Cash at Bank and in Hand		413,403	33,276	446,679	486,453
		418,117	33,276	451,393	490,150
CREDITORS					
Amounts falling due within one year	10	(20,964)	(24,149)	(45,113)	(54,017)
NET CURRENT ASSETS		397,153	9,127	406,280	436,133
TOTAL ASSETS LESS CURRENT LIABILITIES		397,153	9,127	406,280	436,133
Provision for Liabilities	12	(2,736)	-	(2,736)	(4,292)
TOTAL NET ASSETS		394,417	9,127	403,544	431,841
FUNDS	13				
Unrestricted funds:					
Designated funds		93,455	-	93,455	89,641
General Fund		300,962	-	300,962	313,973
Restricted Funds		-	9,127	9,127	28,227
TOTAL FUNDS		394,417	9,127	403,544	431,841

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2023.
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2023 in accordance with Section 476 of the Companies Act 2006.
The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Section 386 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies. The financial statements were approved by the Board of Trustees on 29 September 2023 and were signed on its behalf by:

Jeff Coupland - Chairman

R K Holmes -Treasurer

The notes on pages 13 to 23 form part of these financial statements

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2023

	2023 £	2022 £
Net cash provided by/(used in) Operating Activities (see below)	(44,096)	2,824
Cash Flows from Investing Activities		
Interest Income	4,322	1,720
Purchase of Tangible Fixed Assets	-	-
Net Cash provided by/(used in) Investing Activities	4,322	1,720
Change in cash and cash equivalents in the year	(39,774)	4,544
Cash and Cash Equivalent at the beginning of the year	486,453	481,909
Total Cash and Cash Equivalents at the end of the year	446,679	486,453

Reconciliation of net income/expenditure to net cash flow from operating activities

	2023 £	2022 £
Net income/(expenditure) for the year (as per the statement of financial activities)	(28,297)	31,581
Adjustments for:		
Depreciation charge	-	-
Interest income	(4,322)	(1,720)
Decrease (Increase) in Debtors	(1,017)	21,954
Increase (Decrease) in Creditors	(8,904)	(31,375)
Increase (Decrease) in Provision for Liabilities	(1,556)	(17,616)
Net cash provided by/(used in) Operating Activities	(44,096)	2,824

Analysis of cash and cash equivalents

In 2023 and 2022 cash and cash equivalents comprise short term bank deposits with a maturity date of six months or less at the balance sheet date, bank current accounts and cash in hand.

	At 1 April 2022 £	Cash flows £	At 31 March 2023 £
Bank current account and cash in hand	41,091	(31,115)	9,976
Deposit accounts available on demand	255,392	264	255,656
Term Deposits (less than six months' notice)	189,970	(8,923)	181,047
Total cash and cash equivalents	486,453	(39,774)	446,679

The notes on pages 13 to 23 form part of these financial statements

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

1. ACCOUNTING POLICIES

The principal accounting policies adopted, in the preparation of the financial statements are as follows:

a) Basis of Preparation

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

The charitable company 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 or note.

b) Preparation of the Accounts on a Going Concern Basis

The accounts are prepared on a going concern basis after consideration by the trustees that there are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

a. Grants Receivable – Grants received to finance the activities of the organisation are credited to the statement of financial activities (income and expenditure account) in the period when the activities commence.

b. Bank Interest – Bank interest is included in the statement of financial activities on receipt.

c. Other Income – Sales of services are included in the statement of financial activities in the period to which they relate. Other income, including donations, gifts, and covenants, are included when received.

d. Gifts and Intangible Income – In addition to the above, the Charity also receives help and support in the form of voluntary assistance in helping the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and is disclosed in the Trustee's report.

e. Deferred Income – Grants, or the relevant portion of grants, received in advance of the period in which the funder specifies the grant related services are to be delivered are reported as deferred income in the balance sheet.

d) Expenditure

a. All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within the relevant project fund in expenditure on charitable activities.

b. Expenditure on raising funds comprises costs incurred to raise funds, principally donations, for charitable purposes. Costs incurred in negotiating contracts or grants that require the charity to provide specific charitable services are included within the relevant project fund in expenditure on charitable activities.

c. Governance Costs – Governance costs include those incurred in the governance of the Charity and its assets and are primarily associated with meeting the constitutional and statutory requirements of the charity.

d. Allocation of Support and Governance costs
Support and governance costs are incurred to further the work of the charity but are not incurred directly for raising funds or carrying out charitable activities. These costs, which are analysed in the notes to the Financial Statements, are allocated between the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources, e.g. staff costs by the time spent and other costs by their usage.

e. **Tangible Fixed Assets**
Fixed assets are included at cost. Items are capitalised if their cost, or if gifted their donated value, is over £5,000. Depreciation is charged on a straight line basis on the costs of the assets over their estimated useful lives as follows:

Fixtures, fittings and equipment - 5 years
Computers - 5 years

Where grants are received to fund specific fixed assets the cost of the asset is fully expended in the period the grant is credited to the statement of financial activities (income and expenditure account).

f. **Taxation**
The charity is exempt from corporation tax on surpluses arising from its charitable activities.

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

Restricted funds - Income received for restricted purposes is included in separately identified restricted funds against which appropriate expenditure is allocated.

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

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

h. **Pension costs and other post-retirement benefits**
The company participates in a multi-employer scheme, comprising several "Series" which are either defined benefit or defined contribution schemes. For the defined contribution arrangements the company's only liability is the monthly contribution calculated as a proportion of the employee's qualifying earnings during the period of employment. The cost of such contributions is recognised as a staff cost and charged directly or allocated to expenditure on charitable activities in line with the policies described in notes 1(d) and 1(e) above. For the defined benefit schemes, because of the multi-employer nature of the scheme it is not possible for the company to obtain sufficient information for it to account for the defined benefit "Series" as defined benefit schemes. Such series are therefore accounted for as defined contribution schemes. Additionally there is a deficit recovery plan in place for the defined benefit "Series" to which the company contributes. A provision recognising the present value of future contributions under the plan is recognised in the Balance Sheet and any increase or decrease is reported as a support cost.

i. **Leases**
Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

j. **Irrecoverable VAT**
The organisation is unable to recover VAT.

2. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES 2022

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Income from			
Donations and legacies	4,034	9,100	13,134
Charitable Activities	142,522	447,000	589,522
Investment Income	1,720	-	1,720
Other Income	1,620	-	1,620
Total Income	149,896	456,100	605,996
Expenditure on:			
Charitable Activities	133,743	440,672	574,415
Total Expenditure	133,743	440,672	574,415
NET INCOME/(EXPENDITURE)	16,153	15,428	31,581
RECONCILIATION OF FUNDS			
TOTAL FUNDS BROUGHT FORWARD	362,461	37,799	400,260
Transfer Between Funds	25,000	(25,000)	-
TOTAL FUNDS CARRIED FORWARD	387,461	28,227	431,841

3 DONATIONS & GRANTS FOR CHARITABLE ACTIVITIES

3(a) Donations

	Unrestricted Funds	Restricted Funds	2023 Total	2022 Total
	£	£	£	£
Salisbury Pool Charity	2,500	-	2,500	2,500
Trustees, Employees and Volunteers	720	-	720	1,100
Arnold Clark Automobiles	-	-	-	1,000
Rotary Club of Hatfield	100	-	100	100
North Mymms Parish Council	500	-	500	-
Wellfield Trust	-	-	-	8,000
Other donations under £500 including Anonymous	95	-	95	434
Total Donations	3,915	-	3,915	13,134

3 (b) Grants

	Unrestricted Funds	Restricted Funds	2023 Total	2022 Total
	£	£	£	£
Welwyn Hatfield Borough Council	95,000	236,895	331,895	255,760
Hertfordshire County Council	14,735	96,943	111,678	94,249
Helping Herts	-	10,346	10,346	-
Hertfordshire Community Foundation	-	10,000	10,000	-
Wellfield Trust	-	10,500	10,500	5,000
Hatfield Foodbank	-	48,567	48,567	-
Big Lottery Fund	-	9,880	9,880	-
Paradigm Housing Group	-	39,975	39,975	39,975
Welwyn Parish Council	5,000	-	5,000	-
Citizens Advice	-	-	-	186,176
Department for Work and Pensions	4,828	-	4,828	8,362
Total Grants	119,563	463,106	582,669	589,522

All the Hertfordshire County Council grants, £111,678, were received through Hertfordshire Citizens Advice Service (2022: £94,249) whilst the grant from Helping Herts (£10,346) also was paid via the same source.

4. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	4,322	1,720

5. EXPENDITURE

	Unrestricted Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
	£	£	£	£
Cost of Charitable Activities				
Direct costs				
Staff & volunteer costs	48,288	264,400	312,688	301,976
Premises costs	-	-	-	-
Administration & other costs	13,407	69,755	83,162	16,446
Total direct costs	61,695	334,155	395,850	318,422
Support costs	82,884	140,469	223,353	255,993
	144,579	474,624	619,203	574,415
	£	£	£	£
Total Expenditure				
Staff & volunteer costs	104,587	377,865	482,452	513,737
Premises costs	13,173	13,883	27,056	22,693
Administration & other costs	25,445	81,410	106,855	35,215
Governance costs	1,374	1,466	2,840	2,770
	144,579	474,624	619,203	574,415
	£	£	£	£
Support costs				
Staff & volunteer costs	56,299	113,465	169,764	211,761
Premises costs	13,173	13,883	27,056	22,693
Administration & other costs	12,038	11,655	23,693	18,769
Governance costs	1,374	1,466	2,840	2,770
	82,884	140,469	223,353	255,993

Specific costs incurred for projects are assigned directly to those projects whilst support costs, being expenditure not directly attributable to an individual project, are identified separately and allocated to projects on the basis of an assessment of the use of resources for the individual projects.

6. NET INCOME AND EXPENDITURE FOR THE YEAR

This is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation - owned assets	-	-
Independent Examiner's Fees	1,158	1,158

During the year the Independent Examiner was paid £nil (2022: £nil) in respect of accounting services provided.

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' Expenses
Expenses of £66 were paid as a leaving present to a departing Trustee during the year (2022 nil). An annual premium of £229 (2022: £201) was paid for Trustees' Indemnity Insurance.

8. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	413,475	457,245
Social security costs	29,047	33,143
Pension contributions	29,650	29,876
Pension Scheme Management Charge	1,748	-
Increase (decrease) in Pension provision	8	(12,072)
	473,928	508,192

The key management personnel comprise four employees and the total amount of employee benefits received by those key management personnel is £97,003 (2022 £124,386). There were no employees who received employee benefits in excess of £60,000 during 2023 or 2022.
The average monthly number of employees during the year was as follows:

	2023	2022
Charitable activities	17	16
Support services	6	8
	23	24
Full time equivalent	15	18

9. DEBTORS

	2023	2022
	£	£
Prepayments	4,714	2,872
Accrued Income	-	-
Other debtors	-	825
	4,714	3,697

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Taxation and National Insurance contributions	9,040	6,744
Pension contributions	3,638	4,347
Accruals	24,435	22,700
Deferred Income	8,000	20,226
	45,113	54,017

11. DEFERRED INCOME

	2023	2022
	£	£
Balance at 1 April	20,226	43,365
Amount released to income in the year	(20,226)	(43,365)
Amount deferred in the year	8,000	20,226
	8,000	20,226

Deferred Income – Grants, or the relevant portion of grants, received in advance of the period in which the funder specifies the grant related services are to be delivered are reported as deferred income in the balance sheet.

12. PROVISION FOR LIABILITIES

	Pensions Scheme Deficit Reduction Contributions	
	2023	2022
	£	£
Opening Provision	4,292	21,908
Payments During the Year	(1,564)	(5,544)
Increase (Reduction) in Provision (note 16)	8	(12,072)
Closing Provision	2,736	4,292
Amounts expected to be incurred		
- within one year	1,564	1,564
- beyond one year	1,172	2,728
	2,736	4,292

As further explained at note 16, and in accordance with the Charities SORP (FRS 102), the provision of £2,736 at 31 March 2023 shown above represents the present value of contributions payable by the Welwyn Hatfield Citizens Advice Bureau that result from the terms of the deficit recovery plan in respect of the Welwyn Hatfield Citizens Advice Bureau's membership of the Pensions Trust's Growth Plan.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED FOR THE YEAR ENDED 31ST MARCH 2023

13. FUNDS

	At 1.4.22	Income	Expenditure	Transfers between Funds	At 31.3.23
	£	£	£	£	£
Unrestricted Funds					
General Fund	313,973	127,800	144,579	3,768	300,962
Designated Funds: Pension Liability	15,000	-	-	-	15,000
Designated Funds: Dilapidations Fund	20,000	-	-	-	20,000
Designated Funds: Lease Termination	13,750	-	-	-	13,750
Designated Funds: Redundancy Costs	38,891	-	-	3,814	42,705
Designated Funds: Redecoration Fund	2,000	-	-	-	2,000
	403,614	127,800	144,579	7,582	394,417
Restricted Funds					
Crisis Advocate	-	46,520	46,483	-	37
British Sign Language	-	40,898	37,528	-	3,370
Homelessness Prevention Project	11,286	159,895	171,088	-	93
Wellfield Trust	-	5,500	5,454		46
Paradigm Housing Project (2022/22)	-	39,975	39,975	-	-
Hatfield Foodbank (Together for Change)	-	48,567	48,567	-	-
Awards for All (The National Lottery Community Fund)	-	9,880	9,880	-	-
Welwyn Hatfield Borough Council (WHBC) Household Support Fund (HSF)	-	60,000	60,000	-	-
WHBC HSF Administration	-	12,000	12,000	-	-
Wellness Community Fund	-	5,000	5,000	-	-
Helping Herts	-	10,346	10,346	-	-
Hertfordshire Community Foundation – Preventing Homelessness	-	10,000	10,000	-	-
Hertfordshire County Council – Cost of Living	-	9,525	9,410	-	115
Help to Claim – Phone	3,128	-	2,359	(769)	-
Trussell Trust (Help thru Hardship)	6,813	-	-	(6,813)	-
School Uniforms	2,000	1,000	1,534	-	1,466
Fuel Donations (Hatfield Residents)	-	4,000	-	-	4,000
Fuel Donations (Other Residents)	5,000	-	5,000	-	-
				-	-
	28,227	463,106	474,624	(7,582)	9,127
TOTAL FUNDS	431,841	590,906	619,203	-	403,544

Restricted Fund balances represent grants which are not subject to time related conditions of delivery and which either commenced before the end of the financial year but which were not planned to be completed until the following year.

Designated funds

The General Fund which is mainly funded by Welwyn Hatfield Borough Council is the fund through which the Bureau offers quality assured advice across the full range of advice subject areas.

The Trustee Board reviews and approves annually the nature and level of funds to be set aside from the General Fund for specific designated purposes and has determined that the amounts identified for Dilapidations, Lease Termination, Redecoration, and Redundancy, are appropriate. The funds set aside for the first two items are likely to be needed at the expiry of the lease in 2025, or on earlier determination, whilst the Redecoration fund will be used as appropriate in the intervening years. The Redundancy fund exists to provide for any redundancies which may occur due to unexpected funding shortfalls and will be used if that situation occurs. During the year a transfer of £3,814 was transferred from the General Fund to the Designated Fund for Redundancy to reflect the current liability. There was also a transfer into the General Fund of £7,582 from representing surpluses on projects which had been completed.

13. FUNDS (Continued)

Purposes of restricted funds

Crisis Advocate – Advice for people in financial hardship in need of emergency support. Funded by Hertfordshire County Council (HCC).
British Sign Language – Advice on any subject delivered to Deaf people using British Sign Language. Funded by HCC.
Homelessness Prevention Project – Advice for people who are at risk of homelessness due to rent or mortgage arrears. Funded by Welwyn Hatfield Borough Council.
Wellfield Trust - Advice for vulnerable people who live in Hatfield. Funded by the Wellfield Trust who also funded the projects for fuel assistance and school uniforms for needy Hatfield families.
Paradigm Housing Project – A money advice project for tenants of Paradigm Housing. Funded by the Paradigm Foundation.
Hatfield Foodbank (Together for Change) – This fund finances the presence of a bureau representative at the Hatfield Foodbank to provide advice to foodbank clients.
Awards for All – Funds for volunteer training, funded by The National Lottery Community Fund
Welwyn Hatfield Borough Council (WHBC) Household Support Fund - fund provided by Welwyn Hatfield Borough Council to provide emergency financial assistance during the course of advice. Funds were also provided to administer this fund.
Wellness Community Fund – Funding from WHBC to assist people with applying for disability benefits.
Helping Herts – Funding toward services – raised by Stort Valley Rotary Club..
Hertfordshire Community Foundation Preventing Homelessness – A fund to facilitate advice to residents in danger of becoming homelessness.
Hertfordshire County Council – Cost of Living – A fund to facilitate advice to clients to mitigate cost of living increases.
Help to Claim - Phone and Help thru Hardship – These funds ended in 2021/22 and the surplus amounts have been transferred to the General fund.
Fuel Donations – Direct financial assistance to people struggling with fuel bills. A fund to assist people who are experiencing fuel poverty, Funded by Wellfield Trust, members of the public and by Citizens Advice trustees.

14. OPERATING LEASE COMMITMENTS

Total future minimum lease payments under operating leases are as follows:

	2023	2022
	£	£
Less than 1 year	13,750	13,750
Over 1 year	21,000	48,125
	34,750	61,875

The premises occupied by the Organisation are leased from Welwyn Hatfield Borough Council under a lease commencing from 29 September 2021 for five years, which can be terminated by 12 months' notice by either side. The rent for the premises amounts to £13,750 per annum and is deducted before the Community Grant is received from the Council. The rental agreement terms are such that the Bureau and Welwyn Hatfield Borough Council both have responsibility for maintaining the building and providing precaution against fire.

15. RELATED PARTY DISCLOSURES

There were transactions between Citizens Advice Welwyn Hatfield and Citizens Advice in relation to IT support, insurance and information services, and conference fees, amounting to £5,773 (2022 £7,304). No funding for Charitable Activities was received from Citizens Advice during the year (Note 3) (2022 £186,176) and miscellaneous income from the same source amounted to £nil (2022 £nil).

As described in note 3, Welwyn Hatfield Citizens Advice Bureau received some of the funding which originated from Hertfordshire County Council through Hertfordshire Citizens Advice Service, a charitable company the members of which are the ten Citizens Advice Organisations in Hertfordshire including Citizens Advice Welwyn Hatfield.

Davina Given, a Trustee, is a partner in a legal firm which has provided legal advice to the organisation from time to time on a pro bono basis. Neil Bromyard Business Services, a firm owned by the Company Secretary, was paid Nil (2022 £600) for IT services supplied to the organisation.

16. PENSION COSTS

The company participates in The Pension Trust's Growth Plan, a multi-employer scheme, comprising several "Series" which have been established over time, each offering a different type of pension benefit.

Series 1, 2 and 3 of the Growth Plan are defined benefit schemes and Series 4 is a money purchase arrangement (a defined contribution scheme). All the assets of all the schemes are held separately from those of the company and the fund administrators are The Pensions Trust.

The pension scheme for current employees is operated on a defined contribution basis. All employees who have completed three months service and have not opted out of the scheme are enrolled in Series 4 of the Pensions Trust's Growth Plan scheme, a money purchase plan, under auto enrolment arrangements. The company contributes 5% of pensionable earnings and the employees contribute at a minimum rate of 3%.

The company previously enrolled employees in Series 1, 2 and 3 of the Pension Trust's Growth Plan which were defined benefit schemes. This arrangement was withdrawn for existing members in the early 2000s since when no new members have been enrolled. No current employees are members of this scheme.

The assets of the Series 1, 2 and 3 schemes are held separately from those of the company in an independently administered fund which is co-mingled for investment purposes. Due to the multi-employer nature of the Plan, the charity is not able obtain sufficient information to enable it to account for the schemes as defined benefit schemes.

Accordingly the accounting charge for the year under the SORP and FRS 102 represents only the employer contributions payable plus the movement in a provision, described below, established to recognise the company's liability to contribute to a deficit reduction plan for the scheme.

The Series 1, 2 and 3 Schemes are classified as a "last man standing arrangement". Therefore, the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit.

The results of a full actuarial valuation of the Growth Plan scheme, carried out at 30 September 2020 showed a deficit of £31.6m. With the aim of eliminating this funding shortfall, participating employers have been asked to pay additional contributions to eliminate the shortfall by 31 January 2025. The additional contribution required from the company for the year commencing 1 April 2022 was £1,564. Contributions from 1 April 2023 will also be £1,564 per annum.

16. PENSION COSTS (CONTINUED)

In line with the requirements of the SORP and FRS 102, the present value of future contributions payable under the deficit recovery plan are recognised as a liability, which amounted to £2,736 at 31 March 2023 (£4,292 at 31 March 2022), as detailed in Note 12 of the financial statements. The liability is based on the recovery of the deficit of £31.6m established by 31 January 2025. Although in the year ended 31 March 2023, there has been a reduction in the amount for which the company may be liable, the Trustees feel that this may be a temporary effect in the light of current events e.g. inflation, returns on investment, and have taken the decision to establish a designated fund of £15,000 to provide for this potential liability, as set out in Note 13.

The decrease in the provision for the deficit recovery plan included in Note 12 of the financial statements arises from;

Provision for Pensions Scheme Deficit Reduction Payments	**2023** **£**	**2022** **£**
Income and Expenditure Impact		
Interest expense	81	126
Re-measurements - impact of change in assumptions	(73)	(99)
Re-measurements - Amendments to the contribution schedule	-	(12,099)
	8	(12,072)

Although the interest expense, being the unwinding of the discount rate, may be recognised as a finance cost, the whole of the change in the provision has been credited against Staff Costs in the financial statements (see note 8). The total pension cost shown in the accounts for the year amounts to £31,406 (2022: £17,804), comprising the movement in the provision for Pensions Scheme Deficit Reduction Payments shown above, the contributions payable by the company on behalf of current employees amounting to £29,650 (2022: £29,876), plus an Admin charge of £1,748 which The Pension Trust have introduced for the maintenance of the Series 1, 2 and 3 Schemes. This charge was previously included in the deficit reduction payments but has now been identified separately by The Pensions Trust.

There is a contingent liability in the event that the company were to withdraw its membership of the Growth Plan Series 1, 2, and 3. When an employer withdraws from a multi-employer defined benefit pension scheme where there is a deficit, the employer must pay its share of the deficit, calculated on a statutory basis known as the buy-out valuation basis. The contingent withdrawal liability for the company in respect of its members, deferred pensioners and pension recipients of Series 1, 2 and 3 has been provisionally calculated by the Pensions Trust as £18,229 at 30 September 2022 (£31,454 at 30 September 2021), the latest date for which information is available. This figure is calculated on the solvency, or 'buy-out', basis and is based on the Scheme Actuary's estimate of the pricing basis used to secure pension liabilities in full, in one transaction, with an insurance company, including any orphan liabilities, as at 30 September 2022 for all current and former Welwyn Hatfield Citizens Advice pension scheme members.

WELWYN HATFIELD CITIZENS ADVICE BUREAU LIMITED

England & Wales - Charity number 1064038

Accounts

REGISTERED COMPANY NUMBER: 03358982 (England and Wales)
REGISTERED CHARITY NUMBER: 1064038

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022 FOR WELWYN HATFIELD CITIZENS ADVICE BUREAU

WELWYN HATFIELD CITIZENS ADVICE BUREAU

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FOR THE YEAR ENDED 31ST MARCH 2022

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WELWYN HATFIELD CITIZENS ADVICE BUREAU
(a company limited by guarantee)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and financial statements for the year ended 31 March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

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) (effective 1 January 2019).

Welwyn Hatfield Citizens Advice Bureau operates under the name Citizens Advice Welwyn Hatfield and is referred to as such in the remainder of this document except where the use of the legal name is appropriate.

Objectives and activities

- We're here for everyone.
- We provide free, confidential and independent advice to help people overcome their problems.
- We work to fix the underlying causes of these problems.
- We are a voice for people on the issues that matter to them.
- We value diversity, champion equality and challenge discrimination.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the charitable company and in planning any future activities.

Public Benefit

Having been in operation since 1940 providing free, independent, impartial and confidential advice to the citizens of Welwyn Hatfield and neighbouring areas, the trustees are satisfied that Citizens Advice Welwyn Hatfield fully complies with the guidance on public benefit supplied by the Charity Commission

Main Activities Undertaken to Achieve Alms and Objectives
The principal activity of Citizens Advice Welwyn Hatfield is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. The following services are currently available:

- Foodbank outreach advice services
- Money advice to prevent homelessness
- Advice on disability benefits, including home visits (temporarily suspended) where needed.
- Dedicated advice service for tenants of Paradigm Housing
- Advice for Deaf people on any subject, delivered in British Sign Language or Sign Supported English

Contact details for all services can be found at https://www.cawelhat.org.uk/services/.

As part of the continuing provision of high quality advisory services to the local community the primary objective is to maintain service provision. We aim to do that by recruiting and training more face to face and telephone advisers.

To obtain the funding required to provide services, applications are made to various local and national providers of community finance. Advertisements are placed for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills are not pre-existing.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. Citizens Advice Welwyn Hatfield is ever more reliant on the invaluable support of our volunteers who undertake a range of roles including administration, interpreting, advice, casework and research and campaign work and as trustees. In 2021-22 our advice volunteers provided 8,000 hours service (an average of 177 hours per week, or the equivalent of 5 FTE staff), helping us to provide a full and comprehensive range of advice services to the people of Welwyn Hatfield.

We estimate the value of this help at £251,166 in respect of the current year. In addition, local solicitors help clients of the organisation on a pro bono basis.

Citizens Advice Welwyn Hatfield provides a range of advice services from signposting, information and advice to specialist casework. These services are delivered by volunteers and paid advisers who deliver advice through the Hatfield office, and by telephone, email, and our virtual face to face service, Attend Anywhere. The scope of enquiries covers the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education.

ACHIEVEMENT AND PERFORMANCE IN 2021-2022

In the 12 months of 2021/2022 Citizens Advice Welwyn Hatfield dealt with 24,649 issues (2020/21 27,490 issues) – an average of 2,054 per month from 8,289 annual unique client contacts. Many clients regularly return for advice for a range of reasons including chronic mental or physical ill health, communication problems as a result of literacy or language issues and because a significant proportion of our clients are amongst the most deprived and vulnerable within our community.

The top 4 enquiry areas account for 66% of all enquiries raised. These are; welfare benefits, including universal credit 30%, followed by debt 20%, housing 12% and family and relationship issues 4%. Many enquiry areas lead on to related issues which are covered through other advice areas such as; consumer, employment, education, health and community care, immigration, legal and utilities and communications. These topics account for the remaining 34% of issues raised.

During 2021/2022, because of the Covid restrictions, the drop in service continued to be suspended. However, volunteers and paid staff continued to work remotely.

Citizens Advice Welwyn Hatfield remains the only independent advice service within Welwyn Hatfield which is able to offer quality assured advice across the full range of advice subject areas and also contributes to the local economy by providing training opportunities for volunteers many of whom then go on to gain employment in addition to providing a valuable service to their community.

Charitable activities

The key achievements in the year were maintaining levels of service despite the pandemic and identifying new funding opportunities to meet the extra costs involved. The recruitment of new volunteers continued.

Principal funding sources

Clients were assisted through the following services and the Trustees extend their gratitude to the funders listed:

Welwyn Hatfield Borough Council who continued to support the core operating capacity of the charity through a community grant, by funding in support of the Homelessness Prevention Project and by a special payment.

Hertfordshire County Council (HCC) for funding advice services in British Sign Language for Deaf people, debt and benefits advice for people in crisis and funding for a project to provide supermarket vouchers to clients affected by the pandemic. HCC also secured funding from the Department for Environment, Food, and Rural Affairs to support Hertfordshire residents struggling to afford food and other essentials due to Covid-19.

Paradigm Housing for funding a service to assist their residents with advice.

The Wellfield Trust for assistance in applying for disability benefits for people in Hatfield and for funding to help people struggling with fuel bills and the purchase of school uniforms.

The Salisbury Pool Charity for their contribution towards the core operating costs associated with advice provision.

Trussell Trust for a telephone service to assist people to obtain food vouchers and with budget advice to prevent such situations in future.

The Money Advice and Pensions Service in partnership with Citizens Advice for a debt advice project.

Employment casework provided by volunteers with specialist knowledge.

Benefits casework provided by volunteers with specialist knowledge and experience.

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

FINANCIAL REVIEW

Review of the Year

Income in the year was £605,996 (2021: £686,933). Of this £456,100 (2021: £561,310) related to project restricted activities. Net income of £31,581 was realised in the year (2021: net income £101,170) made up of £16,153 net income in unrestricted funds and £15,428 net income in restricted funds.

At 31 March 2022 total net funds were £431,841 (2021: £400,260) of which £403,614 represented unrestricted funds (2021: £362,461) and £28,227 represented restricted funds (2021: £37,799). The restricted funds held are likely to be used in the current and future years for the projects for which the funds were received, or returned to the donors.

In the case of the unrestricted funds, a small part is earmarked to meet identified liabilities, with the remainder being held to meet ongoing costs ensuring that people can still get the help they need to resolve their problems in the event of a reduction or withdrawal of funding.

Funds in Deficit

There are no funds in deficit at the reporting date and no funding for services provided in 2021/22 was in arrears at the year end.

Pension Fund Liability

The organisation participated in The Pensions Trust's Growth Plan, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. Liabilities arising in respect of the Plan are explained in detail in Note 16 to the financial statements.

Reserves Policy

The charity is required to ensure that funds are available in each financial year to meet any reasonable foreseeable contingency. The organisation will take all necessary steps to ensure as wide a variety of funding sources as possible, so that at no time in this period would the cessation of one or more funding streams present so serious a challenge to the future of the organisation, that it could not maintain its valuable client services without becoming insolvent.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that general reserves should be maintained equal to between 5 and 6 months total expenditure including that previously funded by restricted income. This would enable the continuation of these activities for a period whilst replacement funding is secured. The higher General Reserves policy figure at 31 March 2022 equates to £293,243. At the same date the actual General Reserves were £313,973 and were at a level which exceeds the Trustees' requirements being marginally over six months operating expenses. Additionally, the Trustees have designated specific funds totalling £89,641 to meet expected future spending as set out in Note 13 of the Financial Statements. This Reserves Policy is monitored and reviewed by the Trustees annually.

Investment policy and objectives

The charitable company is permitted by Article 3.19 of its Articles of Association, in furtherance of its objects, and for no other purpose, to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. The charity does not currently hold material investments.

Going Concern

The Trustee Board has considered the charitable company's activities, together with the factors likely to affect its future development and performance, the financial position of the charitable company, its cash flows and liquidity position, taking account of the current market conditions. The previous year's balance on the general fund of £291,594 has now increased to a balance of £313,973 and the Trustee Board is satisfied that the charitable company will continue to operate within its own resources for a period of not less than 12 months from the date of issue of these accounts. In particular the Trustees do not consider that the COVID-19 pandemic has affected the company's ability to continue as a going concern.

Accordingly, the Trustee Board considers it appropriate to adopt the going concern basis in preparing the Report of the Trustees and these Financial Statements.

Principal Risks and Uncertainties (Continued)

Citizens Advice Welwyn Hatfield has worked on a Corporate Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice Welwyn Hatfield regularly monitors and manages its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Future Developments

Citizens Advice Welwyn Hatfield aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice, and by exploring the use of other delivery channels.

Citizens Advice Welwyn Hatfield continues to be a member, with all other Hertfordshire Citizens Advice Services, of the Hertfordshire Citizens Advice Service (HCAS). This is a non-operational organisation with the aim of securing contracts and funds which might otherwise not be available, on behalf of, and for, the benefit of individual members.

Structure, Governance and Management

Constitution
Welwyn Hatfield Citizens Advice Bureau, a registered charity and a company limited by guarantee was originally established in 1940 and was incorporated as a company limited by guarantee on 23 April 1947. Members include individuals and bodies corporate or unincorporated associations interested in furthering the charity's work, who have been approved by the Trustee Board. At 31 March 2022 the company had 12 members (2021 - 12). In the event of the company being wound up the maximum liability of each member is limited to £1.

The Memorandum and Articles of Association, originally adopted on 17 October 2002, and subsequently amended on several occasions, most recently on 10 August 2016, are the governing documents of the charity.

Directors
The directors, who are also the trustees of the charity for the purposes of charity law, who served during the year and up to the date of this report are set out on page 7.

Recruitment and appointment of new trustees
Trustees, who are also Directors, are elected from the local community. When the Board determines that a new trustee is required, appropriate steps are taken to satisfy the Board that any candidates have the necessary expertise and commitment, for example by reference to information questionnaires, interviews conducted by trustees and relevant staff and informal meetings. A qualifying candidate is then recommended to the Board by an existing trustee, co-opted at the next Board meeting by majority vote of the trustees and proposed for election at the next AGM.
A separate process agreed by the Trustee Board is followed for the election of the Chair. Qualifying third party indemnity provision for the benefit of one or more of the trustees was in force during the year. No other person or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Induction and training of new trustees
Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Welwyn Hatfield through the provision of training courses and mentoring by established trustees.

Structure, governance and management (Continued)

Key Management

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The chief executive's salary is reviewed and approved by the trustee board separately.

Organisation

The charitable company operates from rented premises in Queensway House, Hatfield.

Welwyn Hatfield Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Welwyn Hatfield Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public. All Trustees give of their time freely and no Trustee received remuneration in the year.

Day to day organisational decisions are delegated to the Chief Executive and other members of the management team. The organisational structure chart is regularly reviewed.

Related partles

Citizens Advice Welwyn Hatfield is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to undergo an audit of organisational standards and quality of advice by Citizens Advice auditors every three years. Citizens Advice Welwyn Hatfield had a Leadership Self Assessment Audit in February 2022 and was successful in both audits.

Operating policies are independently determined by the Trustee Board of Welwyn Hatfield Citizens Advice Bureau in order to fulfil its charitable objects and comply with the national membership requirements.

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

Related party transactions during the financial year are disclosed in Note 15.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Name
Welwyn Hatfield Citizens Advice Bureau also operates as Citizens Advice Welwyn Hatfield

Registered Company number
03358982 (England and Wales)

Registered Charity number
1064038

Registered office
Queensway House
Queensway
Hatfield
Hertfordshire
AL10 0LW

Trustees
J L Coupland
D Given
M Songest
J D Whitehead
M Ibbetson
S J Thompson (Resigned 22 April 2022)
R K Holmes
Zahid Bashir (Co-opted 16 February 2022)

Company Secretary
N Bromyard

Chief Executive Officer Debbie J Rixon

Independent Examiner
Neil C Harding BA FCA
Bradshaw Johnson
Croft Chambers
11 Bancroft
Hitchin
SG5 1JQ

Banks
Barclays Bank PLC, 86 Town Centre, Hatfield, Herts, AL10 0JP
Scottish Widows Bank plc, 67 Morrison Street, Edinburgh, EH3 8YJ
Cafbank Limited, Kings Hill, West Malling, Kent, ME19 4TA
Close Brothers Ltd, 10 Crown Place, London, EC2A 4FT
Nationwide Building Society, Kings Park Road, Moulton Park, Northampton, NN3 6NW
The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, TN9 1BE
Virgin Money plc, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Welwyn Hatfield Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Directors and Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law and Charity Law require the Directors and Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of Welwyn Hatfield Citizens Advice Bureau, the incoming resources and application of resources, including the income and expenditure, and of the surplus or deficit for that period. In preparing those financial statements, the Directors and Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and the Charities SORP have been followed, and explain where they have not been followed, 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.

The Trustees are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

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

In accordance with company law, as the company's Trustees, we certify that:

So far as we are aware, there is no relevant information of which the company's independent examiner is unaware; and as the trustees of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:



R K Holmes – Treasurer

16 July 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WELWYN HATFIELD CITIZENS ADVICE BUREAU

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

Responsibilities and basis of report
As the charity's 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 charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since 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 in 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:

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 (Charities SORP (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.

Neil Harding

Bradshaw Johnson
Neil C Harding FCA
Institute of Chartered Accountants in England and Wales
Bradshaw Johnson
Chartered Accountants
Croft Chambers
11 Bancroft
Hitchin
SG5 1JQ

Date: 23-8-22

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating Income and Expenditure Account)

FOR THE YEAR ENDED 31ST MARCH 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Income from					
Donations and legacies	3 (a)	4,034	9,100	13,134	9,879
Charitable Activities	3 (b)	142,522	447,000	589,522	674,560
Investment income	4	1,720	-	1,720	2,136
Other income		1,620	-	1,620	358
Total Income		149,896	456,100	605,996	686,933
Expenditure on:					
Charitable Activities	5	133,743	440,672	574,415	585,763
Total Expenditure		133,743	440,672	574,415	585,763
NET INCOME/(EXPENDITURE)	6	16,153	15,428	31,581	101,170
RECONCILIATION OF FUNDS					
TOTAL FUNDS BROUGHT FORWARD		362,461	37,799	400,260	299,090
Transfer Between Funds	13	25,000	(25,000)	-	-
TOTAL FUNDS CARRIED FORWARD		403,614	28,227	431,841	400,260

All of the above results are derived from continuing activities.
There were no other recognised gains or losses other than those stated above.
The detailed 2021 comparative statement of financial activities is reported in note 2.

The notes on pages 13 to 23 form part of these financial statements

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL POSITION
Company No. 3358982
AT 31ST MARCH 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
FIXED ASSETS					
Tangible Assets		-	-	-	-
CURRENT ASSETS					
Debtors	9	3,697	-	3,697	25,651
Cash at Bank and in Hand		421,403	65,050	486,453	481,909
		425,100	65,050	490,150	507,560
CREDITORS					
Amounts falling due within one year	10	(17,194)	(36,823)	(54,017)	(85,392)
NET CURRENT ASSETS		407,906	28,227	436,133	422,168
TOTAL ASSETS LESS CURRENT LIABILITIES		407,906	28,227	436,133	422,168
Provision for Liabilities	12	(4,292)	-	(4,292)	(21,908)
TOTAL NET ASSETS		403,614	28,227	431,841	400,260
FUNDS	13				
Unrestricted funds:					
Designated funds		89,641	-	89,641	70,867
General Fund		313,973	-	313,973	291,594
Restricted Funds		-	28,227	28,227	37,799
TOTAL FUNDS		403,614	28,227	431,841	400,260

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2022.
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2022 in accordance with Section 476 of the Companies Act 2006.
The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Section 386 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies. The financial statements were approved by the Board of Trustees on 16 July 2022 and were signed on its behalf by:

Jeff Coupland - Chairman

R K Holmes -Treasurer

The notes on pages 13 to 23 form part of these financial statements

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2022

	2022 £	2021 £
Net cash provided by/(used in) Operating Activities (see below)	2,824	103,686
Cash Flows from Investing Activities		
Interest Income	1,720	2,136
Purchase of Tangible Fixed Assets	-	-
Net Cash provided by/(used in) Investing Activities	1,720	2,136
Change in cash and cash equivalents in the year	4,544	105,822
Cash and Cash Equivalent at the beginning of the year	481,909	376,087
Total Cash and Cash Equivalents at the end of the year	486,453	481,909

Reconciliation of net income/expenditure to net cash flow from operating activities

	2022 £	2021 £
Net income/(expenditure) for the year (as per the statement of financial activities)	31,581	101,170
Adjustments for:		
Depreciation charge	-	-
Interest income	(1,720)	(2,136)
Decrease (Increase) in Debtors	21,954	(10,723)
Increase (Decrease) in Creditors	(31,375)	19,425
Increase (Decrease) in Provision for Liabilities	(17,766)	(4,050)
Net cash provided by/(used in) Operating Activities	2,824	103,686

Analysis of cash and cash equivalents

In 2022 and 2021 cash and cash equivalents comprise short term bank deposits with a maturity date of six months or less at the balance sheet date, bank current accounts and cash in hand.

	At 1 April 2021 £	Cash flows £	At 31 March 2022 £
Bank current account and cash in hand	32,393	8,698	41,091
Deposit accounts available on demand	255,094	298	255,392
Term Deposits (less than six months' notice)	194,422	(4,452)	189,970
Total cash and cash equivalents	481,909	4,544	486,453

The notes on pages 13 to 23 form part of these financial statements

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

1. ACCOUNTING POLICIES

The principal accounting policies adopted, in the preparation of the financial statements are as follows:

a) Basis of Preparation

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

The charitable company 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 or note.

b) Preparation of the Accounts on a Going Concern Basis

The accounts are prepared on a going concern basis after consideration by the trustees that there are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

i) Grants Receivable – Grants received to finance the activities of the organisation are credited to the statement of financial activities (income and expenditure account) in the period when the activities commence.

ii) Bank Interest – Bank interest is included in the statement of financial activities on receipt.

iii) Other Income – Sales of services are included in the statement of financial activities in the period to which they relate. Other income, including donations, gifts, and covenants, are included when received.

iv) Gifts and Intangible Income – In addition to the above, the Charity also receives help and support in the form of voluntary assistance in helping the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and is disclosed in the Trustee's report.

v) Deferred Income – Grants, or the relevant portion of grants, received in advance of the period in which the funder specifies the grant related services are to be delivered are reported as deferred income in the balance sheet.

d) Expenditure

a. All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within the relevant project fund in expenditure on charitable activities.

b. Expenditure on raising funds comprises costs incurred to raise funds, principally donations, for charitable purposes. Costs incurred in negotiating contracts or grants that require the charity to provide specific charitable services are included within the relevant project fund in expenditure on charitable activities.

c. Governance Costs - Governance costs include those incurred in the governance of the Charity and its assets and are primarily associated with meeting the constitutional and statutory requirements of the Charity.

e) **Allocation of Support and Governance costs**
Support and governance costs are incurred to further the work of the charity but are not incurred directly for raising funds or carrying out charitable activities. These costs, which are analysed in the notes to the Financial Statements, are allocated between the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources, e.g. staff costs by the time spent and other costs by their usage.

f) **Tangible Fixed Assets**
Fixed assets are included at cost. Items are capitalised if their cost or, if gifted their donated value, is over £5,000. Depreciation is charged on a straight line basis on the costs of the assets over their estimated useful lives as follows:

Fixtures, fittings and equipment - 5 years
Computers - 5 years

Where grants are received to fund specific fixed assets the cost of the asset is fully expended in the period the grant is credited to the statement of financial activities (income and expenditure account).

g) **Taxation**
The charity is exempt from corporation tax on surpluses arising from its charitable activities.

h) **Fund Accounting**
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds - Income received for restricted purposes is included in separately identified restricted funds against which appropriate expenditure is allocated.

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

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

i) **Pension costs and other post-retirement benefits**
The company participates in a multi-employer scheme, comprising several "Series" which are either defined benefit or defined contribution schemes. For the defined contribution arrangements the company's only liability is the monthly contribution calculated as a proportion of the employee's qualifying earnings during the period of employment. The cost of such contributions is recognised as a staff cost and charged directly or allocated to expenditure on charitable activities in line with the policies described in notes 1(d) and 1(e) above. For the defined benefit schemes, because of the multi-employer nature of the scheme it is not possible for the company to obtain sufficient information for it to account for the defined benefit "Series" as defined benefit schemes. Such series are therefore accounted for as defined contribution schemes. Additionally there is a deficit recovery plan in place for the defined benefit "Series" to which the company contributes. A provision recognising the present value of future contributions under the plan is recognised in the Balance Sheet and any increase or decrease is reported as a support cost.

j) **Leases**
Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

k) **Irrecoverable VAT**
The organisation is unable to recover VAT.

2. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES 2021

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Income from			
Donations and legacies	6,229	3,650	9,879
Charitable Activities	116,900	557,660	674,560
Investment Income	2,136	-	2,136
Other Income	358	-	358
Total Income	125,623	561,310	686,933
Expenditure on:			
Charitable Activities	53,738	532,025	585,763
Total Expenditure	53,738	532,025	585,763
NET INCOME/(EXPENDITURE)	71,885	29,285	101,170
RECONCILIATION OF FUNDS			
TOTAL FUNDS BROUGHT FORWARD	290,576	8,514	299,090
TOTAL FUNDS CARRIED FORWARD	362,461	37,799	400,260

3 DONATIONS & GRANTS FOR CHARITABLE ACTIVITIES

3(a) Donations	Unrestricted Funds	Restricted Funds	2022 Total	2021 Total
	£	£	£	£
Salisbury Pool Charity	2,500	-	2,500	1,750
Trustees, Employees and Volunteers	-	1,100	1,100	-
Arnold Clark Automobiles	-	1,000	1,000	-
Rotary Club of Hatfield	100	-	100	300
Wellfield Trust	1,000	7,000	8,000	1,700
Other donations £500 and under incl anonymous	434	-	434	6,129
Total Donations	4,034	9,100	13,134	9,879

3 (b) Grants	Unrestricted Funds	Restricted Funds	2022 Total	2021 Total
	£	£	£	£
Welwyn Hatfield Borough Council	99,000	156,760	255,760	280,653
Hertfordshire County Council	30,000	64,249	94,249	114,202
Hertfordshire Community Foundation	-	-	-	19,931
Wellfield Trust	-	5,000	5,000	5,000
Big Lottery Fund	-	-	-	58,370
Paradigm Housing Group	-	39,975	39,975	39,015
Citizens Advice	5,160	181,016	186,176	150,114
Department for Work and Pensions	8,362	-	8,362	7,275
Total Grants	142,522	447,000	589,522	674,560

All the Hertfordshire County Council grants, £94,249, were received through Hertfordshire Citizens Advice Service (2021: £114,702)

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	1,720	2,136

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31ST MARCH 2022

5. EXPENDITURE

	Unrestricted Funds	Restricted Funds	2022 Total Funds	2021 Total Funds
	£	£	£	£
Cost of Charitable Activities				
Direct costs				
Staff & volunteer costs	(3,567)	305,543	301,976	384,405
Premises costs	-	-	-	923
Administration & other costs	9,926	6,520	16,446	29,207
Total direct costs	6,359	312,063	318,422	414,535
Support costs	127,384	128,609	255,993	171,228
	133,743	440,672	574,415	585,763
	£	£	£	£
Total Expenditure				
Staff & volunteer costs	106,631	407,106	513,737	510,873
Premises costs	9,238	13,455	22,693	23,278
Administration & other costs	16,605	18,610	35,215	49,558
Governance costs	1,269	1,501	2,770	2,054
	133,743	440,672	574,415	585,763
	£	£	£	£
Support costs				
Staff & volunteer costs	110,198	101,563	211,761	126,468
Premises costs	9,238	13,455	22,693	22,355
Administration & other costs	6,679	12,090	18,769	20,351
Governance costs	1,269	1,501	2,770	2,054
	127,384	128,609	255,993	171,228

Specific costs incurred for projects are assigned directly to those projects whilst support costs, being expenditure not directly attributable to an individual project, are identified separately and allocated to projects on the basis of an assessment of the use of resources for the individual projects.

6. NET INCOME AND EXPENDITURE FOR THE YEAR

This is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation - owned assets	-	-
Independent Examiner's Fees	1,158	600

During the year the Independent Examiner was paid £nil (2021: £nil) in respect of accounting services provided.

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' Expenses
Expenses of £66 were paid as a leaving present to a departing Trustee during the year (2021 nil). An annual premium of £208 (2021: £201) was paid for Trustees' Indemnity Insurance.

8. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	457,245	445,847
Social security costs	33,143	30,208
Pension contributions	29,876	23,537
Increase (decrease) in Pension provision	(12,072)	1,332
	508,192	500,924

The key management personnel comprise four employees and the total amount of employee benefits received by those key management personnel is £124,385.68 (2021 £131,206.87). There were no employees who received employee benefits in excess of £60,000 during 2022 or 2021.

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

	2022	2021
Charitable activities	16	18
Support services	8	5
	24	23
Full time equivalent	18	17

9. DEBTORS

	2022	2021
	£	£
Prepayments	2,872	2,518
Accrued Income	-	22,380
Other debtors	825	753
	3,697	25,651

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Taxation and National Insurance contributions	6,744	9,535
Pension contributions	4,347	4,900
Accruals	22,700	27,592
Deferred Income	20,226	43,365
	54,017	85,392

11. DEFERRED INCOME

	2022	2021
	£	£
Balance at 1 April	43,365	36,132
Amount released to income in the year	(43,365)	(36,132)
Amount deferred in the year	20,226	43,365
	20,226	43,365

Deferred Income – Grants, or the relevant portion of grants, received in advance of the period in which the funder specifies the grant related services are to be delivered are reported as deferred income in the balance sheet.

12. PROVISION FOR LIABILITIES

	Pensions Scheme Deficit Reduction Contributions	
	2022	2021
	£	£
Opening Provision	21,908	25,958
Payments During the Year	(5,544)	(5,382)
Increase (Reduction) in Provision (note 16)	(12,072)	1,332
Closing Provision	4,292	21,908
Amounts expected to be incurred		
- within one year	1,564	5,544
- beyond one year	2,728	16,364
	4,292	21,908

As further explained at note 16, and in accordance with the Charities SORP (FRS 102), the provision of £4,292 at 31 March shown above represents the present value of contributions payable by the Welwyn Hatfield Citizens Advice Bureau that result from the terms of the deficit recovery plan in respect of the Welwyn Hatfield Citizens Advice Bureau's membership of the Pensions Trust's Growth Plan.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31ST MARCH 2022

13. FUNDS

	At 1.4.21	Income	Expenditure	Transfers between Funds	At 31.3.22
	£	£	£	£	£
Unrestricted Funds					
General Fund	291,594	161,968	145,815	6,226	313,973
Designated Funds: Pension Liability	-	-	-	15,000	15,000
Designated Funds: Dilapidations Fund	20,000	-	-	-	20,000
Designated Funds: Lease Termination	13,750	-	-	-	13,750
Designated Funds: Redundancy Costs	35,117	-	-	3,774	38,891
Designated Funds: Redecoration Fund	2,000	-	-	-	2,000
	362,461	161,968	145,815	25,000	403,614
Restricted Funds					
Covid Recovery Fund	25,000	-	-	(25,000)	-
Crisis Advocate	5,658	25,080	30,738	-	-
British Sign Language	-	39,169	39,169	-	-
Homelessness Prevention Project	2,832	156,760	148,306	-	11,286
Wellfield Trust	1,232	5,000	6,232		-
Paradigm Housing Project (2021/22)	-	39,975	39,975	-	-
MAPS Debt Advice	274	16,290	16,564	-	-
Help to Claim - Phone	-	26,272	23,144	-	3,128
Trussell Trust (Help thru Hardship)	134	95,090	88,411	-	6,813
BEIS Innovations	83	8,333	8,416	-	-
BEIS Single Q	-	35,031	35,031	-	-
School Uniforms	-	2,000	-	-	2,000
Fuel Donations	1,930	7,100	4,030	-	5,000
Administration Projects	656	-	656	-	-
	37,799	456,100	440,672	(25,000)	28,227
TOTAL FUNDS	400,260	618,068	586,487	-	431,841

Restricted Fund balances represent grants which are not subject to time related conditions of delivery and which either commenced before the end of the financial year but which were not planned to be completed until the following year.

Designated funds

The General Fund which is mainly funded by Welwyn Hatfield Borough Council is the fund through which the Bureau offers quality assured advice across the full range of advice subject areas.
The Trustee Board reviews and approves annually the nature and level of funds to be set aside from the General Fund for specific designated purposes and has determined that the amounts identified for Dilapidations, Lease Termination, Redecoration, and Redundancy, are appropriate. The funds set aside for the first two items are likely to be needed at the expiry of the lease in 2025, or on earlier determination, whilst the Redecoration fund will be used as appropriate in the intervening years. The Redundancy fund exists to provide for any redundancies which may occur due to unexpected funding shortfalls and will be used if that situation occurs. During the year a transfer of £3,774 was transferred from the General Fund to the Designated Fund for Redundancy to reflect the current liability. A new fund with an initial amount of £15,000 has been established this year to provide for a potential liability for the pension liability as set out in Note 16.

Purposes of restricted funds

Covid Recovery Fund – A fund provided by WHBC to assist with the maintenance of the service in the aftermath of Covid 19. The value of this fund was transferred to the General Fund during the year and utilised to offset the extra costs incurred in that Fund during the year.
Crisis Advocate – Advice for people in financial hardship in need of emergency support. Funded by Hertfordshire County Council (HCC).
British Sign Language – Advice on any subject delivered to Deaf people using British Sign Language. Funded by HCC.

13. FUNDS (Continued)

Homelessness Prevention Project – Advice for people who are at risk of homelessness due to rent or mortgage arrears. Funded by Welwyn Hatfield Borough Council.
Wellfield Trust - Advice for vulnerable people who live in Hatfield. Funded by the Wellfield Trust who also funded the project for school uniforms for needy families.
Paradigm Housing Project – A money advice project for tenants of Paradigm Housing. Funded by the Paradigm Foundation.
Money Advice and Pensions Service (MAPS) funded debt advice project in partnership with Citizens Advice
Help to Claim - Phone – Project to assist claimants for Universal Credit by Phone. Funded by DWP, via Citizens Advice.
Trussell Trust (Help thru Hardship) for a telephone service to assist people to obtain food vouchers and with budget advice to prevent such situations in future.
The Department of Business, Energy and Industrial Strategy (BEIS) funding to enable the service to increase capacity to respond to the immediate demand for advice arising from Covid-19. BEIS also provided funding to enable us to become part of the National Advice Line Service (Single Q) in a group with other local offices from various parts of the country.
Fuel Donations – Direct financial assistance to people struggling with fuel bills. A fund to assist people who are experiencing fuel poverty, Funded by Wellfield Trust, members of the public and by Citizens Advice trustees.
Administration– A grant to cover the cost of upgrading information sources.

14. OPERATING LEASE COMMITMENTS

Total future minimum lease payments under operating leases are as follows:

	2022	2021
	£	£
Less than 1 year	13,750	13,750
Over 1 year	34,750	48,125
	48,500	61,875

The premises occupied by the Organisation are leased from Welwyn Hatfield Borough Council under a lease commencing from 29 September 2021 for five years, which can be terminated by 12 months' notice by either side. The rent for the premises amounts to £13,750 per annum and is deducted before the Community Grant is received from the Council. The rental agreement terms are such that the Bureau and Welwyn Hatfield Borough Council both have responsibility for maintaining the building and providing precaution against fire.

15. RELATED PARTY DISCLOSURES

There were transactions between Citizens Advice Welwyn Hatfield and Citizens Advice in relation to IT support, insurance and information services, and conference fees, amounting to £7,304 (2021 £6,495). Funding for Charitable Activities was received from Citizens Advice during the year amounting to £186,176 (Note 3) (2021 £150,114) and miscellaneous income from the same source amounted to £nil (2021 £nil).

As described in note 3, Welwyn Hatfield Citizens Advice Bureau received some of the funding which originated from Hertfordshire County Council through Hertfordshire Citizens Advice Service, a charitable company the members of which are the ten Citizens Advice Organisations in Hertfordshire including Citizens Advice Welwyn Hatfield.

Davina Given, a Trustee, is a partner in a legal firm which has provided legal advice to the organisation from time to time on a pro bono basis. Neil Bromyard Business Services, a firm owned by the Company Secretary, was paid £600 (2021 £1,000) for IT services supplied to the organisation.

16. PENSION COSTS

The company participates in The Pension Trust's Growth Plan, a multi-employer scheme, comprising several "Series" which have been established over time, each offering a different type of pension benefit.

Series 1, 2 and 3 of the Growth Plan are defined benefit schemes and Series 4 is a money purchase arrangement (a defined contribution scheme). All the assets of all the schemes are held separately from those of the company and the fund administrators are The Pensions Trust.

The pension scheme for current employees is operated on a defined contribution basis. All employees who have completed three months service and have not opted out of the scheme are enrolled in Series 4 of the Pensions Trust's Growth Plan scheme, a money purchase plan, under auto enrolment arrangements. The company contributes 5% of pensionable earnings and the employees contribute at a minimum rate of 3%.

The company previously enrolled employees in Series 1, 2 and 3 of the Pension Trust's Growth Plan which were defined benefit schemes. This arrangement was withdrawn for existing members in the early 2000s since when no new members have been enrolled. No current employees are members of this scheme.

The assets of the Series 1, 2 and 3 schemes are held separately from those of the company in an independently administered fund which is co-mingled for investment purposes. Due to the multi-employer nature of the Plan, the charity is not able obtain sufficient information to enable it to account for the schemes as defined benefit schemes.

Accordingly the accounting charge for the year under the SORP and FRS 102 represents only the employer contributions payable plus the movement in a provision, described below, established to recognise the company's liability to contribute to a deficit reduction plan for the scheme.

The Series 1, 2 and 3 Schemes are classified as a "last man standing arrangement". Therefore, the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit.

The results of a full actuarial valuation of the Growth Plan scheme, carried out at 30 September 2020 showed a deficit of £31.6m. With the aim of eliminating this funding shortfall, participating employers have been asked to pay additional contributions to eliminate the shortfall by 31 January 2025. The additional contribution required from the company for the year commencing 1 April 2021 was £5,544. Contributions from 1 April 2022 will be £1,564 per annum.

In line with the requirements of the SORP and FRS 102, the present value of future contributions payable under the deficit recovery plan are recognised as a liability, which amounted to £4,292 at 31 March 2022 (£25,908 at 31 March 2021), as detailed in Note 12 of the financial statements. The liability is based on the recovery of the deficit of £31.6m established by 31 January 2025. Although in the year ended 31 March 2022, there has been a reduction in the amount for which the company may be liable, the Trustees feel that this may be a temporary effect in the light of current events e.g. inflation, returns on investment, and have taken the decision to establish a designated fund of £15,000 to provide for this potential liability, as set out in Note 12.

16. PENSION COSTS (CONTINUED)

The decrease in the provision for the deficit recovery plan included in Note 12 of the financial statements arises from;

Provision for Pensions Scheme Deficit Reduction Payments *Income and Expenditure Impact*	**2022** **£**	**2021** **£**
Interest expense	126	583
Re-measurements - impact of change in assumptions	(99)	749
Re-measurements - Amendments to the contribution schedule	(12,099)	-
	(12,072)	1,332

Although the interest expense, being the unwinding of the discount rate, may be recognised as a finance cost, the whole of the net reduction in the provision has been credited against Staff Costs in the financial statements (see note 8). The total pension cost shown in the accounts for the year amounts to £17,804 (2021: £24,869), comprising the movement in the provision for Pensions Scheme Deficit Reduction Payments shown above and the contributions payable by the company on behalf of current employees amounting to £29,876 (2021: £23,537).

There is a contingent liability in the event that the company were to withdraw its membership of the Growth Plan Series 1, 2, and 3. When an employer withdraws from a multi-employer defined benefit pension scheme where there is a deficit, the employer must pay its share of the deficit, calculated on a statutory basis known as the buy-out valuation basis. The contingent withdrawal liability for the company in respect of its members, deferred pensioners and pension recipients of Series 1, 2 and 3 has been provisionally calculated by the Pensions Trust as £31,454 at 30 September 2021 (£48,853 at 30 September 2020), the latest date for which information is available. This figure is calculated on the solvency, or 'buy-out', basis and is based on the Scheme Actuary's estimate of the pricing basis used to secure pension liabilities in full, in one transaction, with an insurance company, including any orphan liabilities, as at 30 September 2020 for all current and former Welwyn Hatfield Citizens Advice pension scheme members.

WELWYN HATFIELD CITIZENS ADVICE BUREAU LIMITED

England & Wales - Charity number 1064038

Accounts

REGISTERED COMPANY NUMBER: 03358982 (England and Wales)
REGISTERED CHARITY NUMBER: 1064038

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021 FOR WELWYN HATFIELD CITIZENS ADVICE BUREAU

WELWYN HATFIELD CITIZENS ADVICE BUREAU

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FOR THE YEAR ENDED 31ST MARCH 2021

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WELWYN HATFIELD CITIZENS ADVICE BUREAU
(a company limited by guarantee)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and financial statements for the year ended 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

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) (effective 1 January 2019).

Welwyn Hatfield Citizens Advice Bureau operates under the name Citizens Advice Welwyn Hatfield and is referred to as such in the remainder of this document except where the use of the legal name is appropriate.

Objectives and activities

- We're here for everyone.
- We provide free, confidential and independent advice to help people overcome their problems.
- We work to fix the underlying causes of these problems.
- We are a voice for people on the issues that matter to them.
- We value diversity, champion equality and challenge discrimination.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of the charitable company and in planning any future activities.

Having been in operation since 1940 providing free, independent, impartial and confidential advice to the citizens of Welwyn Hatfield and neighbouring areas, the trustees are satisfied that Citizens Advice Welwyn Hatfield fully complies with the guidance on public benefit supplied by the Charity Commission

Main Activities Undertaken to Achieve Aims and Objectives
The principal activity of Citizens Advice Welwyn Hatfield is the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. The following services are currently available:

- drop in sessions in Hatfield for advice on any subject. (These sessions are temporarily suspended because of the Covid 19 restrictions but are replaced by an augmented telephone service)
- outreach advice services (temporarily suspended)
- a telephone adviceline augmented with additional volunteers
- specialist employment advice
- money advice to prevent homelessness (including help at Court for defendants with rent or mortgage arrears)
- advice on disability benefits, including home visits (temporarily suspended) where needed.
- dedicated advice service for tenants of Paradigm Housing
- advice for Deaf people on any subject, delivered in British Sign Language or Sign Supported English

In the temporary withdrawal of the drop in service, help is available by phoning the Advice Line on 03444 111444, where trained advisers take calls any time between 10:00 and 16:00, Monday to Friday (except public holidays).

As part of the continuing provision of high quality advisory services to the local community the primary objective is to maintain service provision. We aim to do that by recruiting and training more face to face and telephone advisers.

To obtain the funding required to provide services, applications are made to various local and national providers of community finance. Advertisements are placed for advisory staff both as paid employees and volunteers, induction and training being provided to the extent that necessary knowledge and skills are not pre-existing.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. Citizens Advice Welwyn Hatfield is ever more reliant on the invaluable support of our volunteers who undertake a range of roles including administration, interpreting, advice, casework and research and campaign work and as trustees. In 2020-21 our advice volunteers provided 21,936 hours service (an average of 421.8 hours per week, or the equivalent of 11.5 FTE staff), helping us to provide a full and comprehensive range of advice services to the people of Welwyn Hatfield.

Volunteers contributed approximately 28,340 hours of work to the organisation during the year. We estimate the value of this help at £529,600 in respect of the current year.

In addition, local solicitors help clients of the organisation on a pro bono basis.

Citizens Advice Welwyn Hatfield provides a range of advice services from signposting, information and advice to specialist casework. These services are delivered by volunteers and paid advisers who deliver advice through the Hatfield office, and by telephone, letter and webchat. The scope of enquiries covers the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education.

ACHIEVEMENT AND PERFORMANCE IN 2020-2021

In the 12 months of 2020/2021 Citizens Advice Welwyn Hatfield dealt with 27,490 issues (2019/20 20,084 issues) – an average of 2,291 per month from 7,184 annual unique client contacts. The disparity between the number of unique clients and the number of client issues is a reflection of the way that Casebook (Citizens Advice client management system) counts clients and issues as explained below;

During 2020/2021, because of the lockdown, the drop in service was suspended and no drop in clients were seen at the Hatfield office. However, volunteers and paid staff were supported to work remotely within a week of the first lockdown being announced in March 2020. This enabled CAWH to increase its telephone advice service to meet the ongoing demand from clients. A local call-back service was created so that clients could leave a message and an adviser would call them back within three working days. In addition, we trained volunteers to provide advice over the national webchat service. CAWH also participated in innovation projects funded by BEIS and DEFRA. The aim of these projects was to support the research and implementation of outreach services that could be accessed by the local community during lockdown. These projects led to the creation of a videocall service via Attend Anywhere, free phones being installed in temporary housing and the local women's refuge, and the construction of a new website where people can access our services more easily.

Citizens Advice Welwyn Hatfield remains the only independent advice service within Welwyn Hatfield which is able to offer quality assured advice across the full range of advice subject areas and also contributes to the local economy by providing training opportunities for volunteers many of whom then go on to gain employment in addition to providing a valuable service to their community.

Citizens Advice Welwyn Hatfield also has a team which provides casework in debt and housing. This work is funded by a contract funded by the Welwyn Hatfield Borough Council.

The Unique Client data generated by Casebook (the Citizens Advice Service client management system) recorded 7,184 Unique Clients in 2020-21. However, this is not the best indicator of work load as it only counts a client once during the period and takes no account of the fact that the same person may repeatedly use the service about different problems over the year. Many clients regularly return for advice for a range of reasons including chronic mental or physical ill health, communication problems as a result of literacy or language issues and because a significant proportion of our clients are amongst the most deprived and vulnerable within our community.

Enquiries related to welfare benefits (excluding Universal Credit) at 4,541 (17%) is the highest area of enquiry, with debt at 4,015 (15%) in second place. The next highest category is Universal Credit at 3,519 (10%) and housing at 2,735 as the fourth (7%).

Charitable activities

The key achievements in the year were maintaining levels of service despite the pandemic and identifying new funding opportunities to meet the extra costs involved. The recruitment of new volunteers continued.

Principal funding sources

Clients were assisted through the following services and the Trustees extend their gratitude to the funders listed:

Welwyn Hatfield Borough Council who continued to support the core operating capacity of the charity through a community grant, by funding in support of the Homelessness Prevention Project and by special payments to support extra costs incurred as a result of the Covid-19 pandemic, and towards recovery post pandemic.

Hertfordshire County Council (HCC) for funding advice services in British Sign Language for Deaf people, debt and benefits advice for people in crisis and funding for a project to provide supermarket vouchers to clients affected by the pandemic. HCC also secured funding from the Department for Environment, Food, and Rural Affairs to support Hertfordshire residents struggling to afford food and other essentials due to Covid-19.

Paradigm Housing for funding a service to assist their residents with advice.

Citizens Advice for funding sessions focussed on delivering tailored energy advice to clients and for claiming benefits and appealing against benefit rejections.

The Wellfield Trust for assistance in applying for disability benefits for people in Hatfield and for funding to help people struggling with fuel bills.

Hertfordshire Community Foundation for funding help for people struggling with benefits appeals and fuel bills, and for special funding to defray the extra costs incurred as a result of the Covid-i9 pandemic.

The Salisbury Pool Charity for their contribution towards the core operating costs associated with advice provision.

Trussell Trust for a telephone service to assist people to obtain food vouchers and with budget advice to prevent such situations in future.

The National Lottery for funding towards a benefits and housing adviser.

The Money Advice and Pensions Service in partnership with Citizens Advice for a debt advice project.

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

Employment casework provided by volunteers with specialist knowledge.

Benefits casework provided by volunteers with specialist knowledge and experience.

FINANCIAL REVIEW

Review of the Year

Income in the year was £686,933 (2020: £474,155). Of this £561,310 (2020: £345,183) related to project restricted activities. Net income of £101,170 was realised in the year (2020: net income £12,490) made up of £71,885 net income in unrestricted funds and net income of £29,285 in restricted funds.

At 31 March 2021 total net funds were £400,260 (2020: £299,090) of which £362,461 represented unrestricted funds (2020: £290,576) and £37,799 represented restricted funds (2020: £8,514). The major portion of the restricted funds held are likely to be used in the current and future years for the projects for which the funds were received.

FINANCIAL REVIEW

Review of the Year (Continued)

In the case of the unrestricted funds, a small part is earmarked to meet identified liabilities, with the remainder being held to meet ongoing costs ensuring that people can still get the help they need to resolve their problems in the event of a reduction or withdrawal of funding.

Funds in Deficit

There are no funds in deficit at the reporting date. At the year end funding was outstanding for the BSL, Crisis Advocate and Money Advice and Pensions Service but in all cases the outstanding funding has been received since the year end.

Pension Fund Liability

The organisation participated in The Pensions Trust's Growth Plan, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. Liabilities arising in respect of the Plan are explained in detail in note 17 to the financial statements.

Reserves Policy

The charity is required to ensure that funds are available in each financial year to meet any reasonable foreseeable contingency. The organisation will take all necessary steps to ensure as wide a variety of funding sources as possible, so that at no time in this period would the cessation of one or more funding streams present so serious a challenge to the future of the organisation, that it could not maintain its valuable client services without becoming insolvent.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that general reserves should be maintained equal to between 5 and 6 months total expenditure including that previously funded by restricted income. This would enable the continuation of these activities for a period whilst replacement funding is secured. The higher General Reserves policy figure at 31 March 2021 equates to £292,881. At the same date the actual General Reserves were £291,594 and were at a level which meets the Trustees' requirements being fractionally under six months operating expenses. Additionally, the Trustees have designated specific funds totalling £70,867 to meet expected future spending as set out in Note 14 of the Financial Statements. This Reserves Policy is monitored and reviewed by the Trustees annually.

Investment policy and objectives

The charitable company is permitted by Article 3.19 of its Articles of Association, in furtherance of its objects, and for no other purpose, to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. The charity does not currently hold material investments.

Going Concern

The Trustee Board has considered the charitable company's activities, together with the factors likely to affect its future development and performance, the financial position of the charitable company, its cash flows and liquidity position, taking account of the current market conditions. The previous year's balance on the general fund of £226,862 has now increased to a balance of £291,594 and the Trustee Board is satisfied that the charitable company will continue to operate within its own resources for a period of not less than 12 months from the date of issue of these accounts. In particular the Trustees do not consider that the COVID-19 pandemic has affected the company's ability to continue as a going concern.

Accordingly, the Trustee Board considers it appropriate to adopt the going concern basis in preparing the Report of the Trustees and these Financial Statements.

Principal Risks and Uncertainties (Continued)

Citizens Advice Welwyn Hatfield has worked on a Corporate Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice Welwyn Hatfield regularly monitors and manages its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Future Developments

Citizens Advice Welwyn Hatfield aims to continually improve access to its service, and intends to extend its service to an even wider number of the community through increased provision of telephone advice, additional outreach locations and by exploring the use of other delivery channels.

Citizens Advice Welwyn Hatfield continues to be a member, with all other Hertfordshire Citizens Advice Services, of the Hertfordshire Citizens Advice Service (HCAS). This is a non-operational organisation with the aim of securing contracts and funds which might otherwise not be available, on behalf of, and for, the benefit of individual members.

Structure, Governance and Management

Constitution
Welwyn Hatfield Citizens Advice Bureau, a registered charity and a company limited by guarantee was originally established in 1940 and was incorporated as a company limited by guarantee on 23 April 1947. Members include individuals and bodies corporate or unincorporated associations interested in furthering the charity's work, who have been approved by the Trustee Board. At 31 March 2021 the company had 12 members (2020 - 12). In the event of the company being wound up the maximum liability of each member is limited to £1.

The Memorandum and Articles of Association, originally adopted on 17 October 2002, and subsequently amended on several occasions, most recently on 10 August 2016, are the governing documents of the charity.

Directors
The directors, who are also the trustees of the charity for the purposes of charity law, who served during the year and up to the date of this report are set out on page 7.

Recruitment and appointment of new trustees
Trustees, who are also Directors, are elected from the local community. When the Board determines that a new trustee is required, appropriate steps are taken to satisfy the Board that any candidates have the necessary expertise and commitment, for example by reference to information questionnaires, interviews conducted by trustees and relevant staff and informal meetings. A qualifying candidate is then recommended to the Board by an existing trustee, co-opted at the next Board meeting by majority vote of the trustees and proposed for election at the next AGM.
A separate process agreed by the Trustee Board is followed for the election of the Chair. Qualifying third party indemnity provision for the benefit of one or more of the trustees was in force during the year. No other person or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Induction and training of new trustees
Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Welwyn Hatfield through the provision of training courses and mentoring by established trustees.

Structure, governance and management (Continued)

Organisation

The charitable company operates from rented premises in Queensway House, Hatfield.

Welwyn Hatfield Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Welwyn Hatfield Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public. All Trustees give of their time freely and no Trustee received remuneration in the year.
Day to day organisational decisions are delegated to the Chief Executive and other members of the management team. The organisational structure chart is regularly reviewed.

Related parties

Citizens Advice Welwyn Hatfield is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to undergo an audit of organisational standards and quality of advice by Citizens Advice auditors every three years. Citizens Advice Welwyn Hatfield had an Advice Quality Standard and a Leadership Self Assessment Audit in February 2019 and was successful in both audits.

Operating policies are independently determined by the Trustee Board of Welwyn Hatfield Citizens Advice Bureau in order to fulfil its charitable objects and comply with the national membership requirements.

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

Related party transactions during the financial year are disclosed in Note 16.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Name
Welwyn Hatfield Citizens Advice Bureau also operates as Citizens Advice Welwyn Hatfield

Registered Company number
03358982 (England and Wales)

Registered Charity number
1064038

Registered office
Queensway House
Queensway
Hatfield
Hertfordshire
AL10 0LW

Trustees
J L Coupland
C Trinder
D Given
S Markiewicz
M Songest
J D Whitehead
M Ibbetson
S J Thompson
R K Holmes (appointed 17 February 2021)
J F Giberti (Resigned 28 February 2021)

Company Secretary
N Bromyard

Chief Executive Officer Debbie J Rixon

Independent Examiner
Brian Johnson B.Com FCA
trading as Stonycroft Business Support
9 Shrublands Road
Berkhamsted, HP4 3HY

Banks
Barclays Bank PLC, 86 Town Centre, Hatfield, Herts, AL10 0JP
Scottish Widows Bank plc, 67 Morrison Street, Edinburgh, EH3 8YJ
Cafbank Limited, Kings Hill, West Malling, Kent, ME19 4TA
Close Brothers Ltd, 10 Crown Place, London, EC2A 4FT
Nationwide Building Society, Kings Park Road, Moulton Park, Northampton, NN3 6NW
The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, TN9 1BE
Virgin Money plc, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL

WELWYN HATFIELD CITIZENS ADVICE BUREAU

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2021

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Welwyn Hatfield Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Directors and Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law and Charity Law require the Directors and Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of Welwyn Hatfield Citizens Advice Bureau, the incoming resources and application of resources, including the income and expenditure, and of the surplus or deficit for that period. In preparing those financial statements, the Directors and Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and the Charities SORP have been followed, and explain where they have not been followed, 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.

The Trustees are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

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

In accordance with company law, as the company's Trustees, we certify that:

So far as we are aware, there is no relevant information of which the company's independent examiner is unaware; and as the trustees of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:



R K Holmes – Treasurer

24 November 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WELWYN HATFIELD CITIZENS ADVICE BUREAU

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's 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 charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since 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 in 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:

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 (Charities SORP (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.



Brian Johnson B.Com FCA
trading as Stonycroft Business Support
Fellow of the Institute of Chartered Accountants in England and Wales
9 Shrublands Road
Berkhamsted, HP4 3HY

Date: 24/11/2021

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating Income and Expenditure Account)

FOR THE YEAR ENDED 31ST MARCH 2021

	Notes	Unrestricted Funds	Restricted Funds	2021 Total Funds	2020 Total Funds
		£	£	£	£
Income from					
Donations and legacies	3 (a)	6,229	3,650	9,879	5,967
Charitable Activities	3 (b)	116,900	557,660	674,560	463,828
Investment income	4	2,136	-	2,136	3,083
Other income		358	-	358	1,277
Total Income		125,623	561,310	686,933	474,155
Expenditure on:					
Charitable Activities	5	53,738	532,025	585,763	461,665
Total Expenditure		53,738	532,025	585,763	461,665
NET INCOME/(EXPENDITURE)	6	71,885	29,285	101,170	12,490
NET MOVEMENT IN FUNDS		71,885	29,285	101,170	12,490
RECONCILIATION OF FUNDS					
Total funds brought forward		290,576	8,514	299,090	286,600
TOTAL FUNDS CARRIED FORWARD		362,461	37,799	400,260	299,090

All of the above results are derived from continuing activities.
There were no other recognised gains or losses other than those stated above.
The detailed 2020 comparative statement of financial activities is reported in note 2.

The notes on pages 13 to 23 form part of these financial statements

WELWYN HATFIELD CITIZENS ADVICE BUREAU

BALANCE SHEET
AT 31ST MARCH 2021

Company No. 3358982

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
FIXED ASSETS					
Tangible Assets	9	-	-	-	-
CURRENT ASSETS					
Debtors	10	3,271	22,380	25,651	14,928
Cash at Bank and in Hand		407,333	74,576	481,909	376,087
		410,604	96,956	507,560	391,015
CREDITORS					
Amounts falling due within one year	11	(26,235)	(59,157)	(85,392)	(65,967)
NET CURRENT ASSETS		384,369	37,799	422,168	325,048
TOTAL ASSETS LESS CURRENT LIABILITIES		384,369	37,799	422,168	325,048
Provision for Liabilities	13	(21,908)	-	(21,908)	(25,958)
TOTAL NET ASSETS		362,461	37,799	400,260	299,090
FUNDS	14				
Unrestricted funds:					
Designated funds		70,867	-	70,867	63,714
General Fund		291,594	-	291,594	226,862
Restricted Funds		-	37,799	37,799	8,514
TOTAL FUNDS		362,461	37,799	400,260	299,090

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2021.
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2021 in accordance with Section 476 of the Companies Act 2006.
The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Section 386 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies. The financial statements were approved by the Board of Trustees on 24 November 2021 and were signed on its behalf by:

Jeff Coupland - Chairman

R K Holmes -Treasurer

The notes on pages 13 to 23 form part of these financial statements

WELWYN HATFIELD CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2021

	2021 £	2020 £
Net cash provided by/(used in) Operating Activities (see below)	103,686	(60,564)
Cash Flows from Investing Activities		
Interest Income	2,136	3,083
Purchase of Tangible Fixed Assets	-	-
Net Cash provided by/(used in) Investing Activities	2,136	3,083
Change in cash and cash equivalents in the year	105,822	(57,481)
Cash and Cash Equivalent at the beginning of the year	376,087	433,568
Total Cash and Cash Equivalents at the end of the year	481,909	376,087

Reconciliation of net income/expenditure to net cash flow from operating activities

	2021 £	2020 £
Net income/(expenditure) for the year (as per the statement of financial activities)	101,170	12,490
Adjustments for:		
Depreciation charge	-	-
Interest income	(2,136)	(3,083)
Decrease (Increase) in Debtors	(10,723)	(12,107)
Increase (Decrease) in Creditors	19,425	(52,333)
Increase (Decrease) in Provision for Liabilities	(4,050)	(5,531)
Net cash provided by/(used in) Operating Activities	103,686	(60,564)

Analysis of cash and cash equivalents

In 2021 and 2020 cash and cash equivalents comprise short term bank deposits with a maturity date of six months or less at the balance sheet date, bank current accounts and cash in hand.

	At 1 April 2020 £	Cash flows £	At 31 March 2021 £
Bank current account and cash in hand	16,295	16,098	32,393
Deposit accounts available on demand	236,662	18,432	255,094
Term Deposits (less than six months' notice)	123,130	71,292	194,422
Total cash and cash equivalents	376,087	105,822	481,909

The notes on pages 13 to 23 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021

1. ACCOUNTING POLICIES

The principal accounting policies adopted, in the preparation of the financial statements are as follows:

a) Basis of Preparation

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

The charitable company 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 or note.

b) Preparation of the Accounts on a Going Concern Basis

The accounts are prepared on a going concern basis after consideration by the trustees that there are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

i) Grants Receivable – Grants received to finance the activities of the organisation are credited to the statement of financial activities (income and expenditure account) in the period when the activities commence.

ii) Bank Interest – Bank interest is included in the statement of financial activities on receipt.

iii) Other Income – Sales of services are included in the statement of financial activities in the period to which they relate. Other income, including donations, gifts, and covenants, are included when received.

iv) Gifts and Intangible Income – In addition to the above, the Charity also receives help and support in the form of voluntary assistance in helping the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and is disclosed in the Trustee's report.

v) Deferred Income – Grants, or the relevant portion of grants, received in advance of the period in which the funder specifies the grant related services are to be delivered are reported as deferred income in the balance sheet.

d) Expenditure

a. All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within the relevant project fund in expenditure on charitable activities.

b. Expenditure on raising funds comprises costs incurred to raise funds, principally donations, for charitable purposes. Costs incurred in negotiating contracts or grants that require the charity to provide specific charitable services are included within the relevant project fund in expenditure on charitable activities.

c. Governance Costs - Governance costs include those incurred in the governance of the Charity and its assets and are primarily associated with meeting the constitutional and statutory requirements of the Charity.

e) Allocation of Support and Governance costs
Support and governance costs are incurred to further the work of the charity but are not incurred directly for raising funds or carrying out charitable activities. These costs, which are analysed in the notes to the Financial Statements, are allocated between the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources, e.g. staff costs by the time spent and other costs by their usage.

f) **Tangible Fixed Assets**
Fixed assets are included at cost. Items are capitalised if their cost or, if gifted their donated value, is over £5,000. Depreciation is charged on a straight line basis on the costs of the assets over their estimated useful lives as follows:

Fixtures, fittings and equipment - 5 years
Computers - 5 years

Where grants are received to fund specific fixed assets the cost of the asset is fully expended in the period the grant is credited to the statement of financial activities (income and expenditure account).

g) **Taxation**
The charity is exempt from corporation tax on surpluses arising from its charitable activities.

h) **Fund Accounting**
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds - Income received for restricted purposes is included in separately identified restricted funds against which appropriate expenditure is allocated.

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

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

i) Pension costs and other post-retirement benefits
The company participates in a multi-employer scheme, comprising several "Series" which are either defined benefit or defined contribution schemes. For the defined contribution arrangements the company's only liability is the monthly contribution calculated as a proportion of the employee's qualifying earnings during the period of employment. The cost of such contributions is recognised as a staff cost and charged directly or allocated to expenditure on charitable activities in line with the policies described in notes 1(d) and 1(e) above. For the defined benefit schemes, because of the multi-employer nature of the scheme it is not possible for the company to obtain sufficient information for it to account for the defined benefit "Series" as defined benefit schemes. Such series are therefore accounted for as defined contribution schemes. Additionally there is a deficit recovery plan in place for the defined benefit "Series" to which the company contributes. A provision recognising the present value of future contributions under the plan is recognised in the Balance Sheet and any increase or decrease is reported as a support cost.

j) Leases
Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

k) Irrecoverable VAT
The organisation is unable to recover VAT.

2. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES 2020

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Income from			
Donations and legacies	3,270	2,697	5,967
Charitable Activities	121,342	342,486	463,828
Investment Income	3,083	-	3,083
Other Income	1,277	-	1,277
Total Income	128,972	345,183	474,155
Expenditure on:			
Charitable Activities	109,673	351,992	461,665
Total Expenditure	109,673	351,992	461,665
NET INCOME/(EXPENDITURE)	19,299	(6,809)	12,490
NET MOVEMENT IN FUNDS	19,299	(6,809)	12,490
RECONCILIATION OF FUNDS			
Total funds brought forward	271,277	15,323	286,600
TOTAL FUNDS CARRIED FORWARD	290,576	8,514	299,090

3 DONATIONS & GRANTS FOR CHARITABLE ACTIVITIES

3(a) Donations	Unrestricted Funds	Restricted Funds	2021 Total	2020 Total
	£	£	£	£
Salisbury Pool Charity	1,750	-	1,750	1,500
Trustees, Employees and Volunteers	-	-	-	1,659
Hertfordshire Community Foundation	-	-	-	1,000
Rotary Club of Hatfield	300	-	300	500
Wellfield Trust	1,200	500	1,700	500
Other donations £500 and under and anonymous	2,979	3,150	6,129	808
Total Donations	6,229	3,650	9,879	5,967

3 (b) Grants	Unrestricted Funds	Restricted Funds	2021 Total	2020 Total
	£	£	£	£
Welwyn Hatfield Borough Council	101,965	178,688	280,653	270,100
Hertfordshire County Council	10,000	104,202	114,202	77,039
Hertfordshire Community Foundation	4,935	14,996	19,931	-
Wellfield Trust	-	5.000	5,000	5,500
B3 Living	-	-	-	5,000
Big Lottery Fund	-	58,370	58,370	9,654
Paradigm Housing Group	-	39,015	39,015	38,649
Citizens Advice	-	150,114	150,114	50,596
Department for Work and Pensions	-	7,275	7,275	-
Welwyn Garden Housing Association	-	-	-	3,000
North Mymms Parish Council	-	-	-	500
New Zion Christian Fellowship	-	-	-	2,000
Welwyn Parish Council	-	-	-	1,790
Total Grants	116,900	557,660	674,560	463,828

Of the Hertfordshire County Council grants, £111,702 was received through Hertfordshire Citizens Advice Service (2020: £68,989) and £nil (2020: £8,050) through Three Rivers Citizens Advice

4. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	2,136	3,083

5. EXPENDITURE

	Unrestricted Funds	Restricted Funds	2021 Total Funds	2020 Total Funds
	£	£	£	£
Cost of Charitable Activities				
Direct costs				
Staff & volunteer costs	33,927	350,478	384,405	268,171
Premises costs	923	-	923	10,822
Administration & other costs	9,334	19,873	29,207	14,060
Total direct costs	44,184	370,351	414,535	293,053
Support costs	9,554	161,674	171,228	168,612
	53,738	532,025	585,763	461,665
	£	£	£	£
Total Expenditure				
Staff & volunteer costs	35,915	474,958	510,873	387,663
Premises costs	4,419	18,859	23,278	35,103
Administration & other costs	13,218	36,340	49,558	36,698
Governance costs	186	1,868	2,054	2,201
	53,738	532,025	585,763	461,665
	£	£	£	£
Support costs				
Staff & volunteer costs	1,988	124,480	126,468	119,492
Premises costs	3,496	18,859	22,355	24,280
Administration & other costs	3,884	16,467	20,351	22,639
Governance costs	186	1,868	2,054	2,201
	9,554	161,674	171,228	168,612

Specific costs incurred for projects are assigned directly to those projects whilst support costs, being expenditure not directly attributable to an individual project, are identified separately and allocated to projects on the basis of an assessment of the use of resources for the individual projects.

6. NET INCOME AND EXPENDITURE FOR THE YEAR

This is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	-	-
Independent Examiner's Fees	600	600

During the year the Independent Examiner was paid £nil (2020: £nil) in respect of accounting services provided.

7. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' Expenses
No expenses were paid on behalf of Trustees during the year (2020 nil). An annual premium of £208 (2020: £233) was paid for Trustees' Indemnity Insurance.

8. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	445,847	335,042
Social security costs	30,208	22,973
Pension contributions	23,537	15,395
Increase (decrease) in Pension provision	1,332	(305)
	500,924	373,105

The key management personnel comprise four employees and the total amount of employee benefits received by those key management personnel is £131,206.87 (2020 £113,407.40). There were no employees who received employee benefits in excess of £60,000 during 2021 or 2020.

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

	2021	2020
Charitable activities	18	14
Support services	5	5
	23	19
Full time equivalent	17	12

9. TANGIBLE FIXED ASSETS

	Fixtures and fittings	Electronic equipment	Total
	£	£	£
COST			
At 1st April 2020	984	2,660	3,644
Disposals during the year	(984)	(2,660)	(3,644)
At 31 March 2021	Nil	Nil	Nil
DEPRECIATION			
At 1st April 2020	984	2,660	3,644
Depreciation on Assets Disposed	(984)	(2,660)	(3,644)
At 31 March 2021	Nil	Nil	Nil
NET BOOK VALUE			
At 31 March 2021	Nil	Nil	Nil
At 31 March 2020	Nil	Nil	Nil

10. DEBTORS

	2021	2020
	£	£
Prepayments	2,518	2,751
Accrued Income	22,380	8,475
Other debtors	753	3,702
	25,651	14,928

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	-	277
Taxation and National Insurance contributions	9,535	7,068
Pension contributions	4,900	3,933
Accruals	27,592	18,557
Deferred Income	43,365	36,132
	85,392	65,967

12. DEFERRED INCOME

	2021	2020
	£	£
Balance at 1 April	36,132	85,281
Amount released to income in the year	(36,132)	(59,149)
Amount deferred in the year	43,365	10,000
	43,365	36,132

Deferred Income – Grants, or the relevant portion of grants, received in advance of the period in which the funder specifies the grant related services are to be delivered are reported as deferred income in the balance sheet.

13. PROVISION FOR LIABILITIES

	Pensions Scheme Deficit Reduction Contributions	
	2021	2020
	£	£
Opening Provision	25,958	31,489
Payments During the Year	(5,382)	(5,226)
Increase (Reduction) in Provision (note 17)	1,332	(305)
Closing Provision	21,908	25,958
Amounts expected to be incurred		
- within one year	5,544	5,382
- beyond one year	16,364	20,576
	21,908	25,958

As further explained at note 17, and in accordance with the Charities SORP (FRS 102), the provision of £21,908 at 31 March 2021 shown above represents the present value of contributions payable by the Welwyn Hatfield Citizens Advice Bureau that result from the terms of the deficit recovery plan in respect of the Welwyn Hatfield Citizens Advice Bureau's membership of the Pensions Trust's Growth Plan.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED FOR THE YEAR ENDED 31ST MARCH 2021

14. FUNDS

	At 1.4.20	Income	Expenditure	Transfers between Funds	At 31.3.21
	£	£	£	£	£
Unrestricted Funds					
General Fund	226,862	125,623	53,738	(7,153)	291,594
Designated Funds: Dilapidations Fund	20,000	-	-	-	20,000
Designated Funds: Lease Termination	13,750	-	-	-	13,750
Designated Funds: Redundancy Costs	27,964	-	-	7,153	35,117
Designated Funds: Redecoration Fund	2,000	-	-	-	2,000
	290,576	125,623	53,738	-	362,461
Restricted Funds					
Covid Recovery Fund	-	25,000	-	-	25,000
Crisis Advocate	-	31,941	26,283	-	5,658
British Sign Language	179	45,676	45,855	-	-
Herts County Council Welfare Voucher Scheme	-	17,500	17,500	-	-
Herts County Council DEFRA	-	10,000	10,000	-	-
Homelessness Prevention Project	5,602	153,688	156,458	-	2,832
Wellfield Trust	647	5,000	4,415		1,232
Paradigm Housing Project (2020/21)	-	39,015	39,015	-	-
MAPS Debt Advice	-	20,947	20,673	-	274
Housing First	-	3,150	3,150	-	-
Herts Community Foundation Welfare Benefit Appeals	-	9,996	9,996	-	-
Herts Community Foundation Home Visits	-	5,000	5,000	-	-
Help to Claim - Phone	-	26,180	26,180	-	-
National Lottery Attend Anywhere	-	58,370	58,370		-
Trussell Trust	-	69,041	68,907	-	134
BEIS Innovations	-	16,667	16,584	-	83
BEIS Information Technology	-	13,110	13,110	-	-
BEIS Single Q	-	4,169	4,169	-	-
Energy Advice	-	6,360	6,360	-	-
Fuel Donations	1,430	500	-	-	1,930
Administration Projects	656	-	-	-	656
	8,514	561,310	532,025	-	37,799
TOTAL FUNDS	299,090	686,933	585,763	-	400,260

Restricted Fund balances represent grants which are not subject to time related conditions of delivery and which commenced before the end of the financial year but which were not planned to be completed until the following year.

Designated funds

The Trustee Board reviews and approves annually the nature and level of funds to be set aside from the General Fund for specific designated purposes.

Purposes of restricted funds

Covid Recovery Fund – A fund provided by WHBC to assist with the maintenance of the service in the aftermath of Covid 19

Crisis Advocate – Advice for people in financial hardship in need of emergency support. Funded by Hertfordshire County Council (HCC).

British Sign Language – Advice on any subject delivered to Deaf people using British Sign Language. Funded by HCC.

Covid-19 Winter Grants Scheme / Covid Local Support Grant – Funding via HCC to provide supermarket vouchers to clients affected by the pandemic

14. FUNDS (Continued)

Homelessness Prevention Project – Advice for people who are at risk of homelessness due to rent or mortgage arrears. Funded by Welwyn Hatfield Borough Council.
Wellfield Trust - Advice for vulnerable people who live in Hatfield. Funded by the Wellfield Trust.
Paradigm Housing Project – A money advice project for tenants of Paradigm Housing. Funded by the Paradigm Foundation.
Money Advice and Pensions Service (MAPS) funded debt advice project in partnership with Citizens Advice
Hertfordshire Community Foundation for funding to help people struggling with benefit applications and appeals both by telephone and at home, and with fuel bills, and to assist people affected by the pandemic.
Help to Claim - Phone – Project to assist claimants for Universal Credit by Phone. Funded by DWP, via Citizens Advice.
National Lottery Covid-19 Fund – funding to assist people with benefits and housing advice and to pay for PPI and other Covid related adjustments.
Trussell Trust for a telephone service to assist people to obtain food vouchers and with budget advice to prevent such situations in future.
The Department of Business, Energy and Industrial Strategy (BEIS) funding for technology and equipment to help deliver advice remotely and funding to enable the service to increase capacity to respond to the immediate demand for advice arising from Covid-19. BEIS also provided funding to enable us to become part of the National Advice Line Service (Single Q) in a group with other local offices from various parts of the country. Additional funds have been deferred for use in 2021/2.
Energy Advice funded by Citizens Advice for funding sessions focussed on delivering tailored energy advice to clients.
Fuel Donations – Direct financial assistance to people struggling with fuel bills. A fund to assist people who are experiencing fuel poverty, Funded by Hertfordshire Community Foundation, Wellfield Trust, members of the public and by Citizens Advice volunteers and employees.
Administration– A grant to cover the cost of upgrading information sources and IT.

15. OPERATING LEASE COMMITMENTS

Total future minimum lease payments under operating leases are as follows:

	2021	2020
	£	£
Less than 1 year	13,750	13,750
Over 1 year	-	-
	13,750	13,750

The premises occupied by the Organisation are leased from Welwyn Hatfield Borough Council under a lease commencing from 29 September 2020 for five years, which can be terminated by 12 months' notice by either side. The rent for the premises amounts to £13,750 per annum and is deducted before the Community Grant is received from the Council. The rental agreement terms are such that the Bureau and Welwyn Hatfield Borough Council both have responsibility for maintaining the building and providing precaution against fire.

16. RELATED PARTY DISCLOSURES

There were transactions between Citizens Advice Welwyn Hatfield and Citizens Advice in relation to IT support, insurance and information services, and conference fees, amounting to £6,495 (2020 £7,540). Funding for Charitable Activities was received from Citizens Advice during the year amounting to £150,114 (Note 3) (2020 £50,596) and miscellaneous income from the same source amounted to £nil (2020 £188).

As described in note 3, Welwyn Hatfield Citizens Advice Bureau received some of the funding which originated from Hertfordshire County Council through Hertfordshire Citizens Advice Service, a charitable company the members of which are the ten Citizens Advice Organisations in Hertfordshire including Citizens Advice Welwyn Hatfield.

Davina Given, a Trustee, is a partner in a legal firm which has provided legal advice to the organisation from time to time on a pro bono basis. Neil Bromyard Business Services, a firm owned by the Company Secretary, was paid £1,000 (2020 £5,058) for IT services supplied to the organisation.

17. PENSION COSTS

The company participates in The Pension Trust's Growth Plan, a multi-employer scheme, comprising several "Series" which have been established over time, each offering a different type of pension benefit.

Series 1, 2 and 3 of the Growth Plan are defined benefit schemes and Series 4 is a money purchase arrangement (a defined contribution scheme). All the assets of all the schemes are held separately from those of the company and the fund administrators are The Pensions Trust.

The pension scheme for current employees is operated on a defined contribution basis. All employees who have completed three months service and have not opted out of the scheme are enrolled in Series 4 of the Pensions Trust's Growth Plan scheme, a money purchase plan, under auto enrolment arrangements. The company contributes 5% of pensionable earnings and the employees contribute at a minimum rate of 3%.

The company previously enrolled employees in Series 1, 2 and 3 of the Pension Trust's Growth Plan which were defined benefit schemes. This arrangement was withdrawn for existing members in the early 2000s since when no new members have been enrolled. No current employees are members of this scheme.

The assets of the Series 1, 2 and 3 schemes are held separately from those of the company in an independently administered fund which is co-mingled for investment purposes. Due to the multi-employer nature of the Plan, the charity is not able obtain sufficient information to enable it to account for the schemes as defined benefit schemes.

Accordingly the accounting charge for the year under the SORP and FRS 102 represents only the employer contributions payable plus the movement in a provision, described below, established to recognise the company's liability to contribute to a deficit reduction plan for the scheme.

The Series 1, 2 and 3 Schemes are classified as a "last man standing arrangement". Therefore, the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit.

The results of a full actuarial valuation of the Growth Plan scheme, carried out at 30 September 2017 showed a deficit of £131.5m. With the aim of eliminating this funding shortfall, participating employers have been asked to pay additional contributions to the scheme over a period of 5 years and 10 months from April 2020. The additional contribution required from the company for the year commencing 1 April 2020 was £5,382. Contributions from 1 April 2021 will be £5,544 per annum.

17. PENSION COSTS (CONTINUED)

In line with the requirements of the SORP and FRS 102, the present value of future contributions payable under the deficit recovery plan are recognised as a liability, which amounted to £21,908 at 31 March 2021 (£25,958 at 31 March 2020), as detailed in Note 13 of the financial statements. The liability is based on the recovery of the deficit established by the September 2017 valuation but results of a more recent full actuarial valuation of the Growth Plan scheme carried out at 30 September 2020 has shown the deficit has reduced to £33.3m. We have been informed that deficit contributions will reduce from 1 April 2022, and the necessary revisions to the charity's liability will be recognised in the financial statements for the year to 31 March 2022.

The decrease in the provision for the deficit recovery plan included in Note 13 of the financial statements arises from;

Provision for Pensions Scheme Deficit Reduction Payments *Income and Expenditure Impact*	**2021** **£**	**2020** **£**
Interest expense	583	399
Re-measurements - impact of change in assumptions	749	(704)
Re-measurements - Amendments to the contribution schedule	-	-
	1,332	(305)

Although the interest expense, being the unwinding of the discount rate, may be recognised as a finance cost, the whole of the net reduction in the provision has been credited against Staff Costs in the financial statements (see note 8). The total pension cost shown in the accounts for the year amounts to £24,869 (2020: £15,090), comprising the movement in the provision for Pensions Scheme Deficit Reduction Payments shown above and the contributions payable by the company on behalf of current employees amounting to £23,537 (2020: £15,395).

There is a contingent liability in the event that the company were to withdraw its membership of the Growth Plan Series 1, 2, and 3. When an employer withdraws from a multi-employer defined benefit pension scheme where there is a deficit, the employer must pay its share of the deficit, calculated on a statutory basis known as the buy-out valuation basis. The contingent withdrawal liability for the company in respect of its members, deferred pensioners and pension recipients of Series 1, 2 and 3 has been calculated by the Pensions Trust as £48,853 at 30 September 2020 (£51,804 at 30 September 2019), the latest date for which information is available. This figure is calculated on the solvency, or 'buy-out', basis and is based on the Scheme Actuary's estimate of the pricing basis used to secure pension liabilities in full, in one transaction, with an insurance company, including any orphan liabilities, as at 30 September 2020 for all current and former Welwyn Hatfield Citizens Advice pension scheme members.