



Ipswich and District Citizens Advice Bureau
Annual Report
for the year ended 31 March 2022

Registered Charity No. 1064862
Company No. 3438957

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Ipswich and District Citizens Advice Bureau
Company Limited by Guarantee
Trustees' annual report (including the directors' report)
Year ended 31 March 2022

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 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 (FRS102) (effective 1 January 2015) (as amended by Update Bulletin 1 published on 2 February 2016).

1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Ipswich and District Citizens Advice Bureau,
also known as Citizens Advice Ipswich.

Charity Registration: 1064862

Company Registration: 3438957

Registered Office: 19 Tower Street
Ipswich
Suffolk
IP1 1BE

The Trustees

The trustees who served during the year and the date of approval were as follows:

S Pinnell (chair)
J. Deacon (Vice Chair)
D. Podd (Vice Chair)
R. Boxall-Hunt
T. Cox
A. Wade
R Willis
S. Meudec (appointed October 2021)

All Members of Trustee Board are volunteers in the local Citizens Advice

Senior Management: N. Willshire (Chief Executive)
M. Vane (Operations Manager)

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Ipswich and District Citizens Advice Bureau

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Independent examiner	Augusta Ahakpo FCCA Watson Palmer Ltd. 6 Howlett Close Kesgrave Ipswich Suffolk IP5 2EJ
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ Shawbrook Bank Limited, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE

Year ended 31 March 2022

Objectives and activities

The charity's objectives are to promote any charitable purpose for the benefit of the community in Ipswich, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Objectives, Strategies and Activities for the Year

Ipswich and District Citizens Advice Bureau provides free, confidential, impartial and independent advice and information for the benefit of the local community to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

As the country emerges from lock down restrictions and returns to a new sort of normal, the war in Ukraine and cost of living crisis have started to affect the community. This has meant increased pressures on our services; our teams continue to work both in the local office and remotely.

In addition to the continuing provision of quality assured advice services to the local community the primary objectives for the year were to increase capacity of the team to meet the additional needs and continue maintain the partnership with IESCCG and other funders.

Public Benefit

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets in the public benefit reporting requirements. The principal activity of Citizens Advice Ipswich remained the provision of free, confidential, independent and impartial advice, information and counsel for members for the public. This is provided Monday to Friday through the central office in 19 Tower Street, Ipswich.

In addition to generalist advice the following specialist advisory services were provided:

- Specialist Debt
- Specialist Welfare Benefits Advice
- Energy Advice (Fuel Poverty)
- Help to Claim (Supporting new claims for Universal Credit) (ended 31 March 2022)
- Connect for Health (Delivering services in GP surgeries across Ipswich)
- Administration of Surviving Winter grants across Suffolk
- Suffolk Advice and Support line (SASS)
- Drop-in service at Gainsborough Library
- Support for patients suffering from Long Covid.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. 54 volunteers contributed approximately 8756 hours of work to the local Citizens Advice during the year. We estimate the value of this help £284,525 in respect of the current year (2022/2023).

Year ended 31 March 2022

Achievements and Performance

Charitable Activities

The key achievements in the year were: We remained open and delivering services throughout Lock Down working remotely through telephone, email, and web chat. We opened our offices up to clients unable to access services digitally.

There was an increase in demand for making claims for welfare benefits (PIP claims), charitable grants and emergency support both financial and in the form of food bank referrals, LWAS referrals and fuel vouchers we enabled Income gains £1,401,345.

The Money Advice Team, which continues to support clients and written off £497,153 worth of debt, the movement restrictions of Lockdown meant that recovery enforcement through bailiffs was put on hold.

Citizens Advice Ipswich achieved a total of 7,646 clients contacts with 27,165 issues in 2022 (2021: 8,554 client contacts with 26,877 issues). This decrease is due largely to the difficulties of access during lock down, excluding those without digital means and reductions in the numbers of volunteers that were not volunteering as they were shielding.

We have also supported local charitable trusts as an agent in the administration of grants payable to individual clients as shown in the notes to the financial statements.

Fundraising Activities

Total Income for the year was £743,886.

Investment Activities

The charity does not currently hold material investments.

Factors Affecting the Achievement of Objectives

The charity is very aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources for its services.

Year ended 31 March 2022

Financial review

Income in the year was £743,886 (2021: £705,216) of which £546,138 (2021: £394,331) related to project restricted activities. Expenditure in the year amounted to £755,200 (2021: £676,861) comprised in large part to salaries for our employed staff £639,386 (2021: £564,985). There was additional expenditure in the year related to purchasing essential upgraded IT to ensure remote working was achieved.

Reserves Policy

Citizens Advice Ipswich is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. We will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible.

We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organization that it could not be managed to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred that Trustees have determined that 'free' reserves of £170,000 should be maintained which is broadly equal to 9 months' future budgeted operating expenditure of our core services. The charity's actual free reserves on 31 March 2022 were £175,263 (2021: £218,252). Reasons for holding funds outlined in the notes to the accounts. The charity aims to rectify the small shortfall in the coming years and will monitor the position on an ongoing basis.

Principal Funding Sources

The Directors extend their gratitude to Ipswich Borough Council, Ipswich and East Suffolk Clinical Commissioning Group, Suffolk County Council and Babergh District Council who continued to support core operating capacity of the charity. Additional, project restricted funding was received from The Money Advice and Pensions Service in support of debt advice work, Department for Works and Pensions for 'Help to Claim' new Universal Credit claims activities, IESCCG for the Connect for Health program, The National Lottery for funding specialist Welfare Benefits Advice, Energy Best Deal for energy advice and Suffolk Community Foundation for the supporting vulnerable elderly clients.

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

Plans for the Future

In 2022/23 we will continue to provide both specialist and generalist advice and guidance to the community of Ipswich and surrounding area. We are looking to strengthen our Welfare Benefits and Debt support capacity as many affected by the pandemic have sought specialist Welfare benefits advice as they are no longer able to work, the cost-of-living rising are pushing more households into debt.

We are working with partners to review the impacts of the pandemic on the community leaving many with Social Isolation issues. Many more households are experiencing Fuel Poverty and a review of how we continue to support these is underway.

Year ended 31 March 2022

Structure, Governance, and management

Governing Document

Ipswich and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. Ipswich and District Citizens Advice Bureau is also known and referred to as Citizens Advice Ipswich. The maximum liability of each member is limited to £1. At 31 March 2022 the company had 15 members. Ipswich and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended in 24 September 2002.

Ipswich and District Citizens Advice Bureau was incorporated as a company limited by guarantee on 24 September 1997. The charity commenced operations on 14 October 1997 at which date the assets and liabilities of the unincorporated Ipswich and District Citizens Advice Bureau were acquired.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair.

The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Induction of Trustees

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

Organisational Structure

Citizens Advice Ipswich 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 Citizens Advice Ipswich 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.

Related Parties

Ipswich and District Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice Ipswich 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

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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.

Major risks

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, Ipswich and District Citizens Advice Bureau is continually monitoring and managing 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.

Independent examiner reappointment

A resolution to review our independent examiner will be proposed at the next meeting

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 3 Nov - 2022 and signed on behalf of the board of trustees by:

S. Pinnell
Chair of Trustees



Independent Examiner's Report to the Trustees of Ipswich & District Citizens Advice Bureau

Year ended 31 March 2022

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2022 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a Fellow of the Association of Certified Chartered Accountants (ACCA), which is one of the listed bodies.

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

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

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

Augusta Ahakpo FCCA

Independent Examiner

Watson Palmer Ltd
Kesgrave, Ipswich

Signed:

Dated 7th October 2022

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Statement of Financial Activities
(Including Income and Expenditure account)
For the year ended 31 March 2022

		2022			
	Note	Unrestricted Funds £	Restricted Funds £	Total Funds £	2021 Total Funds £
Income and endowments					
Donations & legacies	6	19,216	-	19,216	2,914
Grants		158,946		158,946	158,946
Charitable activities			534,559	534,559	536,478
Investment income		298		298	237
Other income		19,288	11,579	30,867	6,641
Total Income		<u>197,748</u>	<u>546,138</u>	<u>743,886</u>	<u>705,216</u>
Expenditure					
Charitable Activities	7	285,431	469,769	755,200	676,861
Total Expenditure		285,431	469,769	755,200	676,861
Net expenditure before transfer of funds		(87,683)	76,369	(11,314)	28,355

The statement of financial activities includes all gains and losses recognized in the year.
All income and expenditure derive from continuing activities.

Ipswich and District Citizens Advice Bureau
Company Limited by Guarantee
Balance Sheet
Year ended 31 March 2022

		2022	2021
	Note	£	£
Fixed assets			
Tangible fixed assets	5	0	4,227
Current assets			
Debtors and prepayments		5,259	17,864
Cash, bank & in hand		289,381	308,998
Total current assets		294,640	326,862
Creditor Prepayments		3,498	53,826
		35,960	10,766
Total Current Liabilities		39,458	64,592
Total assets (inc fixed) are therefore		255,182	266,182
Funds of the charity		255,182	266,496
Restricted funds	10	35,960	10,766
Designated reserves	11	135,793	128,997
Unrestricted reserves		94,743	98,378
Total Reserves		266,946	238,141
Retained earnings		(11,314)	
Surplus/Deficit for the year			28,355
Charity funds		255,182	266,496

For the year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476
- The directors acknowledge their responsibilities for complying with the requirements of the Act

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with respect to accounting records and the preparation of financial statements.

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

The financial statements were approved by the Board on 3 Nov 2022 2022 and signed on their behalf by

S. Pinnell
Chair of Trustees

A handwritten signature in black ink, appearing to be 'S. Pinnell', written over a horizontal line.

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 19 Tower Street, Ipswich, Suffolk, IP1 3BE.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting Policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

The accounts have been prepared on the ongoing concern basis and the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected income and expenditure for the next 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the

charity and the amount can be reliably measured. The following specific policies are applied to categories of income:

3. Accounting Policies (continued)

Income (continued)

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably.
- legacy income is recognised when receipt is probable, and entitlement is established
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable, and consistent basis.

4 Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

5 Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated losses.

Tangible fixed assets costing more than £1,000 are capitalised and included at cost, including any incidental expenses of acquisition.

6 Donations and legacies

Year ended 31 March 2022

	Unrestricted funds £	Restricted funds £	Total funds 2022 £
Donations:			
Donations	19,216		19,216
Grants			
Ipswich Borough Council	95,000		95,000
Suffolk County Council	56,273		56,273
Babergh District Council	7,673		7,673
Total Grants 2022	158,946		158,946

Year ended 31 March 2021

	Unrestricted funds £	Restricted funds £	Total funds 2021 £
Donations	2,914		2,914
Grants			
Ipswich Borough Council	95,000		95,000
Suffolk County Council	56,273		56,273
Babergh District Council	7,673		7,673
Total Grants 2021	158,946		158,946

Charitable Activities Year ended 31 March 2022

	Unrestricted funds £	Restricted funds £	Total funds 2022 £
Suffolk Advice and Support Service		61,687	61,687
Money advice and Pension service		56,714	56,714
Help To Claim		58,612	58,612
Energy Advice		3,060	3,060
IESCCG		303,888	303,888
SCF Fuel Poverty		32,825	32,825
Suffolk Community Foundation		5,000	5,000
National Lottery		26,153	26,153
Gainsborough Outreach(Locality Budget)		5,950	5,950
Total Charitable Activities 2022		559,753	559,753
Prepayments 2121		10,766	10,766
Prepayments 2022		-35,960	-35,960
Total income for 2022		534,559	534,559

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Charitable Activities Year ended 31 March 2021

	Unrestricted funds	Restricted funds	Total funds 2021
The Rope Trust (Training Officer)		8,383	8,383
National Citizens Advice		31,742	31,742
Suffolk Community Foundation	5,000	7,500	12,500
IESCCG	40,000		40,000
Suffolk Community Foundation		4,000	4,000
National Lottery		35,000	35,000
IBC (Area Committee)		20,000	20,000
Cllr. J. Abbott (Locality Budget)		3,000	3,000
National Lottery		16,009	16,009
Money Advice and Pensions Service		54,662	54,662
DWP		78,120	78,120
IESCCG		176,440	176,440
Energy Best Deal		9,044	9,044
Suffolk Community Foundation		12,395	12,395
Suffolk Advice Service		35,183	35,183
Total Charitable activities 2021	45,000	491,478	536,478

Other activities Year ended 31 March 2022

	Unrestricted funds	Restricted funds	Total funds 2022
Suffolk Information Partnership	18,288		18,288
Kickstart Funding		7,664	7,664
Sudbury Technical support		1,250	1,250
University of Suffolk		2,665	2,665
ESNFT	1,000		1,000
Total Other income 2022	19,289	11,579	30,867

Income Year ended 31st March 2021

Other Income			
University of Suffolk		2,665	2,665
ESNFT	2,000		2,000
W.S. Training Ltd		1,000	1,000
Misc. Income	976		976
Total Other Income 2021	2,976	3,665	6,641

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7. Expenditure on charitable activities 2021-22

	Unrestricted funds £	Restricted funds £	<u>Total funds 2022</u> £
Wages and salaries	179,902	459,485	639,387
Project costs			
Recruitment	490	300	790
Refreshments	958		958
Staff & volunteer – expenses & other	2,167	445	2,612
Training	3,515	823	4,338
Travel expenses	387		387
Office			
Insurance	1,841		1,841
IT Equipment, support	13,869	3,614	17,483
Office equipment expense	1,124	204	1,328
Photocopying	21,945		21,945
Postage	1,535	2,878	4,413
Printing and stationery	3,569	36	3,605
Telephone & communications	3,668	1,392	5,060
Office - other	388		388
Premises			
Cleaning, repairs and maintenance	1,857		1,857
Heat and light	11,162		11,162
Rent	18,456		18,456
Premises - other	455		455
Governance			
Bank charges	195		195
Legal and professional fees	1,813		1,813
Payroll, accounting, consultancy	822		822
Publicity and promotion	1,361	38	1,399
Reference materials, subscriptions	8,059	554	8,613
Trustee expenses	63		63
Miscellaneous. expenses	1,603		1,603
Other			
Depreciation	761		761
Loss on asset disposal	3,466		3,466
Total	285,431	469,769	755,200

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8. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022 £	2021 £
Wages and salaries. Social security and pensions	639,386	564,249
Other employee benefits	<u>4,724</u>	<u>3,736</u>
	644,110	567,985

The average head count of employees during the year was 35 (2021: 29).
No employee received employee benefits of more than £60,000 during the year (2021: Nil)

9. Trustee remuneration and expenses

The key management personnel of the charity comprise the trustees and the senior management team as listed in these financial statements. The trustees neither received nor waived any remuneration during the year (2021: £Nil). The total amount of employee benefits (including employer pension contributions) received by senior management for their services to the charity was £92,344 (2021: £125,705).

The trustees were neither entitled to, nor received, any remuneration from the charity during the year. No trustees received reimbursement of expenses during the year (2021: £Nil)

10. Analysis of charitable funds

Restricted funds

	On 1 April 2021	Income	Expenditure	On 31 March 2022
PCN Seconded Staff	4,149		4,149	-
Training Officer	6,167		6,617	-
National Lottery		16,008	10,144	5,864
Area Committee Locality Funds		5,950	1,383	4,567
Suffolk Community Foundation		32,825	21,230	11,595
Connect for Health		71,800	57,866	13,934
Total	10,766			35,960

Restricted fund purposes

- Primary Care Network (PCN) seconded staff and East Suffolk Clinical Commissioning Group
- Training Officer Funding from the Rope Trust to meet the costs of the training officer post
- National Lottery Funding for Welfare Benefits Officer
- Area Committee Locality Funds
- Suffolk Community Foundation – funding Suffolk Community Foundation for the administration of Surviving Winter Grants. Additional funds also received for the award of grants, held as clients' grants as separate funds
- Connect for Health – funding from IESCCG for the delivery of social prescribing

11 Designated reserves

	On 1 April 2021	Income	Expenditure	Transfers	On 31 March 2022
	£	£	£	£	£
Redundancy Commitment	21,223	-	-	9,796	31,019
Premises Commitment	7,774	-	-	-	7,774
Office Commitment	60,000	-	-	(3,000)	57,000
Transitional Funds				10,000	10,000
Premises Fund				30,000	30,000
	88,997	-	-	46,796	135,793

12 Legal status

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one year afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £10.

13 Trustee remuneration and expenses

The trustees were neither entitled to, nor received, any remuneration from the charity during the year. No trustees received reimbursement of expenses during the year (2021: nil).

14 Financial Commitments

Total commitments under non-cancellable leases on 31 March are as follows:

	£	£
	<u>2022</u>	<u>2021</u>
Amounts due within one year	20,564	12,188
Amounts due between one and 5 years	<u>59,355</u>	<u>60,000</u>
Total Commitments	79,919	72,188