



Ipswich and District Citizens Advice Bureau

Annual Report

Year ended 31 March 2023

Registered Charity No. 1064862

Company No. 3438957

CONTENTS

Report of the Directors and Trustees	2-10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13-14
Notes to the Accounts	15-24

Company Limited by Guarantee
Trustees' annual report (including director's report)
Year ended 31 March 2023

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 2023.

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 Citizens Advice Bureau
Also known as Citizens Advice Ipswich

Charity Registration: 1064862

Company Registration: 3438957

Registered Office: Tower House
17 Tower Street
Ipswich
Suffolk
IP1 3BE

The Trustees:

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

S. Connelly (Chair) (stepped down Sept 2023)

J. Deacon (Vice Chair)

D. Podd (Vice Chair)

T. Cox

A. Wade

A Blaga (appointed July 2022)

L Evans (appointed November 2022)

J Riley (appointed November 2022)

Ian Williamson (appointed January 2023)

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

Senior Management:

N. Willshire (Chief Executive)
M. Vane (Operations Manager)
J. Ludvikova (Business Support Manager)

Independent examiner

Jason Burman
AIMS Accountants for Business,
1 Glebe End,
Capel St Mary,
Ipswich,
Suffolk,
IP9 2XR

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

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 express their needs effectively.

The cost of living squeeze has continued to affect households across the country; those areas of deprivation have been particularly impacted. This has resulted in increased pressures on our services as we are a main gateway for accessing Charitable Support. Many of our statutory colleagues have continued to work remotely with reduced or no face-to-face services open for clients.

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, (from June 2023 at Tower House, 17 Tower Street, Ipswich)

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

- Specialist Debt
- Specialist Welfare Benefits Advice
- Social Prescribing services
 - Connect for Health (Delivering services in GP surgeries across Ipswich)
 - Welcome Home (supporting discharges in Ipswich Hospital)
 - Long Covid Clinic
 - REACT team

- Energy Advice
Administration of Surviving Winter grants across Suffolk
Income Maximisation (Addressing Fuel Poverty)
- Gateway Partners for charitable support from LWAS, Food Bank referrals and other Charitable support

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. 42 volunteers contributed approximately 8253 hours of work to the local Citizens Advice during the year. We estimate the value of this help £226,960 in respect of the current year (2022/2023).

Achievements and Performance

Charitable Activities

The key achievements in the year have been: We continued to deliver services despite demands being higher than ever. We expanded our Social Prescribing activities to supporting patients in Ipswich Hospital addressing the social economic issues patients face affecting their health and wellbeing reducing the barriers to returning home. We continued to support clients with Long Covid, and have extended our services to work with the REACT team.

For the first time Charitable Support and food, bank assistance was the highest issue recorded by our organisation we supported 2,497 households with 5,680 issues associated with charitable support.

There was an increase in demand for making claims for welfare benefits (PIP claims) over 2,000 clients, charitable grants and emergency support both financial and in the form of food bank referrals, LWAS referrals and fuel vouchers we enabled Income gains £1,941,304.

The Money Advice Team, which continues to support clients and written off £562,465 worth of debt, the removal of movement restrictions of Lockdown has meant that recovery enforcement through bailiffs has started up again and more households are experiencing financial difficulties.

Citizens Advice Ipswich achieved 6,637 client contacts with 28,301 issues in 2023 (2022: 7,646 client contacts with 27,165 issues). Demands have remained high, clients are presenting with increased number of issues, as lives are more complex. We have experienced a drop of in the numbers of volunteers we have, largely due to individual's inability to volunteer as their own family needs have increased as costs rise.

We have continued to support 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 £892,147.

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 of income for its services.

Financial review

Income in the year was £892,147 (2022: £743,886) of which £693,118 (2022: £546,138) related to project restricted activities. Expenditure in the year amounted to £865,145 (2022: £755,200) comprised in large part to salaries for our employed staff £709,398 (2022: £639,386).

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 £430,000 should be maintained which is broadly equal to 6 months' future budgeted operating expenditure of our core services. The charity's actual free reserves on 31 March 2023 were £318,143 (2022: £175,263). 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, East Suffolk Council for the Connect for Health program, East Suffolk and North Essex Foundation Trust, The National Lottery for funding specialist Welfare Benefits Advice, Energy Best Deal for energy advice and Suffolk Community Foundation for the supporting vulnerable households free fuel poverty.

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

Plans for the Future

Demands on our services over the past 2 – 3 years and the delivery of increasing more projects has resulted in outgrowing the premises we occupy. In 2023/24 we will continue to provide both specialist and generalist advice and guidance to the community of Ipswich and surrounding area, in larger more suitable premises, we are moving into 17 Tower Street as anchor tenant.

We are looking to retain and secure continued Core Services funding and extend our project contracts where possible.

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 £10. At 31 March 2023 the company had 16 members. Ipswich and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended in 24 September 2022.

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 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.

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 19 October 2023 and signed on behalf of the board of trustees by:

Ian Williamson
Financial Management Portfolio Holder

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2023 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.

Jason Burman
Independent Examiner
AIMS Accountants for Business

Signed:

Date:

Statement of Financial Activities
(Including Income and Expenditure account)
For the year ended 31 March 2023

			2023		2022
		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	Note	£	£	£	£
Income and endowments					
Donations & legacies	6	6,320		6,320	19,216
Grants	6	176,947	32,500	209,447	158,946
Charitable Activities	6		660,688	660,688	534,559
Investment Income		1,200		1,200	298
Other Income	6	12,992	1,500	14,492	30,867
Total Income		197,459	694,688	892,147	743,886
Expenditure					
Charitable Activities	7-9	330,928	534,217	865,145	755,200
Total Expenditure		330,928	534,217	865,145	755,200
Net expenditure before transfer of funds		-133,469	160,471	27,002	-11,314

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 2023

		2023		2022	
	Note	£	£	£	£
Fixed Assets					
Current assets					
Debtors and prepayments				5,259	
Cash, bank & in hand		322,448		289,381	
Total current assets			322,448		294,640
Creditor		4,305		3,498	
Total current liabilities			4,305		3,498
Funds of the charity			318,143		291,142
Restricted funds	10	50,409		35,960	
Designated reserves	11	105,009		135,793	
Unrestricted reserves		135,724		94,743	
Total reserves			291,142		266,496
Surplus / Deficit in the year		27,001		(11,314)	
Prepayment income				35,960	
Charity funds			318,143		291,142

In the year ending 31 March 2023 the charity was entitled to exemption from the 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 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 19 October 2023 and signed on their behalf by

Ian Williamson

Financial Management Portfolio Holder

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:

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 2023

	Unrestricted funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations	6,320		6,320
Grants			
Ipswich Borough Council	95,000		95,000
Suffolk County Council	56,274		56,274
Babergh District Council	7,673		7,673
Local Grant Giving Trust	15,000		15,000
National Citizens Advice		15,000	15,000
Ipswich East and West INTs		7,500	7,500
East Suffolk Council		5,000	5,000
Suffolk Community Foundation		5,000	5,000
The Ganzoni Charitable Trust	3,000		3,000
Total Grants 2023	176,947	32,500	209,447

Year ended 31 March 2022

	Unrestricted funds	Restricted funds	Total funds 2022
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

Charitable Activities Year ended 31 March 2023

	Unrestricted funds	Restricted funds	Total funds 2023
	£	£	£
ESNFT (Welcome Home)		172,320	172,320
East Suffolk District Council (Connect for Health)		171,186	171,186
Money Advice and Pensions Service (Debt advice)		108,735	108,735
Suffolk Community Foundation (Fuel Poverty)		49,004	49,004
National Lottery (Welfare Benefits)		32,017	32,017
Suffolk Advice and Support Service		31,845	31,845
ESNFT (Long Covid)		30,950	30,950
Suffolk County Council (LWAS)		27,000	27,000
ESNFT (REACT)		22,178	22,178
Cadent		10,626	10,626
East Ipswich PCN		4,327	4,327
Gamble Awareness		500	500
Total charitable activities 2023		600,688	600,688

Charitable Activities Year ended 31 March 2022

	Unrestricted funds	Restricted funds	Total funds 2023
	£	£	£
Ipswich & East Suffolk CCG		303,888	303,888
Suffolk Advice and Support Service		61,687	61,687
Help to Claim		58,612	58,612
Money Advice and Pensions Service (Debt advice)		56,714	56,714
Suffolk Community Foundation (Fuel poverty)		32,825	32,825
National Lottery (Welfare Benefits)		32,017	32,017
Gainsborough Outreach(Locality Budget)		5,950	5,950
Suffolk Community Foundation		5,000	5,000
Total Charitable Activities 2022		559,753	559,753
Prepayments 2021		10,766	10,766
Prepayments 2022		-35,960	-35,960
Total income 2022		534,559	534,559

Other Income Year ended 31 March 2023

Other Income

	Restricted funds	Unrestricted funds	Total funds 2023
Suffolk Information Partnership	11,440		11,440
Technical Debt Support Sudbury LCA		1,500	1,500
ESNFT (VCFSE Backfill)	1,000		1,000
Misc. Income	552		552
Total Other income 2023	12,992	1,500	14,492

Other Income activities Year ended 31 March 2022

Other Income

	Restricted funds	Unrestricted funds	Total funds 2023
Suffolk Information Partnership	18,288		18,288
Kickstart funding		7,664	7,664
University of Suffolk		2,665	2,665
Technical Debt Support Sudbury LCA		1,250	1,250
ESNFT (VCFSE Backfill)	1,000		1,000
Total Other income 2023	19,289	11,579	30,867

7 Expenditure on charitable activities 2022 -2023

	Unrestricted funds	Restricted funds	Total funds 2023
	£	£	£
Wages and salaries	209,359	500,039	709,398
Project Costs			
Recruitment	75	200	275
Refreshments	543	60	603
Training	1,138	487	1,625
Travel expenses	2,960	962	39,22
Staff and volunteer other (DBS, HR support)	863	400	1,263
Office			
Insurance	1,932		1,9320
IT Equipment, support	40,459	17,543	58,002
Office equipment expense	166		166
Photocopying	23,315	877	24,192
Postage	671	4,396	5,067
Printing and stationery	1,260	485	1,745
Telephone & communications	1,258	6,431	7,689
Other Office	847		847
Premises			
Rent	19,564		19,564
Heat & Light	9,302		9,302
Cleaning repairs and maintenance	2,810		2,810
Moving Office	3,041		3,041
Governance			
Bank charges	146		146
Legal and professional fees	1,813		1,816
Publicity & promotion	1,114	1,730	2,844
Reference materials and subscriptions	7,876	607	8,483
Miscellaneous expenses	416		416
Total	330,928	534,217	855,145

8 Staff costs

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

	2023	2022
	£	£
Wages and salaries. Social security and pensions	709,398	639,386
Other employee benefits	<u>3,376</u>	<u>4,724</u>
Total	712,774	644,110

The average head count of employees during the year was 33 (2022: 35).

No employee received employee benefits of more than £60,000 during the year (2022: 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 (2022: £Nil). The total amount of employee benefits (including employer pension contributions) received by senior management for their services to the charity was £93,312 (2022: £92,344).

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 (2022: £Nil)

10. Analysis of charitable funds

Restricted funds

	Income	Expenditure	On 31 March 2023
	£	£	£
National Lottery	16,008	8,004	8,004
Suffolk Community Foundation	49,004	24,500	24,504
ESNFT (Welcome Home)	71,800	57,440	14,360
Cadent	10,625	7,083	<u>3,541</u>
Total			<u>50,409</u>

Restricted fund purposes

- National Lottery Funding for Welfare Benefits Officer
- 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
- ESNFT – funding for the delivery of the Welcome Home social prescribing service Ipswich Hospital.

11 Designated reserves

	On 1 April 2022	On 31 March 2023
	£	£
Redundancy Commitment Based on current salary	31,019	35,764
Premises Commitment 6 months' notice lease	7,774	13,825
Office Commitment Photocopy lease	57,000	15,420
Transitional Funds	10,000	10,000
Premises Fund	<u>30,000</u>	<u>30,000</u>
Total Designated reserves	<u>135,793</u>	<u>105,009</u>

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 (2022: nil).

14 Financial Commitments

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

	£	£
	<u>2023</u>	<u>2022</u>
Amounts due within one year	15,420	20,564
Amounts due between one and 5 years	_____	<u>59,355</u>
Total Commitments	<u>15,420</u>	<u>79,919</u>

Appendix A

Citizens Advice Ipswich supports many vulnerable households to access grant funds in times of need. Grant providers rarely give funds directly to recipients preferring to use a third party to ensure funds are used for the purpose they are gifted.

We support such transactions, holding 'client grants' in a separate account, these funds are not income for our charity, they are funds that we hold temporarily on behalf of others.

During the period 2022- 2023 Ipswich and District Citizens Advice Bureau distributed the following client grants:

Fund name	At 1/4/23	Income	Spent	At 31/3/2023
Surviving Winter	101,326	223,000	325,069	-743
Rope	165	8,505	8,630	40
React Personal Health Budget	-	-	99	-99
Energy Write Off	-	50,000		50,000
Welcome Home- Personal Health Budget	-	15,000	531	14,469
Chris Elmy	2,000	-	-	2,000
Poker money	799	-	-	799
Other Client Grants	<u>16,597</u>	<u>12,070</u>	<u>9,950</u>	<u>18,717</u>
Total Client Grants	<u>120,887</u>	<u>308,575</u>	<u>344,279</u>	<u>85,183</u>