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## ***ANNUAL REPORT 2021-2022***

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[www.citizensadviceenfield.org.uk](http://www.citizensadviceenfield.org.uk)

Adviceline: 0808 278 7837

***Enfield Citizens Advice Bureau is a charity – 1072841 and a company – 3626139  
Registered office – Unit 3, 5 Vincent House, 2e Nags Head Road, Enfield, EN3 7FN***

# We value diversity, promote equality and challenge discrimination

### *The Service aims:*

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect peoples lives

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### *Message from the Chair*

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2021/22 was a very challenging year with the COVID -19 pandemic still around and the government lockdown restrictions in place until July 2021.



We made the decision to keep our remote telephone and webchat service and use socially distanced face-to-face interview appointments only for vulnerable clients. Yet again, our staff team proved to be very resilient in coping with change and were able to reorganise the office to accommodate the social distance face to face appointments. This meant we were able to continue to help the vulnerable clients who needed additional support.

Unfortunately, one of the casualties of the COVID pandemic and all the lockdowns was the impact on the high street. The trustees took the difficult decision to close both of our charity retail shops as the losses were mounting due to the inability to trade during the lockdown.

The COVID pandemic has not fully gone and yet the service and our clients have the new challenge of the cost-of-living crisis to deal with. As Trustees, our job is

## Annual Report 2021-22

to ensure that the Citizens Advice Enfield continues to maintain good governance, and the high-quality standards that we are known for. In addition to this, we have to keep an eye on the emerging risks of cyber-crime and hacking, now more tasks are being done online. With the shops closing, we are working with the CEO to ensure the organisation is still able to source unrestricted funds and remains in a strong sustainable financial position.

I am confident that we will be able to meet the challenges ahead as we have an experienced, strong and stable trustee board and workforce.

As always, I would like to thank my fellow trustees for their time and hard work in supporting the organisation. This year we said goodbye to trustee Councillor Cllr Ian Barnes and we were pleased to welcome Cllr Rick Jewell in his place.

My most grateful thanks must go to all our staff and volunteers who work so hard and give so much of their time to meet the needs of so many local people who are going through such difficult times.

***Jeff Hopwood,***  
***Chair of Trustees***

*"The quality of your advisers was very good in my opinion. Very considerate and human, and I thank you for your help and continued support"*



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### *Treasurer's report*

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This year has been another stable year with regards to the financial statements.

The net results for the year, shows a surplus of c£84k. It is often the case that spend lags behind income, such as when project funding is accessed, it can take time to recruit suitable staff to deliver the project. It must be pointed out that as always, the management continues to monitor cost to ensure that services are delivered in a cost-effective manner. At the same time the organisation continues to seek other income streams for the provision of its services.

Our reserves at the end of the year stands at c£675k which is approximately 65% or 7 months' worth of operating costs. The board together with the CEO have decided to keep this slightly higher level due to the number of major grants coming to an end on 31<sup>st</sup> March 2022. In order to keep staff employed whilst the CEO works to secure additional funding to enable us to carry on our work to meet our objectives. This additional reserves will also be used to adapt the office premises as required.

I would like to thank Roby Dogwoh our finance officer and Stanley Joseph our auditor and all the staff who have worked tirelessly to ensure we maintain good financial management.

***Marion Rodin***

***Treasurer***

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### *Message from the Chief Executive*

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I would like to start by thanking all the staff, volunteers and supervisors for their commitment and dedication to helping our Enfield residents. They put in a lot of effort to ensuring that we continue to deliver a quality service which enables our clients to find a way forward with their problems. Without them, we would not have been able to do what we do so well.

This year the COVID lockdowns left a few scars. The majority of our volunteer workforce (some of whom had been shielding) chose not to return to volunteering and we struggled to recruit new volunteers as people were still quite cautious about coming out and interacting with other people outside their household. The demand for our service soared to a new high as the pandemic aftermath, the war in Ukraine and the rise in energy prices all combined to push clients already on low incomes into further poverty crisis.

Staff had to quickly respond to the needs of clients. We helped administer the Council's Household Support Fund giving out grants to clients to help with fuel costs and other warm winter payments. We supported Ukrainian refugees and their host families to access benefits and other support provided by the government.

There is never a dull or quiet moment working for an organisation such as the Citizens Advice which helps ordinary people with any kind of social welfare issue.

***"Citizens Advice is a great service. They are very professional and knowledgeable. I felt that I was really being listened to and not judged in any way. I would definitely use this service again in the future and would highly recommend to others."***

We are very grateful that Enfield Council and all our funders continue to support us through this challenging time as we navigate the new working environment.

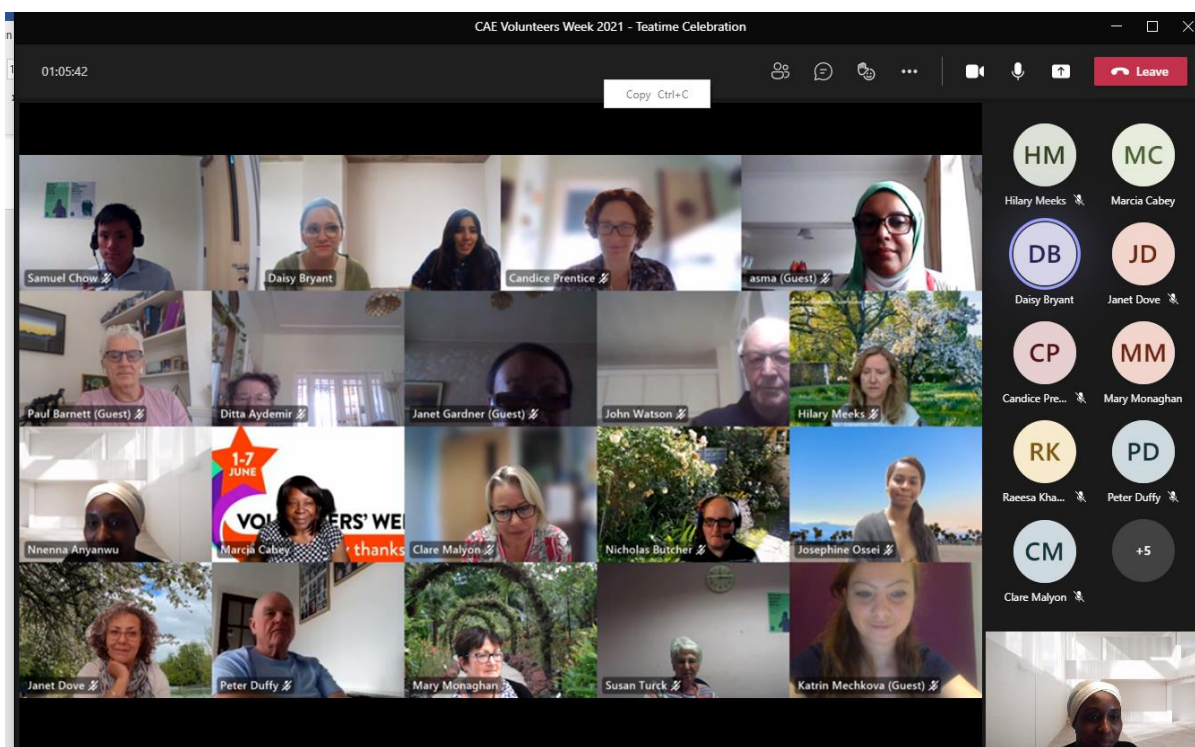
## **Annual Report 2021-22**

I would like to thank the Board of Trustees for their continued support and guidance.

COVID has not gone away and the changes it brought in terms of human patterns of behaviour, work patterns and lifestyles seem to be here to stay. In view of this we are now going through the process of adapting our service to enable us to have better resilience in the future. Our service will remain a telephone triage 5 days a week with face-to-face appointments booked for the most vulnerable clients for whom telephone or webchat is not appropriate. We will continue to work on our accessibility and diversity. We will also continue to build on our outreaches and increase our presence in the community.

***Nnenna Anyanwu,***  
***Chief Executive Officer***

### *Staffing and volunteers*



#### **Virtual Volunteers Week 2021 celebration**

Our volunteers come from all walks of life and bring with them life experience, empathy and most of all a dedication to helping Enfield residents that is unrivalled. Every day they show up for our clients (many of whom are vulnerable) just demonstrates to them what true community spirit is in Enfield and within the Citizens Advice Enfield.

Whether it be frontline advice or back-office admin/reception and IT, or as a Trustee, the quality of service and time commitment our volunteers give is well respected and appreciated across the borough and I am personally proud of what we have been able to achieve together over the last year.

Throughout the year, our volunteers helped our clients navigate through the COVID pandemic, the current cost of living crisis, EU settlement and support Ukrainian refugees. Our volunteer stepped up during the COVID period and in 2022 were awarded the council's '*Trusted Voices Award*' for the work they did.



## Annual Report 2021-22

There have been challenges with recruiting volunteers post COVID. Our team are currently looking at how we can streamline the recruitment and training process so that it meets our needs given the current environment of change.

This year with the pandemic still in place at the start, majority of staff worked from home. We also had to work at half capacity due to the reduction in volunteers. However, we were still able to help similar levels of clients as that of pre-pandemic levels in 2019/20. This is a testament to the dedication and resilient of the staff at the CAE who work as a great team, supporting each other.

We were able to recruit and train two young people on the DWP Kickstart scheme. One of them has now qualified as an assessor.

We sadly had to say goodbye to our shop staff as our shops closed permanently due to poor trading resulting from the COVID pandemic lockdowns.

We appreciate all our dedicated staff and volunteers, old and new, whether at our office in Ponders End or in our shops. Without all of them, we would not be able to deliver our vital services.



*I decided to volunteer because I spent most of my working life helping people in one way or another and wanted to continue helping in retirement*

***Our volunteers are 'Trusted Voices' in the community***

### ***Summer picnic***



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# *Our Projects*

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### **Our Projects**

Our advice is for everyone but we design our services so they are proportionate to need, even where the numbers of people affected are small. In the last year, our role in society in helping people get through the pandemic and cost of living crisis was more important than ever and our overarching ambition remains the same as it has always been:

**We give people the knowledge and the confidence they need to find a way forward – whoever they are, and whatever their problem.**

During 2021-22 we delivered 21 different projects in order to meet the various vulnerabilities our clients presented to us.

**Our core advice service** has been delivered by telephone and online webchat. The top 3 areas people contacted us for are welfare benefits, debt, and housing. This accounts for approximately 60% of our clients. Each client comes to us with 3-4 problems and we carry out approximately 3 tasks on their behalf e.g. letters, calls, emails, etc. We have maintained our specialist disability, housing, and debt advice project appointments. Our advisers see clients face to face by appointment at our office in Vincent House or at one of our outreach sites e.g. the library, Foodbank or children's centre.

We also continued to deliver our **health-related advice services** for people affected by COVID, Cancer, TB and HIV.

**Life after Loss project** – delivered in partnership with Mind in Enfield to respond to the social and emotional problems our clients faced as a result of the COVID pandemic. This project provides clients with mental health and practical solutions to cope with life after their loss from the COVID crisis.

## Annual Report 2021-22

**Cancer awareness and Benefits advice** to clients who had been diagnosed with cancer. Through this cancer advice service we were also able to attend events to give benefits advice and raise awareness of the importance of getting checked early during the COVID period particularly as research suggested that people were reluctant to contact their GP or go to hospital to get checked out of fear of contracting COVID.

**Advice for people with HIV diagnosis.** We have an adviser who works from the North Middlesex Hospital with clients who have been diagnosed with HIV, both old and young. It is such a lifeline to people who can sometimes feel as though they have lost hope.

**Help to Claim service.** We helped 2132 clients with their initial claim for Universal Credit. We helped 1,793 clients with welfare benefits queries, appeals, etc. unfortunately our contract to deliver the Help to claim service came to an end on 31<sup>st</sup> March 2022 and moved to Citizens Advice Camden.

**Foodbank Advice.** Another area of advice that was very busy last year was the requests for Foodbank vouchers. Last year we advised 357 clients who needed 484 foodbank vouchers. We helped 271 clients with charity aid grants.

**Bulgarian clients.** During the year we saw a rise in the number of Bulgarian nationals whose benefits had been stopped unexpectedly and they had been referred to the DWP risk review team for suspected fraud. Our adviser assisted with complaints, pre-action protocol letters and a number of other actions which helped them to challenge the DWP decision. The clients were also at risk of losing their homes as their benefits had been stopped pushing them into rent arrears.

Our work really highlights the level of poverty and inequality in Enfield and the need for more resources to tackle the root causes of poverty.

*"I have used the services from CAB in this borough. It can be difficult to get through as I know many people are calling with their problems all the time. But I persevered and got through and the adviser was very thorough and good, and I must say they have been able to sort out my debt problems for me. As a matter of fact I was so stressed and anxious and thanks to the advice and help from Citizens Advice Bureau I felt better."*

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### *Citizens Advice Enfield in the Community*

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Despite a difficult environment, we managed to retain regular services albeit remotely via telephone advice sessions at:

- Ordnance Road Library drop-in funded by the RSA Trust
- The HIV Unit at North Middlesex University Hospital,
- Six children's centres across the borough
- Christian Action Housing Association - delivering debt advice to their residents for rent arrears
- North Enfield Foodbank
- EU Settlement scheme which was delivered from the Edmonton Library and at Vincent House funded by the Home Office with match-funding from Enfield Council

*"Contacting CAB & the help they gave helped me out greatly, u can't put a price on peace of mind & that's what they did, made me feel I had someone there who cared & wanted to genuinely help me, thank you CAB".*



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### *Our achievements*

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*"With the help I have been getting from Citizens Advice Bureau, I have been finding hope where I could feel that all hope was lost. I got to know much more information that I needed to know which I didn't know about. At the end of the day, all problems are solved, hope and life restored."*

This year we helped **6,940** individuals, couples or families on **20,437** occasions and helped them to resolve **25,026** social welfare problems.

We helped clients to claim **£1,607,149** in unclaimed benefits and grants and to manage **£1,858,926** in debts.

This year, enquiries were dominated by:

- Money problems, especially related to benefits or debt
- Housing problems, unaffordable rents, homelessness or disrepair.
- Employment problems
- Requests for foodbank vouchers and charity aid grants
- Bulgarian clients
- Cost of living crisis

This year we have successfully **delivered 21 projects** targeted at specific vulnerable groups from disabilities, EU immigration, housing, COVID recovery HIV, TB, parents of young children (under 5), advice in the Foodbank, cancer and GP social prescribing.

We have **trained 2 young people** under the Kickstart scheme one has gone on to a job in administration elsewhere whilst the other has remained with us as a qualified assessor.

**Our Partnerships.** We have successfully delivered some of our projects in partnership with Enfield Voluntary Action, Mind in Enfield, Cancer Alliance

## Annual Report 2021-22

charity, Enfield Connections, North Enfield Foodbank, Citizens Advice Royal Courts of Justice and Citizens Advice Barnet.

Our **quality of advice has remained Green** throughout the year. The Citizens Advice Service carries out a rigorous quality assessment process on a quarterly basis to ensure that the local offices continue to deliver a high quality service to clients.

*"The adviser was very helpful and they had an interpreter to translate everything she was saying for me. Thank you so much for being there. I don't know what I would have done. "*



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### *Research and Campaigns - Prevention is better than Cure*

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The work of the Citizens Advice Enfield has two aspects. Providing the advice above is one aspect. The other preventative aspect aims to improve the policies that affect people's lives. The work that we do on research and campaigns, helps us to monitor the impact of laws and policies on people's lives.

This year our research and campaigns officer participated in a number of national campaigns notably the Universal Credit £20 uplift and contacted our local MPs about this.

We have also carried out some local campaigns to raise awareness of cancer and the importance of getting checked and research into the social impact of COVID on our clients and their mental health

Our Housing Adviser made a presentation at our Research and Campaigns working group- the Landlord and Tenant forum in July on housing advice.

We highlighted the plight of Bulgarian Nationals who were having their Universal credit benefits stopped and being investigated by the DWP without any explanation. This evidence was brought to light based on our research and data gathering. We queried it with the DWP through our national office and locally but there was no response. We then passed this information to Kate Osamor MP office who took it up and we shared this information with Enfield council housing department. As a result the council has set up a GRT Bulgarian taskforce to monitor and continuously review what is happening in order to support these people.

We continue to work closely with the Housing Department on the roll-out of the Housing Allocations Scheme providing feedback on its impact.

## Annual Report 2021-22

From our client insights, we identified the challenges our clients have with the lack of digital skills to be able to access services which are now majority online and shared our findings with the council in order to proffer suitable solutions to this problem.

*"I have never claimed benefits since starting work in 1970 - I am now ill and would not have been able to claim any benefits without the advice and help of Citizens Advice. I am still awaiting a tribunal for disability but would not have been able to get this far without their help - thank you for your advice and help"*

**3 in 5**

*People found it easier to  
manage day-to-day*

## Our value to this community

Our savings to the public purse include:



**£683,959**

saved by local government,  
through reducing  
homelessness

Maximising the income for those we help prevents more costly intervention.

This helps reduce financial difficulty, promotes inclusion and benefits the economy.

This is only one fraction of our true value. We also:

- help clients negotiate local processes, such as welfare reform changes
- help local authority rent and council tax arrears to be rescheduled, and reduce the associated administrative costs



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### *Looking forward to 2022-23*

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#### **Looking forward to 2022-23**

2022 is already looking difficult for our clients and our service. The cost-of-living crisis is worsening and the war in Ukraine continues. We are still working hard to recover from the aftershocks of COVID. We are well on the way to reshaping and adapting our service to meet the new way of working and responding to the client's needs.

We plan to continue to invest more in technology in order to keep pace with the remote working, client accessibility, etc.

We will continue to develop and invest in our people and encourage local people volunteer with us whilst we train and equip them with the necessary skills to deliver advice and administration services.

We will be doing more in the community now that things have opened up again. We have recruited community liaison volunteers for this purpose.

We plan to review our fundraising strategy to position ourselves such that we can attract more unrestricted funds as we no longer have the retail shops.

We are grateful for our funders who have continued to support us during the crisis and I know that 2022/23 will no doubt be full of different and interesting challenges.



## Our value to society

For every £1 invested in our service in 2021/22, we generated:

**£2.44**

in savings to  
government and  
public services  
(fiscal benefits)

**Total: £2,586,873**

**£17.17**

in wider economic  
and social benefits  
(public value)

**Total:  
£18,199,976**

**£10.56**

in financial value to  
the people we help  
(specific outcomes  
to individuals)

**Total:  
£11,188,862**

## Our impact



**Nearly 1 in 2**

had more money or control  
of their finances



**3 in 10**

found it easier to do their  
job or find a job



**2 in 5**

had a more secure housing  
situation



**Nearly 1 in 2**

felt they had better  
relationships with others



**Nearly 1 in 2**

felt their physical health  
had improved



**3 in 5**

found it easier to manage  
day-to-day

Outcomes and impact research, 2020

## THANK YOU

Citizens Advice Enfield would like to thank all those who have contributed to the service through their financial support, volunteering or supported the service in other ways. We would not be able to operate without your support:

London Borough of Enfield

Christian Action

Citizens Advice National Office

Enfield Voluntary Action

Enfield Connections

North Middlesex Hospital

North Central London CCG

Power to Change

Peter Holland

RSA Trust

Royal Free Charitable Trust

The National Lottery through the Big Lottery Fund

The Mercers Company

The Mary Kinross Charitable Trust

The Henry Smith Charity

Thames Water Trust Fund

Trust for London

The Home Office

Thomas Deane Trust

The Clothworkers Foundation

All our Trustees, Volunteers and Staff

[www.citizensadviceenfield.org.uk](http://www.citizensadviceenfield.org.uk)





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## ENFIELD CITIZENS ADVICE BUREAU

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(A Company Limited by Guarantee)  
No: 3626139

REGISTERED CHARITY NUMBER 1072841

TRUSTEES REPORT AND FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2022

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10 to 16	Notes to the Financial Statements

ENFIELD CITIZENS ADVICE BUREAU  
(A Company limited by guarantee)

Directors and Trustees:

J G Hopwood (Chairman)  
R Choudhury  
C Byarnukama  
M Rodin (Treasurer)  
J Hecker  
J B Steven (To 13 August 2021)  
A Chakraborty  
J P Daniel  
T Edghill  
A Shah  
E D Appleby  
J J Donnelly  
I D Barnes (To 13 August 2021)

Secretary and Chief Executive

N Anyanwu

Company Registration Number

3626139

Charity Registration Number

1072841

Registered Office

Unit 3  
5 Vincent House  
2e Nags Head Road  
Enfield  
EN3 7FN

Auditors

Liles Morris Ltd  
Chartered Accountants  
& Statutory Auditors  
First Floor  
80 Coombe Road  
Surrey  
KT3 4QS

Bankers

Barclays Bank Plc  
CAF Bank

Website

[www.citizensadviceenfield.org.uk](http://www.citizensadviceenfield.org.uk)

The trustees present their report and financial statements for the year ended 31 March 2022. The trustees, who are also the directors for the purposes of company law and who served during the year and up to the date of this report are set out on page 1. Citizens Advice Enfield, which is the operating name of Enfield Citizens Advice Bureau Service, is both a registered charity and a company limited by guarantee.

## Structure, Governance and Management

### Board of Trustees

The Board of Trustees reports to the Annual General Meeting of the Service. As at 31 March 2022 there were 13 Trustees who together with the Chief Executive meet at least four times per year to make decisions concerning the running of the service. The implementation of those decisions is delegated to the Chief Executive. The set up of the Board facilitates sub-committees to be created to make best use of the available skills, to ensure that strong governance structures and scrutiny are maintained. The number of Trustees shall not be less than three nor more than fifteen until otherwise determined by two thirds of the members present and eligible to vote at a General Meeting. The Trustees may from time to time appoint any member of the charity as a trustee, either to fill a casual vacancy or by way of addition to their number, provided the prescribed maximum be not thereby exceeded.

### Volunteers

Citizens Advice Enfield has over 20 registered volunteers who are engaged in all aspects of providing advice and help to clients. Volunteers are integral to our work and we could not function without them. Volunteers are given comprehensive and extensive training and the opportunity of developing within the Service.

### Working with Partners

Citizens Advice Enfield has been generously supported by various grant giving organisations, as well as individuals and others' donations. Particular mention must be made of the London Borough of Enfield which provides the key resources for the Service to continue its work. The Trustees are ever mindful of the trust that the Councilors place in the importance and quality of what we do within the Borough.

### Trustee induction and training

New trustees are offered training and support in-house and are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are held by Citizens Advice central offices in London.

## Objectives and Activities

### Objectives

The aims of the Citizens Advice nationally are:

- to provide the advice people need for the problems they face; and
- to improve the policies and practices that affect people's lives.

Citizens Advice Enfield aims to reduce inequality, deprivation and the lack of access to justice through a lack of knowledge of personal rights. We provide information, advice and educational services within the London Borough of Enfield. We believe everyone has the right to a fair chance to participate in society and we will exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Enfield is an independent registered charity and a company limited by guarantee, and forms part of the nationally recognised Citizens Advice network, which consists of 257 local Citizens Advice offices in England and Wales. The service provided is free, confidential, impartial and independent. We are not affiliated to any political party, nor influenced by or connected to any local or central government department.

### Activities

The Trustees have agreed that the following strategic objectives which are key to the development of the

organisation:

**Developing Access** - The local Citizens Advice will seek to develop new ways of providing advice services to ensure that we are accessible to all. This will include advice at new outreach locations as funding allows.

**Developing Sustainable Services** - The service will seek to diversify funding to sustain advice services in a challenging economic environment.

**Developing Partnership & Communication** - The service recognises that the key to meeting the rising demand for advice is to strengthen existing partnerships and work proactively to develop new relationships and models of joint provision.

**Developing Volunteers and Staff** - The service will prioritise training of new and existing staff and volunteers so that clients can be assured of a continued high quality service.

**Developing Funding Opportunities** - The service will diversify its funding base so that we are less dependent on

funding from statutory bodies. This will include diversifying by means of charitable trading.

*How activities deliver public benefit*

Our main activities are described above. All our charitable activities focus on the provision of advice to the general public and are undertaken to further our charitable purpose for the public benefit.

**Achievements and performance**

Citizens Advice Enfield helped 6,940 people to resolve over 25,026 problems this year. Local people were helped to claim £1,858,926 in unclaimed benefits and to manage over £1,607,000 of debt. Services were maintained and actually increased in a difficult climate with the COVID pandemic and cost of living crisis.

**Financial Review**

Citizens Advice Enfield, like many other voluntary organisations, works hard to give value for money with the funding it receives and will always prioritise frontline services. Expenditure is regularly reviewed to ensure cost effectiveness. We continue to receive excellent support from Enfield Council and other donors and in the coming year will build on these solid foundations to explore new and innovative ways of funding and delivering services. The diversification is essential as local authority funding is expected to continue to be subject to significant pressure in the medium term. We are fortunate to have an outcome based strategic grant agreed for our core services from the council until 31 March 2023 and are well placed to bid for additional project work as new opportunities arise. This will allow us to continue to provide a high level of service and commitment to the local community in a difficult climate.

**Reserves**

The Trustees have reviewed the level of reserves, taking into account the changing financial climate for charities, specifically in terms of funding for services. The Trustees actively monitor Resources Expended to ensure services meet the required standards and also within the incoming Resources available. Taking this into consideration, the Trustees deem it necessary to maintain temporarily a higher level of reserves than our usual three months reserve policy.

**Risk Management**

The Trustees have worked to identify and document the major risks which impact upon our work and have ranked these by likelihood and impact.

**Planning for future periods**

We recognise the need to make stronger links between advice on social and welfare issues and mental health post COVID. As such we received funding from the NC London CCG to develop a pilot project delivering advice and mental health counselling in partnership with Mind in Enfield in the coming year. We will continue to invest in technology and training to ensure the service is able to respond to the new way of working post COVID 19. We will continue our work with Enfield Connections to provide disability advice services. We will look at alternative fundraising options to ensure we are able to continue to diversify our funding base

**Employee Involvement**

It is the policy of Citizens Advice Enfield that training, career development and promotion opportunities should be available to all employees. An annual staff and volunteer satisfaction survey is carried out, monthly team meetings and daily short briefings sessions are held. There is an annual staff team building away day to discuss challenges and plans for the future.



Directors' and Trustees' Report for the year ended 31 March 2021 (continued)

Statement of Trustees Responsibilities

The trustees (who are also directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgements and accounting estimates that are reasonable and prudent;
- d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

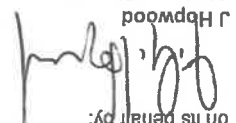
The Trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approval

This report was approved by the board of directors and trustees on 4 November 2022 and signed

on its behalf by:

  
J Hopwood

Chairman/Trustee

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF  
ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Opinion

We have audited the financial statements of Enfield Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, Balance Sheet, Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditors' report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements themselves, we are required to determine whether this gives rise to a material misstatement in the financial statements or this other information, we are required to report that fact.

We have nothing to report in this regard.

Options on other matters prescribed by Companies Act 2006

- In our opinion, based on the work undertaken in the course of the audit:
- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF  
ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)  
(Continued)

Matters on which we are required to report by exception (continued)

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

Responsibilities of the trustees

As explained more fully in the trustees responsibilities statement set out on page 4, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Understanding the legal and regulatory framework applicable to the entity and how the entity is complying with that framework;
- Laws and regulations identified as being of significance in the context of the entity;
- Assessment of the susceptibility of the entity's financial statements to material misstatement, including how fraud might occur;
- Our assessment taking into account the scope and nature of the entity's activities in the effectiveness of its control environment and compliance with the laws and regulations.

Use of our report

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

Allison Sanderson FCA  
Senior Statutory Auditor, for and on behalf of  
Liles Morris Ltd  
Chartered Accountants & Statutory Auditors  
First Floor  
80 Coombe Road  
Surrey  
KT3 4QS

Date:

ENFIELD CITIZENS ADVICE BUREAU  
(A company limited by guarantee)

Statement of Financial Activities  
For the year ended 31 March 2022

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£	£
Income						
Donations		5,660			5,660	
Charitable Activities	2	397,983		655,538	1,053,521	1,132,211
Other Trading Activities	3	52,859			52,859	68,380
Government Grants - Job Retention Scheme		1,675			1,675	18,447
Investment Income - Bank Interest		853			853	2,038
Other Income		4,478			4,478	
Total incoming resources		463,508	-	655,538	1,119,046	1,228,114
Resources Expended:						
Charitable activities	4,5	426,917		608,127	1,035,044	1,112,395
Total resources expended		426,917		608,127	1,035,044	1,112,395
Net Income/(Outgoing) Resources before transfers		36,591	-	47,411	84,002	115,719
Transfers between funds		79,396		(79,396)	-	-
Net movement in funds/Net income/(expenditure) for the year		309,529	150,000	131,845	591,374	475,655
Balance brought forward at 1 April 2021						
Balance Carried Forward	13	425,516	150,000	99,860	675,376	591,374

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU  
(A company limited by guarantee)  
Balance Sheet at 31 March 2022

Notes	2022	2021
Fixed Assets		
Tangible assets	2,416	4,833
Current Assets		
Debtors	108,645	100,760
Cash at bank and in hand	852,567	692,673
	961,212	793,433
Less Creditors: Amounts falling due within one year	(194,865)	(103,740)
Net Current Assets	766,347	689,693
Total Assets Less Current Liabilities	768,763	694,526
Less Creditors: Amounts falling due after 12 & 15 more than one year	(93,387)	(103,152)
Net Assets	675,376	591,374
Funds		
Unrestricted & Designated funds:		
Contingency funds	120,000	120,000
Designated funds	305,516	189,529
General funds	575,516	459,529
Restricted fund	99,860	131,845
Total Funds	675,376	591,374

The financial statements are prepared in accordance with the special provisions applicable to companies subject to the small companies regime.  
These financial statements were authorised by the Trustees on 4 November 2022, and were signed on their behalf by:

 J Hopwood  
Chairman/Trustee

 M Rodin  
Treasurer/Trustee

The notes on pages 10 to 16 form part of these accounts

# ENFIELD CITIZENS ADVICE BUREAU

## CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2022

	Note	2022	2021
		£	£
Net cash inflow/(outflow) from operating activities	16	159,041	87,511
Returns on investments and servicing of finance	17	853	2,038
Increase/(decrease) in cash in the period		<u>159,894</u>	<u>89,549</u>
Reconciliation of net cash flow to movement in net debt	18		
Increase/(decrease) in cash in the period		159,894	89,549
Movement in net debt in the period		159,894	89,549
Cash and Cash Equivalents at the start of the Year		692,673	603,124
Cash and Cash Equivalents at the end of the Year		<u>852,567</u>	<u>692,673</u>

The notes on pages 10-16 form part of the accounts

1)	Accounting Policies	<p><b>Basis of preparation</b></p> <p>These financial statements have been prepared under the historical cost convention. 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 (FRS102) (effective 1 January 2019) (Charities SORP (FRS102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS102), and the Companies Act 2006.</p> <p>The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s)</p> <p>The financial statements have been prepared on a going concern basis, in arriving at this conclusion the trustees have taken into account any material uncertainties that may affect the charity's ability to continue as a going concern. The period covered by this assessment is at a minimum level of 12 months from the date of the approval of the accounts.</p> <p><b>Incoming resources</b></p> <p>Voluntary income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Such income is only deferred when:</p> <ul style="list-style-type: none"> <li>- The donor specifies that the grant or donation must only be used in future accounting periods; or</li> <li>- The donor has imposed conditions which must be met before the charity has unconditional entitlement.</li> </ul> <p>Investment income is recognised on a receivable basis.</p> <p>Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.</p> <p><b>(b)</b></p> <p><b>Resources expended</b></p> <p>Resources expended are included in the Statement of Financial Activities on the accruals basis inclusive of VAT which cannot be recovered. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.</p> <p><b>(c)</b></p> <p><b>Tangible fixed assets and depreciation</b></p> <p>Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:</p> <p>Fixtures, fittings and equipment - 25% on cost</p> <p><b>(d)</b></p> <p><b>Funds structure</b></p> <p>The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.</p> <p>All other funds are unrestricted funds.</p> <p><b>(e)</b></p> <p><b>Pensions</b></p> <p>The charity operates a defined contribution scheme. Contributions to the scheme are based on applicable pension costs in the amount of taken as a whole. The pension charge recorded in the accounts is the amount of contributions payable in the accounting year.</p>
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**ENFIELD CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)  
Notes to the Accounts for the year ended 31 March 2022

- (f) Pensions (Cont'd)  
The organisation also participates in a multi-employer defined benefit pension scheme. Details to this are in note 15 and the annexe to the accounts.
- (g) Debtors  
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.
- (h) Cash at bank and in hand  
Cash at bank and in hand includes cash and short term highly liquid investments in deposits or similar accounts.
- (i) Creditors and provisions  
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Charitable Activities	Unrestricted funds	Restricted funds	2022 Total	2021 Total
L.B. Enfield - Core	340,000		340,000	340,000
L.B. Enfield - Brexit Project		21,135	21,135	35,000
L.B. Enfield - Disability Project		28,500	28,500	28,500
L.B. Enfield - COVID 19 Fund		45,000	45,000	45,000
L.B. Enfield - Housing Project		25,000	25,000	34,572
L.B. Enfield - Life After Loss Project	36,500	52,710	52,710	24,999
The Mary Kinross Trust				36,500
National Citizens Advice-Energy				6,360
National Citizens Advice-Help to Claim		150,868	150,868	147,836
National Citizens Advice-Windrush Project		585	585	975
National Citizens Advice-BEIS				4,000
National Citizens Advice-Webchat				4,838
The Mercers Trust		14,000	14,000	14,000
Enfield Connections		31,000	31,000	31,000
Thames Water Trust		34,544	34,544	34,544
The Henry Smith Charity		40,000	40,000	40,000
Enfield Voluntary Action-Debt Advice		31,594	31,594	31,594
Enfield Voluntary Action-GP Outreach		40,000	40,000	40,000
Enfield Voluntary Action - Cancer Project		40,000	40,000	40,000
Enfield Voluntary Action/Royal Free Hospital		10,000	10,000	-
- Long COVID		6,766	6,766	-
RSA Trust		8,000	8,000	8,000
Big Lottery Fund Grant		27,295	27,295	27,295
Big Lottery -COVID 19 Response		16,000	16,000	16,000
North Middx. Hospital-HIV Project		13,406	13,406	13,406
Christian Action		31,885	31,885	24,054
Home Office-Brexit Project		20,250	20,250	25,000
Trust for London		7,000	7,000	17,000
Trust for London-COVID Response		-	-	9,580
Old Enfield Charitable Trust		-	-	7,000
Thomas Deane		-	-	7,608
Enfield Community Transport		-	-	67,499
Power 2 Change-Life After Loss		-	-	-
Richmond CA - Kickstart Funding	13,483		13,483	1,000
Other Grants	8,000		8,000	
	397,983	655,538	1,053,521	1,132,211



ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Notes to the Accounts for the year ended 31 March 2022

3) Other Trading Activities

	2022	2021
Charity Shop Income	52,859	68,380
Unrestricted funds	£	£
Total	52,859	68,380

4) Costs of charitable activities - by fund type

	Unrestricted funds	Restricted funds	2022 Total	2021 Total
L.B. Enfield - Core	353,841	353,841	353,841	394,791
L.B. Enfield-Childrens Centre	45,320	45,320	45,320	43,164
L.B. Enfield-Housing Project	11,692	11,692	11,692	20,520
L.B. Enfield - Disability Project	28,644	28,644	28,644	25,922
L.B. Enfield - Brexit Project	30,856	30,856	30,856	25,279
L.B. Enfield - Life After Loss	18,968	18,968	18,968	-
National Citizens Advice-Help to Claim	146,272	146,272	146,272	147,569
Christian Action Housing	13,406	13,406	13,406	11,259
HIV/Aids Project	16,000	16,000	16,000	22,154
Enfield Connections	31,000	31,000	31,000	31,000
Enfield Voluntary Action-GP Outreach	37,800	37,800	37,800	40,000
Enfield Voluntary Action-Debt Advice	30,408	30,408	30,408	15,310
Thames Water Trust	34,544	34,544	34,544	33,887
Big Lottery Fund Grant	27,295	27,295	27,295	27,295
Big Lottery Lottery -COVID 19 Response	-	-	-	1,900
National Citizens Advice-Webchat	4,000	4,000	4,000	1,900
Trust for London-COVID Response	17,769	17,769	17,769	1,900
Trust for London	20,250	20,250	20,250	25,000
RSA Trust	8,000	8,000	8,000	3,771
Charity Shop Operational Costs	73,076	73,076	73,076	113,061
The Henry Smith Charity	40,018	40,018	40,018	39,057
The Mercers Trust	14,000	14,000	14,000	14,000
Old Enfield Charitable Trust	-	-	-	17,000
Power 2 Change-Life After Loss	-	-	-	36,823
Home Office-Brexit Project	31,885	31,885	31,885	14,417
Enfield Community Transport	-	-	-	5,416
	426,917	608,127	1,035,044	1,112,395

ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Notes to the Accounts for the year ended 31 March 2022

5) Costs of charitable activities - by activity

Grant Funding/ Operational Services	2022	2021	Governance	
			2022	2021
Core/Operational and General	360,888	381,595		
Advisory Services	360,888	360,888		
Project Specific Advisory Services	584,866	604,543		
Charity Shop Costs	73,076	113,061		
Governance Costs (Note 6)	16,214	13,196		
	1,035,044	1,112,395		
Unrestricted funds	2022	2021	Auditors Remuneration	
			2022	2021
	3,564	3,240		
Accountancy Charges	11,520	9,760		
Legal & Professional Fees	1,130	196		
Meeting and AGM costs	16,214	13,196		
	16,214	13,196		

6)

Governance

Wages and salaries	2022	2021	Staff costs	
			2022	2021
Social security costs	764,904	760,680		
Pension costs	14,889	55,348		
	841,262	878,531		

8)

Staff costs

No employee received emoluments of more than £60,000 (2021: Nil). No trustee received any remuneration in respect of their role as trustee. The average monthly number of full time equivalent employees was 26 (2021: 31). This includes the CEO, four managers (2021: 4) and 21 Project & Support staff (2021: 26). The key management personnel of the charity comprise the Trustees and the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £42,791 (2021: £40,794).

9)

Fixed Assets

Cost	At 1 April 2021	Additions in year	At 31 March 2022	Depreciation	At 1 April 2021	Charge for the year	At 31 March 2022	Net Book Value 31 March 2022	Net Book Value 31 March 2021
Fixtures, Fittings & Equipment	81,972	-	81,972	81,972	77,139	2,417	79,556	2,416	4,833
Total	81,972	-	81,972	81,972	77,139	2,417	79,556	2,416	4,833

ENFIELD CITIZENS ADVICE BUREAU  
Notes to the accounts for the year ended 31 March 2022

(10) Debtors	2022	2021	
Trade Debtors	96,473	49,632	
Other Debtors and Prepayments	12,172	51,128	
	<u>108,645</u>	<u>100,760</u>	
(11) Creditors: Amounts due within one year			
Trade Creditors	28,968	15,711	
Other Creditors	46,391	18,507	
Accruals and Deferred Income (Refer Note 19)	119,506	69,522	
	<u>194,865</u>	<u>103,740</u>	
(12) Creditors: Amounts more than one year			
Pension Liability (Refer Note 15)	93,387	103,152	
	<u>93,387</u>	<u>103,152</u>	

(13) Restricted Funds	Movement of Resources	Incoming	Outgoing	Transfer to Unrestricted Funds	Balance 31/03/2022
	Balance 01/04/2021	£	£	£	£
L.B. Enfield-HIV/Aids Project	2,365	45,000	45,320	2,365	-
L.B. Enfield - Childrens Centre	5,271	21,135	30,856	-	4,951
L.B. Enfield - Brexit Project	9,721	28,500	28,644	-	2,434
L.B. Enfield - Disability Project	2,578	25,000	11,692	-	17,787
L.B. Enfield - Housing Project	4,479	52,710	18,968	33,742	-
L.B. Enfield - Life after Loss Project	11,053			11,053	-
National Citizens Advice-Energy					-
National Citizens Advice-					-
Help to Claim	1,167	150,868	146,272		5,763
National Citizens Advice -					-
Windrush Project	975	585		1,560	-
National Citizens Advice-BEIS	4,000		4,000		-
COVID Response Grants	17,769		17,769		-
The Henry Smith Charity	943	40,000	40,018		925
Thames Water Trust	2,913	34,544	34,544		2,913
Christian Action	2,808	13,406	13,406		2,808
Enfield Community Transport	2,192				2,192
Power 2 Change-Life After Loss	30,676			30,676	-
Home Office-Brexit Project	9,637	31,885	31,885		9,637
RSA Trust	5,706	8,000	8,000		5,706
Big Lottery Fund Grant	16,284	31,594	30,408		-
Enfield Voluntary Action-Debt Advice		27,295	27,295		-
Enfield Voluntary Action-					-
GP Outreach	-	40,000	37,800		2,200
Enfield Voluntary Action - Cancer Project		10,000			10,000
Enfield Voluntary Action/Royal Free Hospital		6,766			6,766
Enfield Connections	31,000		31,000		-
Thomas Deane	7,000				7,000
The Mercers Trust	14,000		14,000		-
North Middx.Hospital-HIVProject	846	16,000	16,000		846
Trust for London	462	20,250	20,250		462
	<u>131,845</u>	<u>655,538</u>	<u>608,127</u>	<u>79,396</u>	<u>99,860</u>

Transfer to Unrestricted reserves represents transfer of income to match costs in general spending.

**ENFIELD CITIZENS ADVICE BUREAU**  
Notes to the accounts for the year ended 31 March 2022

**13) (Contd)**

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
Tangible Fixed Assets	2,416			2,416
Net Current Assets	320,443	150,000	202,517	672,960
	322,859	150,000	202,517	675,376

**14)**

**Details of funds**

*Unrestricted Funds*  
The General Funds of the charity are for the provision of advice to clients in relation to their rights responsibilities and services available to them.

The Contingency Fund has been created for the purpose of reserving funds for emergencies and unforeseen expenditure.

**Designated Funds**

The Designated Fund was previously set up to provide for future expenses relating to premises and IT requirements.

**Restricted Funds**

*HIV/Aids and TB Worker Fund* - Specialist outreach advice at the North Middlesex Hospital and other community locations.

*Childrens Centre* - Advice and information to families with children under 5 years old.

*Thames Water* - The provision of money advice to Thames Water customers.

*RSA Trust* - Outreach advice at Ordinance Road Library, North London General Advice.

*National Citizens Advice Help to Claim* - Support for people in the early stages of a Universal Credit claim from application to first payment.

*L.B. Enfield (Disability Project)* - Advice for disabled people.

*The Mercers Trust* - Welfare advice for North Enfield Foodbank.

*The Henry Smith Charity* - Money and debt advice.

*Big Lottery Fund Grant* - Universal Credit claimants' advice on benefits and debt.

*Trust for London* - Housing advice.

*L.B. Enfield (Brexit Project)* - EU settlement and pre settlement application.

*Enfield Voluntary Action* - GP and Cancer project

*Other Projects and Operational Grants* - A range of vital funding was received from charitable trust funders to contribute to various aspects of our work, including training for volunteers, support for our pro bono legal advice rota and money advice.

**15)**

**Pension and other post retirement benefits**

The charity participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a funded defined benefit arrangement. The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities. A full actuarial valuation was carried out at 31 March 2022 by a qualified independent actuary, based upon membership data as at 31 March 2019. sponsoring employer. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Enfield Citizens Advice Bureau is £7,500. The liability to the organisation is as noted in Note 12 in the accounts.

**ENFIELD CITIZENS'ADVICE BUREAU  
NOTES FORMING PART OF THE FINANCIAL STATEMENTS**

**Note**

**RECONCILIATION OF THE NET (OUTGOING)/INCOMING RESOURCES TO NET CASH  
INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES**

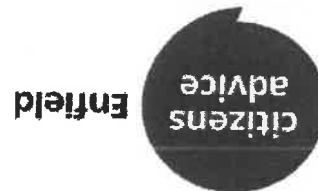
	2022	2021
Net (outgoing)/incoming resources	84,002	115,719
Depreciation charges	2,417	2,417
Interest received	(853)	(2,038)
(Increase)/Decrease in debtors	(7,885)	(41,478)
(Decrease)/Increase in creditors	81,360	12,891
Fixed Assets Additions	-	-
<b>Net cash inflow/(outflow) from operating activities</b>	<b>159,041</b>	<b>87,511</b>

	2022	2021
Returns on investments and servicing of finance	£	£
Interest received	853	2,699
Net cash inflow for returns on investments and servicing of finance	853	2,699

**17 ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

	At 1.4.21	Cash flow	At 31.3.22
Net Cash:	£	£	£
Cash at bank	692,673	159,894	852,567
<b>Total</b>	<b>692,673</b>	<b>159,894</b>	<b>852,567</b>

	2022	2021
<b>ANALYSIS OF DEFERRED INCOME</b>		
(Grants received deferred over the project life)	£	£
Edmonton United Charity	10,783	12,072
Thames Water Trust	3,664	3,664
L B Enfield - Training Matter	5,000	5,000
North Central London CCG	34,000	-
The Mercers Trust	7,000	7,000
L B Enfield - HUBWASH	5,000	5,000
Trust for London	6,750	-
Power 2 Change - Life After Loss	9,000	7,501
RSA Trust	9,000	8,000
Enfield Voluntary Action-Benefits Advice	2,674	7,000
Co-op Community Fund	2,674	2,674
L.B. Enfield - Housing Legal Services	25,000	3,069
Other Projects & Operational Grants	2,869	60,980
<b>Total</b>	<b>111,740</b>	<b>60,980</b>



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## ENFIELD CITIZENS ADVICE BUREAU

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(A Company Limited by Guarantee)  
No: 3626139

REGISTERED CHARITY NUMBER 1072841

TRUSTEES REPORT AND FINANCIAL STATEMENTS  
YEAR ENDED 31 MARCH 2022

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ENFIELD CITIZENS ADVICE BUREAU  
(A Company limited by guarantee)

Directors and Trustees:

J G Hopwood (Chairman)  
R Choudhury  
C Byarnukama  
M Rodin (Treasurer)  
J Hecker  
J B Steven (To 13 August 2021)  
A Chakraborty  
J P Daniel  
T Edghill  
A Shah  
E D Appleby  
J J Donnelly  
I D Barnes (To 13 August 2021)

Secretary and Chief Executive

N Anyanwu

Company Registration Number

3626139

Charity Registration Number

1072841

Registered Office

Unit 3  
5 Vincent House  
2e Nags Head Road  
Enfield  
EN3 7FN

Auditors

Liles Morris Ltd  
Chartered Accountants  
& Statutory Auditors  
First Floor  
80 Coombe Road  
Surrey  
KT3 4QS

Bankers

Barclays Bank Plc  
CAF Bank

Website

[www.citizensadviceenfield.org.uk](http://www.citizensadviceenfield.org.uk)



The trustees present their report and financial statements for the year ended 31 March 2022. The trustees, who are also the directors for the purposes of company law and who served during the year and up to the date of this report are set out on page 1. Citizens Advice Enfield, which is the operating name of Enfield Citizens Advice Bureau Service, is both a registered charity and a company limited by guarantee.

## Structure, Governance and Management

### Board of Trustees

The Board of Trustees reports to the Annual General Meeting of the Service. As at 31 March 2022 there were 13 Trustees who together with the Chief Executive meet at least four times per year to make decisions concerning the running of the service. The implementation of those decisions is delegated to the Chief Executive. The set up of the Board facilitates sub-committees to be created to make best use of the available skills, to ensure that strong governance structures and scrutiny are maintained. The number of Trustees shall not be less than three nor more than fifteen until otherwise determined by two thirds of the members present and eligible to vote at a General Meeting. The Trustees may from time to time appoint any member of the charity as a trustee, either to fill a casual vacancy or by way of addition to their number, provided the prescribed maximum be not thereby exceeded.

### Volunteers

Citizens Advice Enfield has over 20 registered volunteers who are engaged in all aspects of providing advice and help to clients. Volunteers are integral to our work and we could not function without them. Volunteers are given comprehensive and extensive training and the opportunity of developing within the Service.

### Working with Partners

Citizens Advice Enfield has been generously supported by various grant giving organisations, as well as individuals and others' donations. Particular mention must be made of the London Borough of Enfield which provides the key resources for the Service to continue its work. The Trustees are ever mindful of the trust that the Councilors place in the importance and quality of what we do within the Borough.

### Trustee induction and training

New trustees are offered training and support in-house and are invited and encouraged to attend a series of short training sessions to familiarise themselves with the charity and the context within which it operates. These are held by Citizens Advice central offices in London.

## Objectives and Activities

### Objectives

The aims of the Citizens Advice nationally are:

- to provide the advice people need for the problems they face; and
  - to improve the policies and practices that affect people's lives.
- Citizens Advice Enfield aims to reduce inequality, deprivation and the lack of access to justice through a lack of knowledge of personal rights. We provide information, advice and educational services within the London Borough of Enfield. We believe everyone has the right to a fair chance to participate in society and we will exercise a responsible influence on the development of social policies and services, both locally and nationally.

Citizens Advice Enfield is an independent registered charity and a company limited by guarantee, and forms part of the nationally recognised Citizens Advice network, which consists of 257 local Citizens Advice offices in England and Wales. The service provided is free, confidential, impartial and independent. We are not affiliated to any political party, nor influenced by or connected to any local or central government department.

### Activities

The Trustees have agreed that the following strategic objectives which are key to the development of the

organisation:

**Developing Access** - The local Citizens Advice will seek to develop new ways of providing advice services to ensure that we are accessible to all. This will include advice at new outreach locations as funding allows.

**Developing Sustainable Services** - The service will seek to diversify funding to sustain advice services in a challenging economic environment.

**Developing Partnership & Communication** - The service recognises that the key to meeting the rising demand for advice is to strengthen existing partnerships and work proactively to develop new relationships and models of joint provision.

**Developing Volunteers and Staff** - The service will prioritise training of new and existing staff and volunteers so that clients can be assured of a continued high quality service.

**Developing Funding Opportunities** - The service will diversify its funding base so that we are less dependent on

funding from statutory bodies. This will include diversifying by means of charitable trading.

*How activities deliver public benefit*

Our main activities are described above. All our charitable activities focus on the provision of advice to the general public and are undertaken to further our charitable purpose for the public benefit.

**Achievements and performance**

Citizens Advice Enfield helped 6,940 people to resolve over 25,026 problems this year. Local people were helped to claim £1,858,926 in unclaimed benefits and to manage over £1,607,000 of debt. Services were maintained and actually increased in a difficult climate with the COVID pandemic and cost of living crisis.

**Financial Review**

Citizens Advice Enfield, like many other voluntary organisations, works hard to give value for money with the funding it receives and will always prioritise frontline services. Expenditure is regularly reviewed to ensure cost effectiveness. We continue to receive excellent support from Enfield Council and other donors and in the coming year will build on these solid foundations to explore new and innovative ways of funding and delivering services. The diversification is essential as local authority funding is expected to continue to be subject to significant pressure in the medium term. We are fortunate to have an outcome based strategic grant agreed for our core services from the council until 31 March 2023 and are well placed to bid for additional project work as new opportunities arise. This will allow us to continue to provide a high level of service and commitment to the local community in a difficult climate.

**Reserves**

The Trustees have reviewed the level of reserves, taking into account the changing financial climate for charities, specifically in terms of funding for services. The Trustees actively monitor Resources Expended to ensure services meet the required standards and also within the incoming Resources available. Taking this into consideration, the Trustees deem it necessary to maintain temporarily a higher level of reserves than our usual three months reserve policy.

**Risk Management**

The Trustees have worked to identify and document the major risks which impact upon our work and have ranked these by likelihood and impact.

**Planning for future periods**

We recognise the need to make stronger links between advice on social and welfare issues and mental health post COVID. As such we received funding from the NC London CCG to develop a pilot project delivering advice and mental health counselling in partnership with Mind in Enfield in the coming year. We will continue to invest in technology and training to ensure the service is able to respond to the new way of working post COVID 19. We will continue our work with Enfield Connections to provide disability advice services. We will look at alternative fundraising options to ensure we are able to continue to diversify our funding base

**Employee Involvement**

It is the policy of Citizens Advice Enfield that training, career development and promotion opportunities should be available to all employees. An annual staff and volunteer satisfaction survey is carried out, monthly team meetings and daily short briefings sessions are held. There is an annual staff team building away day to discuss challenges and plans for the future.

Directors' and Trustees' Report for the year ended 31 March 2021 (continued)

Statement of Trustees Responsibilities

The trustees (who are also directors for the purpose of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees must prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgements and accounting estimates that are reasonable and prudent;
- d) state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

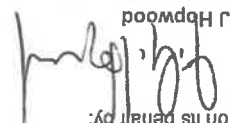
The Trustees confirm that so far as they are aware, there is no relevant audit information (as defined by section 418(3) of the Companies Act 2006) of which the charitable company's auditors are unaware. They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approval

This report was approved by the board of directors and trustees on 4 November 2022 and signed

on its behalf by:

  
J Hopwood

Chairman/Trustee

# INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

## Opinion

We have audited the financial statements of Enfield Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, Balance Sheet, Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## Basis for opinion

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

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue. Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The other information comprises the information included in the annual report other than the financial statements and our auditors' report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements themselves, we are required to determine whether this gives rise to a material misstatement in the financial statements or this other information, we are required to report that fact.

We have nothing to report in this regard.

## Options on other matters prescribed by Companies Act 2006

- In our opinion, based on the work undertaken in the course of the audit:
  - the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
  - the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

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

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

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF  
ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)  
(Continued)

Matters on which we are required to report by exception (continued)

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

Responsibilities of the trustees

As explained more fully in the trustees responsibilities statement set out on page 4, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Understanding the legal and regulatory framework applicable to the entity and how the entity is complying with that framework;
- Laws and regulations identified as being of significance in the context of the entity;
- Assessment of the susceptibility of the entity's financial statements to material misstatement, including how fraud might occur;
- Our assessment taking into account the scope and nature of the entity's activities in the effectiveness of its control environment and compliance with the laws and regulations.

Use of our report

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

Allison Sanderson FCA  
Senior Statutory Auditor, for and on behalf of  
Liles Morris Ltd  
Chartered Accountants & Statutory Auditors  
First Floor  
80 Coombe Road  
Surrey  
KT3 4QS

Date:

ENFIELD CITIZENS ADVICE BUREAU  
(A company limited by guarantee)

Statement of Financial Activities  
For the year ended 31 March 2022

Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
<b>Incoming Resources</b>					
Donations	5,660			5,660	7,038
Charitable Activities	397,983		655,538	1,053,521	1,132,211
Other Trading Activities	52,859			52,859	68,380
Government Grants - Job Retention Scheme	1,675			1,675	18,447
Investment Income - Bank Interest	853			853	2,038
Other Income	4,478			4,478	-
Total incoming resources	463,508	-	655,538	1,119,046	1,228,114
Resources Expended:					
Charitable activities	426,917		608,127	1,035,044	1,112,395
Total resources expended	426,917		608,127	1,035,044	1,112,395
Net Income/(Outgoing) Resources before transfers	36,591	-	47,411	84,002	115,719
Transfers between funds	79,396		(79,396)	-	-
Net movement in funds/Net income/ (expenditure) for the year	309,529	150,000	131,845	591,374	475,655
Balance brought forward at 1 April 2021	425,516	150,000	99,860	675,376	591,374
Balance Carried Forward					

The notes on pages 10 to 16 form part of these accounts

ENFIELD CITIZENS ADVICE BUREAU  
(A company limited by guarantee)  
Balance Sheet at 31 March 2022

Notes	2022	2021
Fixed Assets		
Tangible assets	2,416	4,833
Current Assets		
Debtors	108,645	100,760
Cash at bank and in hand	852,567	692,673
	961,212	793,433
Less Creditors: Amounts falling due within one year	(194,865)	(103,740)
Net Current Assets	766,347	689,693
Total Assets Less Current Liabilities	768,763	694,526
Less Creditors: Amounts falling due after 12 & 15 more than one year	(93,387)	(103,152)
Net Assets	675,376	591,374
Funds		
Unrestricted & Designated funds:		
Contingency funds	120,000	120,000
Designated funds	305,516	189,529
General funds	575,516	459,529
Restricted fund	99,860	131,845
Total Funds	675,376	591,374

The financial statements are prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

These financial statements were authorised by the Trustees on 4 November 2022, and were signed on their behalf by:

J Hopwood  
Chairman/Trustee

M Rodin  
Treasurer/Trustee

The notes on pages 10 to 16 form part of these accounts

# ENFIELD CITIZENS ADVICE BUREAU

## CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2022

	Note	2022	2021
Net cash inflow/(outflow) from operating activities		£	£
16		159,041	87,511
Returns on investments and servicing of finance	17	853	2,038
Increase/(decrease) in cash in the period		<u>159,894</u>	<u>89,549</u>
Reconciliation of net cash flow to movement in net debt	18		
Increase/(decrease) in cash in the period		159,894	89,549
Movement in net debt in the period		159,894	89,549
Cash and Cash Equivalents at the start of the Year		692,673	603,124
Cash and Cash Equivalents at the end of the Year		<u>852,567</u>	<u>692,673</u>

The notes on pages 10-16 form part of the accounts



1)	Accounting Policies	<p><b>Basis of preparation</b></p> <p>These financial statements have been prepared under the historical cost convention. 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 (FRS102) (effective 1 January 2019) (Charities SORP (FRS102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS102), and the Companies Act 2006.</p> <p>The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy note(s).</p> <p>The financial statements have been prepared on a going concern basis, in arriving at this conclusion the trustees have taken into account any material uncertainties that may affect the charity's ability to continue as a going concern. The period covered by this assessment is at a minimum level of 12 months from the date of the approval of the accounts.</p>
(b)	Incoming resources	<p>Voluntary income including donations, gifts and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Such income is only deferred when:</p> <ul style="list-style-type: none"> <li>- The donor specifies that the grant or donation must only be used in future accounting periods; or</li> <li>- The donor has imposed conditions which must be met before the charity has unconditional entitlement.</li> </ul> <p>Investment income is recognised on a receivable basis.</p> <p>Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.</p>
(c)	Resources expended	<p>Resources expended are included in the Statement of Financial Activities on the accruals basis inclusive of VAT which cannot be recovered. Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.</p>
(d)	Tangible fixed assets and depreciation	<p>Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:</p> <p>Fixtures, fittings and equipment - 25% on cost</p>
(e)	Funds structure	<p>The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose.</p> <p>All other funds are unrestricted funds.</p>
(f)	Pensions	<p>The charity operates a defined contribution scheme.</p> <p>Contributions to the scheme are based on applicable pension costs in the organisation taken as a whole. The pension charge recorded in the accounts is the amount of contributions payable in the accounting year.</p>

**ENFIELD CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)  
Notes to the Accounts for the year ended 31 March 2022

- (f) Pensions (Cont'd)  
The organisation also participates in a multi-employer defined benefit pension scheme. Details to this are in note 15 and the annexe to the accounts.
- (g) Debtors  
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.
- (h) Cash at bank and in hand  
Cash at bank and in hand includes cash and short term highly liquid investments in deposits or similar accounts.
- (i) Creditors and provisions  
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Charitable Activities	Unrestricted funds	Restricted funds	2022 Total	2021 Total
L.B. Enfield - Core	340,000		340,000	340,000
L.B. Enfield - Brexit Project		21,135	21,135	35,000
L.B. Enfield - Disability Project		28,500	28,500	28,500
L.B. Enfield - COVID 19 Fund		45,000	45,000	45,000
L.B. Enfield - Housing Project		25,000	25,000	34,572
L.B. Enfield - Life After Loss Project	36,500	52,710	52,710	24,999
The Mary Kinross Trust				36,500
National Citizens Advice-Energy				6,360
National Citizens Advice-Help to Claim		150,868	150,868	147,836
National Citizens Advice-Windrush Project		585	585	975
National Citizens Advice-BEIS				4,000
National Citizens Advice-Webchat				4,838
The Mercers Trust		14,000	14,000	14,000
Enfield Connections		31,000	31,000	31,000
Thames Water Trust		34,544	34,544	34,544
The Henry Smith Charity		40,000	40,000	40,000
Enfield Voluntary Action-Debt Advice		31,594	31,594	31,594
Enfield Voluntary Action-GP Outreach		40,000	40,000	40,000
Enfield Voluntary Action - Cancer Project		40,000	40,000	40,000
Enfield Voluntary Action/Royal Free Hospital		10,000	10,000	-
- Long COVID		6,766	6,766	-
RSA Trust		8,000	8,000	8,000
Big Lottery Fund Grant		27,295	27,295	27,295
Big Lottery -COVID 19 Response		16,000	16,000	16,000
North Middx. Hospital-HIV Project		13,406	13,406	13,406
Christian Action		31,885	31,885	24,054
Home Office-Brexit Project		20,250	20,250	25,000
Trust for London		7,000	7,000	17,000
Trust for London-COVID Response		-	-	9,580
Old Enfield Charitable Trust		-	-	7,000
Thomas Deane		-	-	7,608
Enfield Community Transport		-	-	67,499
Power 2 Change-Life After Loss		-	-	-
Richmond CA - Kickstart Funding	13,483		13,483	1,000
Other Grants	8,000		8,000	
	397,983	655,538	1,053,521	1,132,211

3)	Other Trading Activities	Charity Shop Income			
		Unrestricted funds	2022	2021	
		£	£	£	
		52,859	52,859	68,380	

4)	Costs of charitable activities - by fund type	L.B. Enfield - Core			
		Unrestricted funds	2022	2021	
		£	£	£	
		353,841	353,841	394,791	
		45,320	45,320	43,164	
		11,692	11,692	20,520	
		28,644	28,644	25,922	
		30,856	30,856	25,279	
		18,968	18,968	-	
		146,272	146,272	147,569	
		13,406	13,406	11,259	
		16,000	16,000	22,154	
		31,000	31,000	31,000	
		37,800	37,800	40,000	
		30,408	30,408	15,310	
		34,544	34,544	33,887	
		27,295	27,295	27,295	
		-	-	1,900	
		4,000	4,000	1,900	
		17,769	17,769	1,900	
		20,250	20,250	25,000	
		8,000	8,000	3,771	
		73,076	73,076	113,061	
		40,018	40,018	39,057	
		14,000	14,000	14,000	
		-	-	17,000	
		-	-	36,823	
		31,885	31,885	14,417	
		-	-	5,416	
		608,127	1,035,044	1,112,395	
		426,917			

ENFIELD CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Notes to the Accounts for the year ended 31 March 2022

5) Costs of charitable activities - by activity

Grant Funding/ Operational Services	2022	2021	Governance	
			2022	2021
Core/Operational and General	360,888	381,595		
Advisory Services	584,866	604,543		
Project Specific Advisory Services	73,076	113,061		
Charity Shop Costs	16,214	13,196		
Governance Costs (Note 6)	16,214	13,196		
	1,035,044	1,112,395		
Unrestricted funds	2022	2021	Auditors Remuneration	
			2022	2021
	3,564	3,240		
	11,520	9,760		
	1,130	196		
	16,214	13,196		
	16,214	13,196		

6) Governance

Auditors Remuneration  
Accountancy Charges  
Legal & Professional Fees  
Meeting and AGM costs

8) Staff costs

Wages and salaries  
Social security costs  
Pension costs

2022	2021
Total	Total
£	£
764,904	760,680
61,469	62,503
14,889	55,348
841,262	878,531

No employee received emoluments of more than £60,000 (2021: Nil). No trustee received any remuneration in respect of their role as trustee. The average monthly number of full time equivalent employees was 26 (2021: 31). This includes the CEO, four managers (2021: 4) and 21 Project & Support staff (2021: 26). The key management personnel of the charity comprise the Trustees and the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £42,791 (2021: £40,794).

9) Fixed Assets

Cost	At 1 April 2021	Additions in year	At 31 March 2022	Depreciation	At 1 April 2021	Charge for the year	At 31 March 2022	Net Book Value 31 March 2022	Net Book Value 31 March 2021
Fixtures, Fittings & Equipment	81,972	-	81,972	81,972	77,139	2,417	79,556	2,416	4,833
Total	81,972	-	81,972	81,972	77,139	2,417	79,556	2,416	4,833

ENFIELD CITIZENS ADVICE BUREAU  
Notes to the accounts for the year ended 31 March 2022

(10) Debtors	2022	2021	
Trade Debtors	96,473	49,632	
Other Debtors and Prepayments	12,172	51,128	
	<u>108,645</u>	<u>100,760</u>	
(11) Creditors: Amounts due within one year			
Trade Creditors	28,968	15,711	
Other Creditors	46,391	18,507	
Accruals and Deferred Income (Refer Note 19)	119,506	69,522	
	<u>194,865</u>	<u>103,740</u>	
(12) Creditors: Amounts more than one year			
Pension Liability (Refer Note 15)	93,387	103,152	
	<u>93,387</u>	<u>103,152</u>	

(13) Restricted Funds	Movement of Resources	Incoming	Outgoing	Transfer to Unrestricted Funds	Balance 31/03/2022
	Balance 01/04/2021	£	£	£	£
L.B. Enfield-HIV/Aids Project	2,365	45,000	45,320	2,365	-
L.B. Enfield - Childrens Centre	5,271	21,135	30,856	-	4,951
L.B. Enfield - Brexit Project	9,721	28,500	28,644	-	2,434
L.B. Enfield - Disability Project	2,578	25,000	11,692	-	17,787
L.B. Enfield - Housing Project	4,479	52,710	18,968	33,742	-
L.B. Enfield - Life after Loss Project	11,053	-	-	11,053	-
National Citizens Advice-Energy	-	-	-	-	-
National Citizens Advice-	-	-	-	-	-
Help to Claim	1,167	150,868	146,272	-	5,763
National Citizens Advice -	975	585	-	1,560	-
Windrush Project	4,000	4,000	4,000	-	-
COVID Response Grants	17,769	17,769	17,769	-	-
The Henry Smith Charity	943	40,000	40,018	-	925
Thames Water Trust	2,913	34,544	34,544	-	2,913
Christian Action	2,808	13,406	13,406	-	2,808
Enfield Community Transport	2,192	-	-	-	2,192
Power 2 Change-Life After Loss	30,676	-	-	30,676	-
Home Office-Brexit Project	9,637	31,885	31,885	-	9,637
RSA Trust	5,706	8,000	8,000	-	5,706
Big Lottery Fund Grant	16,284	31,594	30,408	-	17,470
Enfield Voluntary Action-Debt Advice	-	40,000	37,800	-	2,200
GP Outreach	-	10,000	-	-	10,000
Enfield Voluntary Action - Cancer Project	-	6,766	-	-	6,766
Enfield Voluntary Action/Royal Free Hospital	-	-	-	-	-
Enfield Connections	31,000	31,000	31,000	-	-
Thomas Deane	7,000	14,000	14,000	-	7,000
The Mercers Trust	14,000	16,000	16,000	-	846
North Middx.Hospital-HIVProject	846	20,250	20,250	-	462
Trust for London	462	-	-	-	-
	<u>131,845</u>	<u>655,538</u>	<u>608,127</u>	<u>79,396</u>	<u>99,860</u>

Transfer to Unrestricted reserves represents transfer of income to match costs in general spending.

**ENFIELD CITIZENS ADVICE BUREAU**  
Notes to the accounts for the year ended 31 March 2022

**13) (Contd)**

	Unrestricted Funds	Designated Funds	Restricted Funds	Total
Tangible Fixed Assets	2,416			2,416
Net Current Assets	320,443	150,000	202,517	672,960
	322,859	150,000	202,517	675,376

**14)**

**Details of funds**

*Unrestricted Funds*  
The General Funds of the charity are for the provision of advice to clients in relation to their rights responsibilities and services available to them.

The Contingency Fund has been created for the purpose of reserving funds for emergencies and unforeseen expenditure.

**Designated Funds**

The Designated Fund was previously set up to provide for future expenses relating to premises and IT requirements.

**Restricted Funds**

*HIV/Aids and TB Worker Fund* - Specialist outreach advice at the North Middlesex Hospital and other community locations.

*Childrens Centre* - Advice and information to families with children under 5 years old.

*Thames Water* - The provision of money advice to Thames Water customers.

*RSA Trust* - Outreach advice at Ordinance Road Library, North London General Advice.

*National Citizens Advice Help to Claim* - Support for people in the early stages of a Universal Credit claim from application to first payment.

*L.B. Enfield (Disability Project)* - Advice for disabled people.

*The Mercers Trust* - Welfare advice for North Enfield Foodbank.

*The Henry Smith Charity* - Money and debt advice.

*Big Lottery Fund Grant* - Universal Credit claimants' advice on benefits and debt.

*Trust for London* - Housing advice.

*L.B. Enfield (Brexit Project)* - EU settlement and pre settlement application.

*Enfield Voluntary Action* - GP and Cancer project

*Other Projects and Operational Grants* - A range of vital funding was received from charitable trust funders to contribute to various aspects of our work, including training for volunteers, support for our pro bono legal advice rota and money advice.

**15)**

**Pension and other post retirement benefits**

The charity participates in the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) which is a funded defined benefit arrangement. The employers operate a defined benefit scheme in the UK. This is a separate trustee-administered fund holding the pension scheme assets to meet long-term pension liabilities. A full actuarial valuation was carried out at 31 March 2022 by a qualified independent actuary, based upon membership data as at 31 March 2019. sponsoring employer. The major assumptions used by the actuary and details of the scheme are in the schedules annexed to these accounts. The schedules do not form part of the audited financial statements. The annual contributions by Enfield Citizens Advice Bureau is £7,500. The liability to the organisation is as noted in Note 12 in the accounts.

**ENFIELD CITIZENS'ADVICE BUREAU  
NOTES FORMING PART OF THE FINANCIAL STATEMENTS**

**Note**

**RECONCILIATION OF THE NET (OUTGOING)/INCOMING RESOURCES TO NET CASH  
INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES**

	2022	2021
Net (outgoing)/incoming resources	84,002	115,719
Depreciation charges	2,417	2,417
Interest received	(853)	(2,038)
(Increase)/Decrease in debtors	(7,885)	(41,478)
(Decrease)/Increase in creditors	81,360	12,891
Fixed Assets Additions	-	-
<b>Net cash inflow/(outflow) from operating activities</b>	<b>159,041</b>	<b>87,511</b>

	2022	2021
Returns on investments and servicing of finance	£	£
Interest received	853	2,699
Net cash inflow for returns on investments and servicing of finance	853	2,699

**17 ANALYSIS OF CASH FLOWS FOR HEADINGS NETTED IN THE CASH FLOW STATEMENT**

	At 1.4.21	Cash flow	At 31.3.22
Net Cash:	£	£	£
Cash at bank	692,673	159,894	852,567
<b>Total</b>	<b>692,673</b>	<b>159,894</b>	<b>852,567</b>

**19 ANALYSIS OF DEFERRED INCOME**

	2022	2021
(Grants received deferred over the project life)	£	£
Edmonton United Charity	10,783	12,072
Thames Water Trust	3,664	3,664
L B Enfield - Training Matter	5,000	5,000
North Central London CCG	34,000	-
The Mercers Trust	7,000	7,000
L B Enfield - HUBWASH	5,000	5,000
Trust for London	6,750	-
Power 2 Change - Life After Loss	9,000	7,501
RSA Trust	9,000	8,000
Enfield Voluntary Action-Benefits Advice	2,674	7,000
Co-op Community Fund	2,674	2,674
L.B. Enfield - Housing Legal Services	25,000	3,069
Other Projects & Operational Grants	2,869	60,980
<b>Total</b>	<b>111,740</b>	<b>60,980</b>