

Company registration number: 03526088

Charity registration number: 1075288

# Grimsby, Cleethorpes & District Citizens Advice Bureau

(A company limited by share capital)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

Forrester Boyd  
Chartered Accountant  
Waynflete House  
139 Eastgate  
Louth  
Lincolnshire  
LN11 9QQ

# **Grimsby, Cleethorpes & District Citizens Advice Bureau**

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## **Grimsby, Cleethorpes & District Citizens Advice Bureau**

### **Reference and Administrative Details**

<b>Trustees</b>	D Billard, Chair P Williams, Deputy Chair M Allingham G W Baker A Maggs J Bramley G Rogers A P Dodd (Resignation 13 July 2020) B Barber
<b>Stakeholder Members</b>	Councillor S Shreeve, Honorary Treasurer Councillor S Harness Councillor D Rodwell Councillor K Rudd Councillor M Patrick
<b>Senior Management Team</b>	A Gaskins, Chief Executive D Rossiter, Deputy Chief Executive J Lambton, Project / Finance manager S Davidson, Volunteer Service Manager
<b>Principal Office</b>	Melbourne House 16 Town Hall Street Grimsby Lincolnshire DN31 1HZ  The charity is incorporated in England & Wales.
<b>Company Registration Number</b>	03526088
<b>Charity Registration Number</b>	1075288
<b>Bankers</b>	HSBC Bank plc Grimsby 55 Victoria Street Grimsby North East Lincolnshire DN31 1UX
<b>Independent Examiner</b>	Forrester Boyd Chartered Accountant Waynflete House 139 Eastgate Louth Lincolnshire LN11 9QQ

# **Grimsby, Cleethorpes & District Citizens Advice Bureau**

## **Trustees' Report**

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2021.

### **Structure, governance and management**

#### ***Nature of governing document***

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

#### ***Recruitment and appointment of trustees***

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

#### ***Induction and training of trustees***

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

#### ***Risk management***

The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the Bureau faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees have reviewed the adequacy of the Bureau's internal controls.

### **Objectives and activities**

#### ***Objects and aims***

The organisation exists for the promotion of any charitable purpose for the benefit of the community in North East Lincolnshire by the advancement of education, the protection of health and relief of poverty, sickness and distress through the delivery of advice services.

The aims of the Bureau are:

- To help people find a way forward.
- To improve the policies and practices that affect people's lives.
- The service provides free, independent, confidential and impartial advice to everyone on their rights and their responsibilities. It values diversity, promotes equality and challenges discrimination.
- To provide the citizens of North East Lincolnshire with a high quality, holistic advice and information service which is accessible to them and appropriate to their needs.

Our charity was founded in 1939 and since then we have given advice, information and support to anyone who needs it. We help people online, over the phone and face to face from our office through our network of local outreaches. Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns. We use this knowledge to campaign on big issues both locally and nationally. So one way or another, we are helping everyone - not just those we support directly.



# **Grimsby, Cleethorpes & District Citizens Advice Bureau**

## **Trustees' Report**

### ***Objectives, strategies and activities***

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

The Board delegates the exercise of certain powers in connection with the management and administration of the Charity as set out below. Requiring regular reporting back to the planned meetings of the Board so that all decisions can ultimately be ratified and controlled by the full Board.

The present Trustees and any Trustees that have served in the last year are listed on page 1 together with the names of the senior executive staff.

# **Grimsby, Cleethorpes & District Citizens Advice Bureau**

## **Trustees' Report**

### *Finance Sub-Committee*

The terms of reference for this group are as follows:

To support the Honorary Treasurer in assuring that:

- A financial audit, independent examiners and auditors are properly appointed
- A yearly budget and monthly monitoring reports are given to the Board covering income and expenditure.
- There are written procedures for all financial systems and these are controlled and regularly monitored
- That the financial information is used by the Board to review the provision of services
- Ensure that budgets and variance reports are sent to all members.
- That the budget makes provision for volunteer expenses
- To take on specific pieces of work delegated to it by the Board. The Board is to ensure that there are adequate resources available to carry out the work.
- That one member of the group carries out periodic checks on the Bureau's petty cash balances.
- To consider proposals for income and expenditure and make recommendations to the Trustee Board regarding decisions relating to the organisation's strategic or operational functions that have a financial cost that fall outside of the devolved powers of Officers of the Trustee Board as determined by the Office Manual.
- All acts and proceedings of the Sub-Committee shall be reported back to the Trustee Board as soon as it is reasonably practicable.

### *Personnel Sub-Committee*

The terms of reference for this group are as follows:

- To evaluate, monitor, oversee and control Citizens Advice North East Lincolnshire (CANEL) personnel and human resources monitoring and prepare reports when required for the Trustee Board.
- To consider proposals and make recommendations to the Trustee Board regarding decisions relating to CANEL's strategic or operational functions that have personnel or human resource implications
- All acts and proceedings of the Sub-Committee shall be reported back to the Trustee Board as soon as is reasonably practicable.
- It undertakes the work delegated by the Board. The Board is to ensure that there are adequate resources available to carry out that work.

### *The Chief Executive*

The Chief Executive is responsible for the day-to-day management of the Charity's affairs and for implementing policies agreed by the Board of Trustees.

# **Grimsby, Cleethorpes & District Citizens Advice Bureau**

## **Trustees' Report**

### ***Public benefit***

In preparation of this report the trustees have had regard to the guidance issued by the Charity Commission on public benefit and confirms that the Charity's work meets the requirements for public benefit.

The Trustees are responsible for their annual report and for the preparation of financial statements for each financial year that give a true and fair view of the incoming resources during the year and of the state of affairs as at the end of each of the financial year. In preparing these financial statements the Trustees are required to:

- Ensure that suitable accounting practices are established and applied consistently
- Make judgements and estimates which are reasonable and prudent
- State whether the applicable accounting standards and statement of recommended accounting practice have been followed subject to any material departures disclosed and explained in the financial statements and
- Prepare the financial statements on a going concern basis unless it is inappropriate to assume the charity will continue in operation

The Trustees have overall responsibility for ensuring that the Charity has appropriate systems and controls, financial and otherwise. The Trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that financial statement comply with the Companies Act 1985. The Trustees are also responsible for safeguarding the assets of the Charity and for their proper application as required by charity law and hence taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The Charity is operating efficiently and effectively
- All assets are safeguarded against unauthorised use or disposition and are properly applied
- Proper records are maintained and financial information used within the charity, or for publication, is reliable
- The charity complies with relevant laws and regulations

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is prepared and reviewed regularly by both management and the Board of Trustees. A programme of internal audits is in place derived from a comprehensive risk assessment.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

- A business plan that includes an annual budget approved by the Board of Trustees
- Regular review by the Board of Trustees of financial results, variances from budget, non-financial performance indicators and benchmarking reviews.
- Delegation of the day to day management authority and segregation of duties
- Identification of and management of risks

The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the organisation faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees has reviewed the adequacy of the organisation's internal controls.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

# **Grimsby, Cleethorpes & District Citizens Advice Bureau**

## **Trustees' Report**

**Summary of the main achievements of the charity and the difference the charity's work made to the circumstances of its beneficiaries and the wider benefits to society as a whole.**

Provision of face to face advice was suspended during the Covid-19 pandemic and all advice services were switched to telephone, email and webchat from March 2020. Telephone advice services from the charity's main office from 9am to 4pm Monday to Friday were augmented by joining National Citizens Advice Single Queue service. Outreaches at various venues across North East Lincolnshire were also suspended during the Covid-19 pandemic. Our additional partnership outreaches were also suspended.

Continued funding from North East Lincolnshire Council (NELC) enabled core service delivery to continue. NELC, Henry Smith Charity funding through its Improving Lives Funding Programme, Money and Pension Services Debt Advice Project and Help to Claim Universal Credit Citizens Advice Funded Programmes provided sufficient funds to develop the senior management roles and a supervision team that oversaw delivery of advice services to 4,254 people who presented 8,857 advice issues. The year saw consolidation and improvement to the new National Citizens Advice Membership Standards, advice channel and methods introduced during the previous year.

The charity secured new funding from the National Lottery Community Fund for specialist welfare benefits services that enabled us to continue to prepare and represent cases at first and upper tribunal hearings.

Throughout the year, the organisation has achieved compliance with all external funding contracts.

Continued high performance against funded projects and contracts including NELC's service level agreement the Henry Smith Charity Improving Lives Funding Programme Sharing Advice, and compliance against Money and Pension Service Debt Advice Project (MaPS) to provide debt advice to people at risk of suffering financial exclusion or experiencing financial exclusion and Help To Claim Universal Credit (H2C) to help new claimants of Universal Credit to make a successful claim for that benefit have allowed the Charity to provide valuable core services to its beneficiaries. The development of charged-for immigration advice services up to level 2 Office of the Immigration Services Commissioner accredited immigration advice was also a significant achievement.

The continuing relationship between the organisation and North East Lincolnshire Council remains vital to us and is important for the local authority because it recognises the organisation's contribution to its strategic objectives of developing stronger and sustainable communities through building community capacity and resilience, and to minimise the impact of welfare reforms on the local community. This is reflected in the service level agreement between the two parties.

Robust quality assurance methods were evidenced by the quality of our advice service during the year, during which the organisation achieved the highest advice standards as assessed by National Citizens Advice and high levels of compliance against all National Citizens Advice performance quality framework indicators for: client care, client experience, people management and financial management.

Outreach services were suspended during the year to comply with the Government's Covid-19 emergency measures.

Recruitment, training and support of volunteers is a key organisational aim. However, this stalled during the Covid-19 pandemic and the charity experienced a reduction to the number of volunteers that were available to provide advice services from their homes. This reinforced the importance of having a team of dedicated and committed volunteers for the organisation, this clearly affected our ability to deliver the breadth and level of services it currently offers.

Wider benefits to society can be identified by examination of the charity's achievements. Notably, it secured more than £2 million for beneficiaries in unclaimed or withdrawn welfare benefit payments during the year and managed more than £13 million consumer debt in North East Lincolnshire. In addition the charity continued to provide evidence about unfair or unjust policies that affect people's lives to local and national decision making bodies.

# **Grimsby, Cleethorpes & District Citizens Advice Bureau**

## **Trustees' Report**

### **Financial review**

#### ***Policy on reserves***

The Board of Trustees continues to strive to increase the level of reserves to ensure that there are sufficient funds available to cushion any unforeseeable demands upon the financial resources. The aim was to achieve a figure equivalent to three months operational costs. Currently the figure is £120,000 compared to annual running costs in 2019/20 of approximately £118,000. The reserves of the charity as at 31st March 2021 were £137,912 in total compared to £78,063 in 2020.

The type of income that the Bureau is reliant upon for funding presents a fairly high risk of being reduced. Budgetary and financial control has been improved in order to reduce the risk of any overspendings and to attempt to mitigate the effect upon a loss of funding.

It is not the policy of the Bureau to embark upon any spending prior to funding being received.

#### ***Investment policy and objectives***

The investment of the Bureau is limited to making best use of the credit balance held at the bank.

### **Employees**

The organisation aims to be an organisation the employees enjoy working for, where they feel supported and encouraged to develop. Employees are kept fully informed about any strategies and objectives as well as day-to-day news and events. Regular information is available through meetings, team briefings and the intranet. All employees are encouraged to put forward their suggestions and views on performance and strategy. The organisation has introduced an employee assistance programme that provides a range of benefits to employees and volunteers.

The organisation is an equal opportunities employer and encourages participation of black and other ethnic minorities at all levels of service. A policy of recruitment and promotion on the basis of aptitude and ability without discrimination is followed. The Bureau pursues both the employment of disabled people whenever possible and the continued employment and retraining of employees who become disabled whilst employed by the Bureau.

The organisation is committed to the training, career development and promotion of all employees. An individual's career development is assessed with an annual appraisal and supervisions. Training programmes are provided to meet any ongoing needs with the aim of developing employees for both their current and future roles.

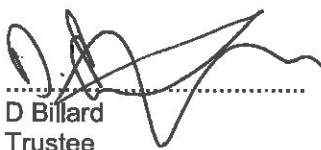
### **Pensions**

The organisation complies with Workplace Pension Scheme legislation and automatically enrolls eligible employees unless individuals opt out with informed consent. The organisation operates the NEST scheme and meets statutory contributions.

### **Small companies provision statement**

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on 20 December 2021 and signed on its behalf by:



D Billard  
Trustee

## **Grimsby, Cleethorpes & District Citizens Advice Bureau**

### **Statement of Trustees' Responsibilities**

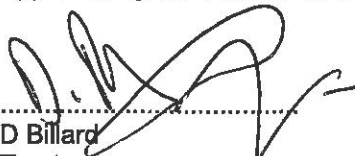
The trustees (who are also the directors of Grimsby, Cleethorpes & District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. 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 its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping adequate accounting records that 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 20 December 2021 and signed on its behalf by:

  
D Billard  
Trustee



## **Grimsby, Cleethorpes & District Citizens Advice Bureau**

### **Independent Examiner's Report to the trustees of Grimsby, Cleethorpes & District Citizens Advice Bureau**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2021 which are set out on pages 10 to 23.

#### **Respective responsibilities of trustees and examiner**

As the charity's trustees of Grimsby, Cleethorpes & District Citizens Advice Bureau (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

#### **Independent examiner's statement**

Since Grimsby, Cleethorpes & District Citizens Advice Bureau's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

.....  
Adam Millson ACA  
Chartered Accountant  
The Institute of Chartered Accountants in England and Wales

Waynflete House  
139 Eastgate  
Louth  
Lincolnshire  
LN11 9QQ

20 December 2021

# Grimsby, Cleethorpes & District Citizens Advice Bureau

## Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	174	-	174
Charitable activities	4	219,731	316,189	535,920
Total income		219,905	316,189	536,094
<b>Expenditure on:</b>				
Charitable activities	5	(145,631)	(327,911)	(473,542)
Other expenditure	6	(2,703)	-	(2,703)
Total expenditure		(148,334)	(327,911)	(476,245)
Net income/(expenditure)		71,571	(11,722)	59,849
Transfers between funds		(33,575)	33,575	-
Net movement in funds		37,996	21,853	59,849
<b>Reconciliation of funds</b>				
Total funds brought forward		57,635	20,428	78,063
Total funds carried forward	19	95,631	42,281	137,912
	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	11,867	125	11,992
Charitable activities	4	160,694	301,667	462,361
Total income		172,561	301,792	474,353
<b>Expenditure on:</b>				
Charitable activities	5	(159,910)	(312,319)	(472,229)
Other expenditure	6	(222)	-	(222)
Total expenditure		(160,132)	(312,319)	(472,451)
Net income/(expenditure)		12,429	(10,527)	1,902
Transfers between funds		(4,345)	4,345	-
Net movement in funds		8,084	(6,182)	1,902
<b>Reconciliation of funds</b>				
Total funds brought forward		49,551	26,610	76,161
Total funds carried forward	19	57,635	20,428	78,063

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 19.

The notes on pages 12 to 23 form an integral part of these financial statements.



# Grimsby, Cleethorpes & District Citizens Advice Bureau

(Registration number: 03526088)  
Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	13	6,634	7,845
<b>Current assets</b>			
Debtors	14	10,852	10,382
Cash at bank and in hand	15	152,934	64,750
		163,786	75,132
<b>Creditors: Amounts falling due within one year</b>	16	(32,508)	(4,914)
<b>Net current assets</b>		131,278	70,218
<b>Net assets</b>		137,912	78,063
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	19	42,281	20,428
<b>Unrestricted income funds</b>			
Unrestricted funds		95,631	57,635
<b>Total funds</b>	19	137,912	78,063

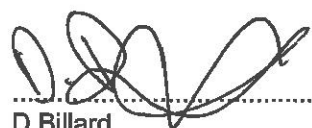
For the financial year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

## Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages 10 to 23 were approved by the trustees, and authorised for issue on 20 December 2021 and signed on their behalf by:



D Billard  
Trustee

The notes on pages 12 to 23 form an integral part of these financial statements.

# **Grimsby, Cleethorpes & District Citizens Advice Bureau**

## **Notes to the Financial Statements for the Year Ended 31 March 2021**

### **1 Charity status**

The charity is limited by share capital, incorporated in England & Wales.

The address of its registered office is:

Melbourne House  
16 Town Hall Street  
Grimsby  
Lincolnshire  
DN31 1HZ

These financial statements were authorised for issue by the trustees on 20 December 2021.

These financial statements cover the individual entity, Grimsby, Cleethorpes & District Citizens Advice Bureau.

### **2 Accounting policies**

#### **Summary of significant accounting policies and key accounting estimates**

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

#### **Statement of compliance**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

#### **Basis of preparation**

Grimsby, Cleethorpes & District Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

These financial statements have been prepared in sterling which is the functional currency and are rounded to the nearest pound.

#### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity. Specifically in connection with the current economic climate, the trustees have considered the impact of COVID-19 on the business and they are satisfied that the company has sufficient financial headroom to continue trading for at least the next twelve months. For this reason the financial statements have been prepared on a going concern basis.

#### **Income and endowments**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

## **Grimsby, Cleethorpes & District Citizens Advice Bureau**

### **Notes to the Financial Statements for the Year Ended 31 March 2021**

#### ***Donations and legacies***

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### ***Charitable activities***

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.

#### ***Grant provisions***

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets costing £500.00 or more are initially recorded at cost.

#### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Fixtures and fittings	15% reducing balance
Office equipment	33% straight line

## **Grimsby, Cleethorpes & District Citizens Advice Bureau**

### **Notes to the Financial Statements for the Year Ended 31 March 2021**

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### **Pensions and other post retirement obligations**

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the Company has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised as employee benefit expense when they are due.

# Grimsby, Cleethorpes & District Citizens Advice Bureau

## Notes to the Financial Statements for the Year Ended 31 March 2021

### 3 Income from donations and legacies

	Unrestricted General £	Total 2021 £	Total 2020 £
Donations and legacies;			
Donations	174	174	11,992
	<u>174</u>	<u>174</u>	<u>11,992</u>

### 4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
General advice	200,049	-	200,049	160,535
Money Advice Service Debt Advice Project	-	132,820	132,820	134,273
Miscellaneous income	16,106	-	16,106	159
Citizens Advice - Help to Claim	-	62,257	62,257	59,635
The Henry Smith Charity - Improving Lives	-	58,900	58,900	58,850
Police & Crime Commissioner Humberside - Crime Reduction Fund	-	-	-	25,000
Immigration	950	-	950	23,909
COVID-19 support	-	42,212	42,212	-
NELC Winter Grant	-	20,000	20,000	-
Coronavirus Job Retention Support Grant	2,626	-	2,626	-
	<u>219,731</u>	<u>316,189</u>	<u>535,920</u>	<u>462,361</u>

The income from charitable activities in the previous year totalled £462,361 and was allocated between the funds as follows;  
£160,694 unrestricted funds, £301,667 restricted funds.

# Grimsby, Cleethorpes & District Citizens Advice Bureau

## Notes to the Financial Statements for the Year Ended 31 March 2021

### 5 Expenditure on charitable activities

		Unrestricted		Total	Total
	Note	General	Restricted	2021	2020
		£	£	£	£
Direct costs		2,701	7,933	10,634	22,580
Grant funding of activities		71,047	2,865	73,912	71,047
Staff costs	10	54,309	258,106	312,415	313,367
Support costs	7	15,441	54,004	69,445	58,567
Governance costs	7	2,133	5,003	7,136	6,668
		<u>145,631</u>	<u>327,911</u>	<u>473,542</u>	<u>472,229</u>

Expenditure on charitable activities in 2020 totalled £472,229 and was allocated between funds as follows; Unrestricted funds £159,910, restricted funds £312,319

In addition to the expenditure analysed above, there are also governance costs of £7,136 (2020 - £6,668) which relate directly to charitable activities. See note 7 for further details.

### 6 Other expenditure

	Note	Unrestricted funds General	Total funds
		£	£
Depreciation, amortisation and other similar costs		<u>2,703</u>	<u>2,703</u>
<b>Total for 2021</b>		<u>2,703</u>	<u>2,703</u>
<b>Total for 2020</b>		<u>222</u>	<u>222</u>

# Grimsby, Cleethorpes & District Citizens Advice Bureau

## Notes to the Financial Statements for the Year Ended 31 March 2021

### 7 Analysis of governance and support costs

#### Charitable activities expenditure

	Unrestricted		Total 2021	Total 2020
	General £	Restricted £	£	£
Rent and rates	3,474	11,905	15,379	15,631
Light, heat and power	890	2,860	3,750	5,091
Insurance	375	1,196	1,571	1,561
Repairs and maintenance	689	2,483	3,172	8,053
Telephone and equipment	8,553	31,757	40,310	22,003
Computer software and maintenance	342	1,938	2,280	254
Printing, postage and stationery	355	441	796	4,053
Sundry	749	1,354	2,103	1,779
Bank charges	14	70	84	142
	<u>15,441</u>	<u>54,004</u>	<u>69,445</u>	<u>58,567</u>

Allocated support costs in 2020 totalled £58,567 and was allocated between funds as follows;  
Unrestricted expenditure £15,626, restricted expenditure £42,941.

#### Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Independent examiner fees				
Examination of the financial statements	543	3,357	3,900	3,900
Other fees paid to examiners	498	504	1,002	937
Legal fees	<u>1,092</u>	<u>1,142</u>	<u>2,234</u>	<u>1,831</u>
	<u>2,133</u>	<u>5,003</u>	<u>7,136</u>	<u>6,668</u>

# Grimsby, Cleethorpes & District Citizens Advice Bureau

## Notes to the Financial Statements for the Year Ended 31 March 2021

### 8 Net incoming/outgoing resources

Net incoming resources for the year include:

	2021 £	2020 £
Operating leases - plant and machinery	4,889	4,889
Depreciation of fixed assets	2,703	222
Independent Examination	<u>3,900</u>	<u>3,900</u>

### 9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

The amount expenses waived by the trustees during the year totalled £Nil (2020 - £Nil).

### 10 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
<b>Staff costs during the year were:</b>		
Wages and salaries	287,677	287,934
Social security costs	19,514	20,263
Pension costs - Defined contribution	<u>5,224</u>	<u>5,170</u>
	<u>312,415</u>	<u>313,367</u>

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2021 No	2020 No
Headcount	<u>14</u>	<u>14</u>

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £122,037 (2020 - £122,093).



# Grimsby, Cleethorpes & District Citizens Advice Bureau

## Notes to the Financial Statements for the Year Ended 31 March 2021

### 11 Independent examiner's remuneration

	2021 £	2020 £
Examination of the financial statements	3,900	3,900
<b>Other fees to examiners</b>		
All other services	1,002	937
All fees disclosed are inclusive of VAT		

### 12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

### 13 Tangible fixed assets

	Furniture and equipment £	Computer equipment £	Total £
<b>Cost</b>			
At 1 April 2020	52,765	8,067	60,832
Additions	-	1,492	1,492
At 31 March 2021	52,765	9,559	62,324
<b>Depreciation</b>			
At 1 April 2020	52,765	222	52,987
Charge for the year	-	2,703	2,703
At 31 March 2021	52,765	2,925	55,690
<b>Net book value</b>			
At 31 March 2021	-	6,634	6,634
At 31 March 2020	-	7,845	7,845

# Grimsby, Cleethorpes & District Citizens Advice Bureau

## Notes to the Financial Statements for the Year Ended 31 March 2021

### 14 Debtors

	2021 £	2020 £
Trade debtors	7,102	5,464
Prepayments	3,750	3,750
Other debtors	-	1,168
	<u>10,852</u>	<u>10,382</u>

### 15 Cash and cash equivalents

	2021 £	2020 £
Cash on hand	16	75
Cash at bank	152,918	64,675
	<u>152,934</u>	<u>64,750</u>

### 16 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	1,225	410
Accruals	31,283	4,504
	<u>32,508</u>	<u>4,914</u>

### 17 Obligations under leases and hire purchase contracts

#### Operating lease commitments

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

	2021 £	2020 £
<b>Other</b>		
Within one year	1,663	4,889
Between one and five years	1,273	2,936
	<u>2,936</u>	<u>7,825</u>

### 18 Pension and other schemes

#### Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £5,224 (2020 - £5,170).

# Grimsby, Cleethorpes & District Citizens Advice Bureau

## Notes to the Financial Statements for the Year Ended 31 March 2021

### 19 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
<b>Unrestricted</b>					
<b>General</b>					
General fund	49,790	218,910	(135,021)	(44,682)	88,997
Unrestricted fixed assets	7,845	-	(2,703)	1,492	6,634
Immigration	-	995	(10,610)	9,615	-
	<u>57,635</u>	<u>219,905</u>	<u>(148,334)</u>	<u>(33,575)</u>	<u>95,631</u>
<b>Restricted</b>					
Money Advice Service					
Debt Advice Project	-	132,820	(142,396)	9,576	-
Citizens Advice - Help to Claim	-	62,257	(69,158)	6,901	-
The Henry Smith Charity - Improving Lives	20,428	58,900	(54,182)	-	25,146
Police & Crime Commissioner Humberside - Crime Reduction Fund	-	-	(11,973)	11,973	-
COVID-19 support	-	42,212	(47,337)	5,125	-
NELC Winter Grant	-	20,000	(2,865)	-	17,135
<b>Total restricted</b>	<u>20,428</u>	<u>316,189</u>	<u>(327,911)</u>	<u>33,575</u>	<u>42,281</u>
<b>Total funds</b>	<u>78,063</u>	<u>536,094</u>	<u>(476,245)</u>	<u>-</u>	<u>137,912</u>

# Grimsby, Cleethorpes & District Citizens Advice Bureau

## Notes to the Financial Statements for the Year Ended 31 March 2021

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2020 £
<b>Unrestricted funds</b>					
<b>General</b>					
General fund	49,551	172,561	(159,910)	(12,412)	49,790
Unrestricted fixed assets	-	-	(222)	8,067	7,845
	<u>49,551</u>	<u>172,561</u>	<u>(160,132)</u>	<u>(4,345)</u>	<u>57,635</u>
<b>Restricted</b>					
Money Advice Service					
Debt Advice Project	-	134,273	(121,058)	(13,215)	-
Citizens Advice - Help to Claim	-	59,635	(59,635)	-	-
The Henry Smith Charity - Improving Lives	20,428	58,850	(58,850)	-	20,428
Police & Crime Commissioner Humberside - Crime Reduction Fund	6,182	25,000	(31,182)	-	-
Other restricted funds	-	24,034	(41,594)	17,560	-
<b>Total restricted funds</b>	<u>26,610</u>	<u>301,792</u>	<u>(312,319)</u>	<u>4,345</u>	<u>20,428</u>
<b>Total funds</b>	<u>76,161</u>	<u>474,353</u>	<u>(472,451)</u>	<u>-</u>	<u>78,063</u>

The specific purposes for which the funds are to be applied are as follows:

Money Advice Service Debt Advice Project - to provide high quality debt advice

Citizens Advice - Help to Claim - to provide support to individuals to assist them in completing their initial claim for Universal Credit.

The Henry Smith Charity - to provide advice, advocacy and support to people at a crisis point.

Improving Lives Police & Crime Commissioner Humberside - to provide support and advice to victims of domestic abuse.

NELC Winter Grant - to provide support to vulnerable households and families particularly affected by the pandemic.

Unrestricted general fund

This represents income received without restrictions which is used supporting general advice funds.

Unrestricted fixed asset funds represent capital expenditure made using general funds.

Immigration - to provide OISC Level 2 immigration advice and support.

During the year a transfer of £33,575 was made from unrestricted funds to restricted funds. This represented general funds which have been utilised to support the overspend of restricted funds.

# Grimsby, Cleethorpes & District Citizens Advice Bureau

## Notes to the Financial Statements for the Year Ended 31 March 2021

### 20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2021 £
Tangible fixed assets	6,634	-	6,634
Current assets	121,505	42,281	163,786
Current liabilities	(32,508)	-	(32,508)
Total net assets	95,631	42,281	137,912
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2020 £
Tangible fixed assets	7,845	-	7,845
Current assets	54,704	20,428	75,132
Current liabilities	(4,914)	-	(4,914)
Total net assets	57,635	20,428	78,063

### 21 Analysis of net funds

	At 1 April 2020 £	Financing cash flows £	At 31 March 2021 £
Cash at bank and in hand	64,750	88,184	152,934
Net debt	64,750	88,184	152,934
	At 1 April 2019 £	Financing cash flows £	At 31 March 2020 £
Cash at bank and in hand	37,509	27,241	64,750
Net debt	37,509	27,241	64,750

### 22 Related party transactions

There were no related party transactions in the year.

