



**TELFORD AND THE WREKIN
CITIZENS ADVICE BUREAUX**

[Trading as Citizens Advice Telford & The Wrekin]

(a company limited by guarantee)

**Charity No. 1077566
Company No. 03844929**

**REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022**

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
LEGAL & ADMINISTRATIVE INFORMATION

Charity number: 1077566

Company number: 03844929

Authorised & regulated by the Financial Conduct Authority; FRN: 617769

Registered Office: 40 Tan Bank
Wellington
Telford
TF1 1HW

Trustees/Directors

David Shelmerdine	(Chair)
Paul Clifford	(Vice-Chair & Treasurer)
Cllr Andrew Burford	
Samuel Chilvers	
Timothy Elliott	
Sherrel Fikels	
Dipak Kothari OBE	
Cllr Raj Metha	
Cllr Gemma Offland	
Julie Twynholm	

Key Personnel:	Louise Cross	Chief Executive Officer (appointed Jun 2021)
	Alison Richards	Finance Manager
	Richard Tonks	Advice Services and Quality Manager

Accountants: James Holyoak & Parker Ltd
1 Knights Court,
Archers Way
Battlefield,
Shrewsbury,
SY1 3GA

Bankers: Unity Trust Bank
9 Brindley Place
Birmingham
B1 2HB

Solicitors: MFG Solicitors
Padmore House
Hall Court
Hall Park Way
Telford
TF3 4LX

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

The Trustees (who are also directors of the charity for the purposes of the Companies Act) are pleased to present their annual report and audited financial statements for the year ending 31 March 2022. The financial statements comply with requirements of the Statement of Recommended Practice 2015, the Companies Act 2006 and Financial Reporting Standards.

1. OBJECTIVES AND ACTIVITIES

1.1 Charitable Objects

The objectives of the company are:

"The promotion of any charitable purpose for the benefit of the community in the area of Telford and Wrekin Council by the advancement of education, the protection of health and the relief of poverty, sickness and distress."

The activities of the charity are:

"Advice and support on all problems affecting the general public".

Telford and Wrekin Citizens Advice Bureaux aims:

To provide the advice people need for the problems they face.

And equally:

To improve the policies and practices that affect people's lives.

Telford and Wrekin Citizens Advice Bureaux is known as Citizens Advice Telford and the Wrekin (CAT&W), following a re-branding of the whole national service some years ago.

CAT&W aims to provide a regular and accessible holistic advice service for the people of Telford and Wrekin local authority area. The advice service is free, confidential, impartial and independent. The charity provides information and advice on individual's rights and responsibilities, empowering those who can to help themselves to resolve issues and supporting those who need more help.

It also aims to identify local need for specialist advice services and to meet this need by providing these services directly or working with and in support of other agencies. CAT&W also aims to use its knowledge of local issues to work proactively with local and regional agencies to prevent problems arising for their clients in the first place.

The trustees consider that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the **public benefit** guidance published by the Charity Commission in reviewing the CAT&W Trustees Report and Financial Statements for the year ended 31 March 2022, its activities and in planning its future priorities.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

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1.3 Staff and volunteers

The charity is grateful for the huge contribution of its volunteers who are involved in service provision and support roles. During the year a total of 26 active volunteers contributed around 2,592 hours with an estimated value of £120,000 (2021: £100,000) using TOMs standard proxy measure. The lifting of Covid restrictions in the year saw a return of volunteers to roles and consequently an increased contribution value on the prior year to the organisation. They worked in a range of roles including Trustees, advisors, receptionists, telephonists, form fillers, administrators and much more.

As of 31 March 2022, there were 27 staff in post. Due to fundamental changes in the key funding contracts (discussed in more detail below), a staffing restructure during period October to December 2021 looked at management and non-advice posts and a revised management and support structure was introduced in January 2022. Following staff consultations 4 posts were no longer required. The changes to posts supported the aim to have a balanced budget position by 2022 to 2023 and to support more advice capacity.

1.4 Provision of services

The following services and projects were provided during the year:

- General advice for residents of Telford & Wrekin through initial telephone registration or contact by email/letter/referral followed by an holistic advice appointment. Signposting and information was also provided by our First Point of Contact Team and from our website.
- Help and advice for people with vulnerabilities in acute financial crisis through the Helping Hands Project which was delivered in partnership with Mind, STAY, Telford Crisis Support and evaluation consultants RHCS. The project ended in June 2021.
- Debt advice and casework, especially for vulnerable people, through the Money Advice Service project
- Help to Claim, assisting people to make claims for Universal Credit and personal budgeting
- Energy advice – Big Energy Saving Network and Energy Advice Programme to support clients with energy advice and income maximisation, which included provision of CO2 awareness/monitors and fuel vouchers for individuals and groups (October 2021 to March 2022)
- General advice through outreaches in Newport, Madeley, Stirchley, Brookside, Sutton Hill, Woodside and Hadley and Leegomery.
- Dedicated advice for families with children with severe and multiple needs – working with Telford and Wrekin Council's Strengthening Families Team
- The Domestic and Emotional Abuse project raising awareness within the community of issues around domestic and emotional abuse.
- Immigration advice through a local solicitor
- Stop Loan Sharks Awareness Project

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

1.2 Strategic priorities

For 2021-2022 (see attached priorities adopted by the Board July 2020)

- **Theme one:** We will develop the ways in which we help people to find a way forward

Ensure that people get the help they need; we will offer a range of channels for people to contact us and by 2022 we will have increased the number of people we serve by 25%.

Increase outreach services, especially for disadvantaged communities; by 2021 we will be serving all of the most disadvantaged communities. All our projects will offer services in the community.

Develop our research and campaigns activities. From 2020 we will ensure that our campaigning is in support of and supported by our service and project delivery.

- **Theme two:** We will develop CAT&W as an organisation that makes a difference to people

REVISED: Improve volunteering offer and numbers; by 2022 we will have increased the number of people actively volunteering with us as advisers by 60% and in other roles by 50%. Volunteers will be undertaking a range of satisfying roles in support of our service delivery.

Ensure that we prioritise equalities & valuing diversity; we will ensure accessibility remains a top priority, look at our volunteer offering and ensure our trustee, staff and volunteer make-up reflects the local community.

NEW: Provide a great place to develop our people so that they feel good about the service we offer and how it changes lives; we will ensure that everyone feels respected and valued for what they do. Also, that they feel listened to, supported in their role and informed about the progress of the organisation.

Develop a sustainable financial position. We will ensure that we manage our income, expenditure and reserves such that by 2022 we are in a break-even position. We will undertake a review of the services we offer in support of this, if necessary.

- **Theme Three:** We will enhance the understanding of external stakeholders of the breadth of our services and of the unique impact we make.

Improve our communications across all stakeholders. From 2020 we will ensure that we are undertaking well-planned and coordinated communications, with clear messages to identified stakeholders. We will demonstrate increased numbers of people contacted year-on-year and be able to track the success of calls-to-action.

Build and maintain VCSE & cross-sector partnerships which are effective, well-managed and which add value to our work. By 2022 we will have a range of partnerships with clearly defined aims and outcomes.

Improve how we use evidence to inform and influence and demonstrate clearly our value. We will continue to use data to demonstrate local need and how we address it. By mid-2020 we will be using measures to clearly show the value to local services of the work we do.

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TRUSTEES'/DIRECTORS' REPORT
For the year ended 31 March 2022

2. ACHIEVEMENTS AND PERFORMANCE

There were a number of significant changes to the organisation during this financial year. Alongside staffing changes and a new Chief Executive Officer, three co-opted trustees and a new Telford & Wrekin Council nominated trustee were appointed as elected trustees at the Annual Public Meeting in September 2021. Another potential trustee asked to defer joining the Board but was subsequently co-opted in May 2022. The Board now has a strong and varied skill set and working alongside the new Senior Management Team is well placed to deliver against CAT&W's ambitious new Business Strategy and in turn to increase our advice capacity and support more people.

2021 to 2022 was a year of 'reset' based on the 'lessons learnt' and the 'new normal' following the Covid 19 pandemic. The channel shift to more telephone-based advice, experienced in the previous year, and the success of 'hybrid' working for many of our staff and volunteers provided an opportunity to consolidate our service offer and to renew our three-year strategic plan.

The charity faced a number of challenges during the year including the recommissioning of the Money Advice Service contract and the Help to Claim service. The potential loss of these contracts posed a significant financial threat. In response to these financial risks and to underpin the emerging strategic objectives to provide more advice to clients and to develop a flexible and responsive service, the trustees approved a management and support services staff restructure. The frontline Advice Teams and First Point of Contact Staff were unaffected directly but the changes were unsettling for a short period of time.

At short notice, the Money Advice Service took the unprecedented decision to stop the recommissioning of the local debt advice service. This meant we could retain our local debt team and continue with the service until February 2023. We were also successful in a competitive bid to continue to deliver the Help to Claim service in 2022 to 2023 with an increase in the size and value of this contract. However, both contracts are short term but do allow us time to continue to build the charity's capacity and to help more clients.

The number of clients supported with advice increased slightly compared to the previous year and we anticipate this number will increase further in 2022 to 2023 as we added further advice capacity in late March 2022. We also improved our 'walk in/triage' service by reopening a reception area in Tan Bank and client drops ins' remain an essential part of our service.

We were awarded additional funding to support energy and carbon monoxide advice in year and our successful delivery of targets has put us in a strong position for future energy activity which will be crucial to support our clients as they face the 'Cost of Living Crisis'.

The Helping Hands project came to the end of its funding in June 2021 and we are partners in the delivery of its successor 'The Net' project which began on 1 April 2022, which again with Lottery funding, will enable the partners to provide wrap around support to the most vulnerable members of our community over 3 years.

Our face-to-face outreach offer remained limited due to the ongoing Covid 19 restrictions, although advisers did return to face to face advice in response to local requests and virtual access remains in community buildings. A grant from Veolia allowed us to create a priority outreach service at Brookside Community Centre.

Our campaigning work was supported by a grant from 'Stop Loan Sharks' which resulted in a creative project involving local schools and a local artist with the end result of a high-profile local campaign to raise awareness to residents of the risks of using loan sharks. Other campaign work focused on raising awareness of Domestic Abuse and 'the Universal Credit cut of £20'.

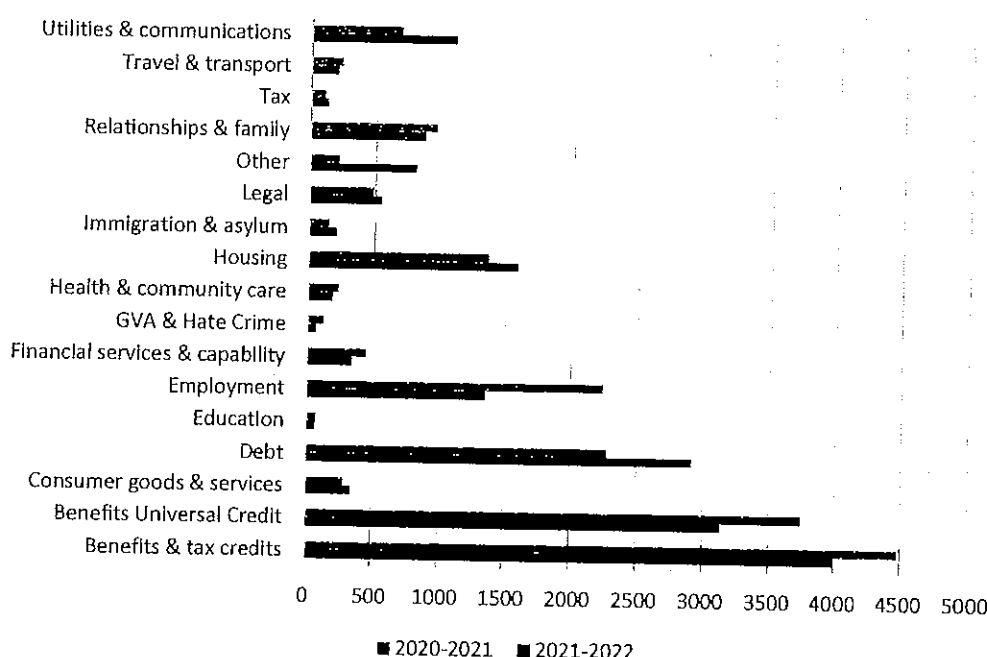
TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
TRUSTEES'/DIRECTORS' REPORT
For the year ended 31 March 2022

2.1 Working with clients

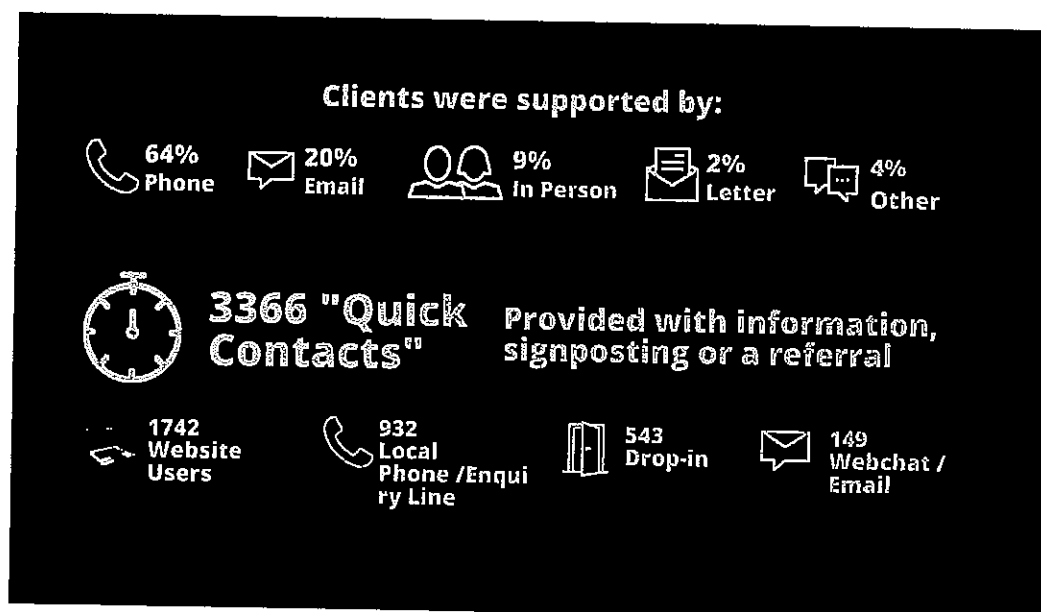
Between April 2021 and March 2022, the service supported 7,866 people.

We provided full advice to 4,500 clients with 17,917 issues. The biggest areas of work were benefits; 3,997 issues (1,257 clients) dealt with, plus a further 3,134 issues (1,222 clients) on Universal Credit and 2,917 issues (885 clients) with debt.

of Issues 2020-2021 compared with 2021-2022



We achieved the following:

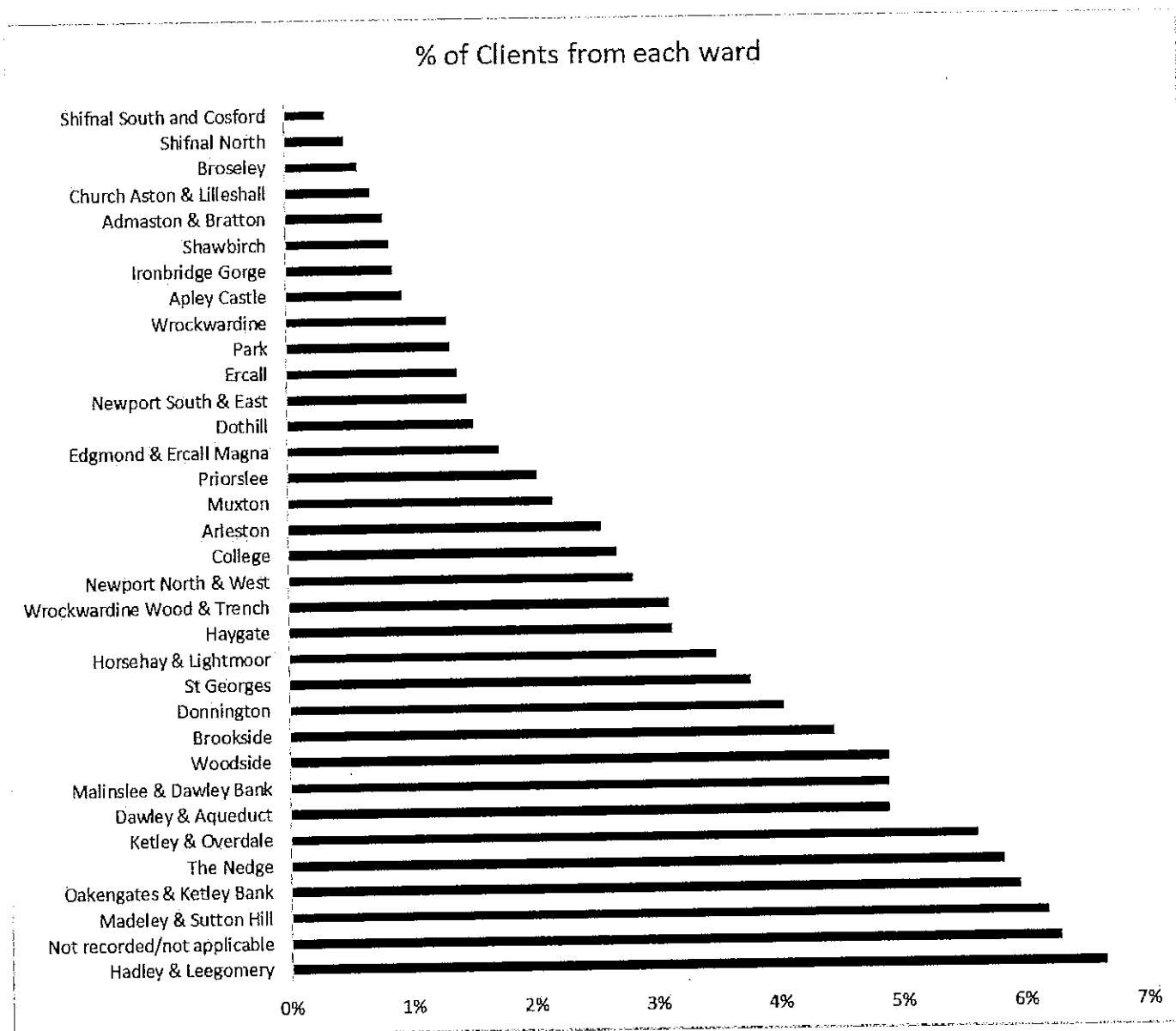


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For the year ended 31 March 2022

2.1 Working with clients (continued..)

The use of social media is growing year upon year. Across our Facebook and Twitter platforms, we had **199,000 impressions/views**, and **488 link clicks across 4,100 posts**.

The income gained for local people was **£3,113,759** mostly in benefit income.



TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

2.2 Staffing

We are a comparatively small charitable organisation. We run our core-services and associated projects with a group of staff who often work flexibly across areas of work and on different projects as funding allows. We are committed to those staff and their care and welfare. The majority of our work is provided under contract and we have to deliver to a range of targets and key performance indicators (KPIs).

2.3 Quality monitoring

We have done well this year across most areas of our Performance Quality Framework which is monitored by Citizens Advice nationally. These are scored against a Red, Amber, Yellow, Green (RAYG) system, where Green is the top score. As of 31 March 2022, our scores were as follows:

- Our *Client Experience* scores were all Yellow or Amber with 90% of our clients saying they found a solution/way forward with their issue. 40% of clients said the service was easy to access and 80% said their problem had been resolved. We have identified service access as a key issue in our new business plan and will be focusing on this as a high priority.
- We scored Green and Yellow on our *Financial Health*. This is due to the support of our funders and the longer-term agreements that some have offered us, which has enabled us to leverage other income streams and manage our delivery year-on-year. Along with this our prudent operational and financial planning helped us achieve these scores.
- Our annual *Leadership* audit scored Green and Yellow for the *Leadership* rating and for our Equalities Leadership. This indicates that we have good governance, management, and leadership systems in place, but we acknowledge we can make improvements.
- Our *Quality of Advice* rating is based on local rolling 12-month data for both Client Outcome and Case Administration key performance indicators. This includes monthly internal self-assessment and consistency reviews with the national Citizens Advice QAA Team, led by our Advice Services and Quality Manager and a dedicated Quality Officer. We also undertake a risk-based approach and record independent file reviews for individuals undertaking casework. Our green rating confirms that clients of CAT&W can have confidence that the advice they receive is of a consistently high quality.
- *People Management* has improved but again we have identified that there is room for improvement in some areas.

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TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

3. FINANCIAL REVIEW

3.1 The financial position

The trustees consider that the state of the charity's affairs is satisfactory. The trustees do not expect any significant long-term change to the charity's core business.

Income in the year was £643,695 (£779,178 in 2020/21) of which £401,330 related to restricted projects and activities. Total expenditure was £724,316 (£827,230 in 2020/21). The year-end outcome was therefore a deficit of £80,621 against a budgeted deficit of £19,024. The increase in the deficit against budget was due to the costs of the exercise.

The charity has many projects with restricted funding and the charity will sometimes have to commence projects using unrestricted funds before specific funding is received. This means that some of the restricted funds may be in deficit at the year-end. This represents the timing of the funding only. Any completed projects which are in deficit have an amount transferred from unrestricted reserves to the fund.

At the yearend we held unrestricted and undesignated reserves of £20,949 (2021: £49,707). See the reserves policy (at 3.3 below).

3.2. Principal Funding Sources

The Trustees of CAT&W would like to thank all of those who have given funding or donated to CAT&W across the last financial year. Our principal funders have been:

Telford & Wrekin Council

- Corporate Grant
- Strengthening families
- Domestic Abuse

Citizens Advice

- Money Advice Services
- Help to Claim
- Big Energy Saving Network
- Energy Advice Programme

Parish Councils/Outreach Services

- Hadley Leegomery
- Madeley
- Newport
- Stirchley
- Sutton Hill
- Woodside

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For the year ended 31 March 2022

Other Supporters/Funders

- Big Lottery
- Enable
- The Good Things Foundation
- Veolia
- Western Power Distribution
- Birmingham City Council – Stop Loan Sharks
- Rotary Wellington

3.3 Reserves Policy

The trustees believe that the charity should hold financial reserves in order to ensure that it can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising. This policy is monitored quarterly and reviewed annually by the Trustees. The policy was reviewed and amended in August 2022.

The trustees have decided to retain designated funds:

- Continuity Reserve (previously known as Reserves Policy)
- Freehold Property
- IT Replacement
- Premises Repair
- Staffing Reserve
- Development

The trustees believe it to be prudent to have in reserves three months' budgeted operating costs which at the year-end totalled £184,000 based on 2022-23 budgeted operating costs (2021: £207,053). The trustees were comfortable reducing the provision for three months given the presence of the separate Staffing reserve which is also to support any costs around business continuity. This has enabled enhancement of the Development Reserve to support work on the organisation's future operating model to ensure it remains fit for purpose and thus in turn strengthening business continuity.

As and when such costs are incurred, they will be charged against the fund. In this way the charity will be able to meet any foreseeable costs for which the reserves policy has been formulated.

Please see note 18 on page 34 for further information and a breakdown of unrestricted funds.

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For the year ended 31 March 2022

3.4 Investment Policy

The charity has the power, in furtherance of its objects, to invest monies not immediately required for working capital. This investment policy is agreed by the trustees, who in doing so aim to get the maximum return balanced against any financial risks. Post Covid-19 and following a review of the organisation's investments, the trustees have revised the placement of funds in accounts with varying notice periods, to achieve better returns whilst ensuring adequate cashflow.

3.5 Risk Management

The trustees have considered all the major risks to which the charity is exposed and regularly review the risk management strategy and take action to mitigate those risks. A new Risk Management Strategy was adopted in October 2018 and is reviewed annually. A report is received quarterly by the Board on existing and emerging significant risks.

The key significant risks identified are:

- Loss of income through changes in funding and income streams ceasing
- Changes in the political and policy environment at national, regional and local levels
- The potential for a serious problem with the premises at Tan Bank which we own

Policies and procedures are in place to manage organisational processes such as financial management and partnership working to minimise risk in these areas. There are annual reviews of our management systems against Charity Commission guidance to ensure we are congruent with best practice in the sector.

4. PLANS FOR FUTURE PERIODS

4.1 Strategic priorities

In May 2022, the Trustee Board agreed an updated Strategic Plan for the period 2022-2025.

Our Strategic Aims 2022 to 2025:

A. Advice

We will improve access to our advice services

- Deliver a flexible advice model with a mix of remote and local advisers delivering across a range of channels and locations.
- Protect our face-to-face advice service capacity and extend this further into our high priority communities (based on Client Needs Assessment).
- Maximise our reach and accessibility by improving our telephone service and call management/call waiting.
- Further improve access to services with a blend of digital channels, out of hours and community-based access/advice points.
- Incorporate service user perspectives into our planning and decision-making processes. We will put our clients at the heart of our service.
- Our communications will better help our clients to understand how they can get the advice or support they need.
- Ensure our services are accessible to all by talking and listening to our users.
- Improve engagement by delivering partnerships with specialist groups.

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For the year ended 31 March 2022

We will increase the number of clients that we help

- Maximise the number of clients helped by increasing our adviser capacity and look at efficiencies through technology
- Ensure the clients that need our help the most are aware of our services and can access them easily

We will maximise our reach and accessibility within places and communities that need us the most

- Codesign our delivery model with, and in our communities.
- Create a more equitable First Point of Contact walk in service for the Borough.

Leading to:

Our advice services will be accessible and relevant to all our diverse clients whose experiences and outcomes will be more positive.

Our technology will respond to user needs and will improve access to our services, including face to face.

B. People

We will be a great place to work and volunteer

- Retain our current high-quality workforce by always being a great employer – providing the best flexible working options, well managed, trained, supported staff, helping with their wellbeing and mental health, and planned protected learning/wellbeing time.
- Review our pay structure and introduce a formal evaluation process along with career bands to allow staff to progress.
- Staff and volunteers receive the training they need to meet client needs and provide quality advice, meet governance and legislative requirements.
- Development opportunities are in place for all staff and volunteers.
- Use performance management to help us continuously improve the way we work and the advice we give.
- Encourage staff to be flexible and agile about where and how they work.
- Continue to use highly valued and skilled volunteers to provide advice and optimise volunteers in other roles e.g., PIP forms, First Point of Contact.
- Develop a Volunteer Strategy and capacity to provide high quality support to our volunteers.

Leading to:

A culture that will be more inclusive and that will continue to make our whole service more diverse with better equality of opportunity for all.

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For the year ended 31 March 2022

C. Sustainability

We will have a sustainable funding strategy

- Telford & Wrekin Council – ensuring we deliver against our KPIs and Council strategies and the work we do is better communicated. Community delivery is a key driver.
- CitA contracts – MaPS, Help to Claim and Energy – deliver high quality advice, meet, or exceed targets and participate in pilots and leadership groups.
- Partner projects – The Net, Thrive, Enable, Strengthening Families – new work in partnership with Stay and Mind. Deliver and exceed expectations.
- Assess our accommodation needs as we establish hybrid working and community delivery as the new normal and review options for Tan Bank.
- Manage a balanced budget the upcoming year (2022/23) but plan for the loss of contracts in years 2 & 3.
- Ongoing review of MaPS recommissioning in 2022/23. Plan to retain expertise and delivery of debt advice if contract lost.

We will retain our current grants and contracts but plan and generate new income to grow the service to mitigate the loss of contracts.

- Increase new income streams to diversify the funding mix, seeking opportunities with existing and new partners and actively engaging with the new Integrated Care Partnership.

We will maintain our high advice quality

- Giving high quality and assured advice means we offer a better service to our clients; able to compete for national contracts and this supports our ambitions and USP locally.

Leading to:

In terms of sustainability, our services will be designed and costed, taking account of the needs of those facing disadvantage, detriment or harm.

D. Advocacy and Communications

We will make sure the people who need us most are aware of our service and help them to understand their customer journey better.

- Ensure our stakeholders and funders understand the crucial value of the work that we do and the impact we have on individuals, families, and communities.

We will share the unique work that we do and the impact we make with our staff/volunteers, funders, and stakeholders

- Build awareness of our USP (high quality, assured advice, free, impartial) to distinguish our service from other providers locally and nationally.
- Celebrate success internally with staff and volunteers and externally with stakeholders and partners.
- Deliver the FSO KPIs by working with partner organisations across the Job Centre Plus (JCP) Mercla District.
- Plan and deliver an internal two-way comms plan for staff and volunteers that means they feel listened to, and their views are valued.
- We will use our data and knowledge to deliver campaigns that will make the most difference and reflect our local issues and needs.

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Leading to:

Our advocacy services will speak up for those who face intense disadvantage, detriment, or harm to their wellbeing, and we will improve how we identify and consider those needs

E. Culture

We will be a great partner to collaborate with. Equity, diversity, inclusion, and environmental sustainability will not be an add on but integral to our service and embedded into everything that we do.

- We will be a great partner and an active player in local third sector networks, using our knowledge to influence policy and issues and to work collaboratively to seek solutions. (Year 1 Cost of Living). Our partners will be clear about the work that we do.

We will embed equity, diversity, and inclusivity in everything that we do.

- We will continue to build a culture that is collaborative and innovative and that adapts to the changing needs of our clients.
- We will strive to achieve greater diversity and equality of opportunity across the organisation.
- Attract new funding to train local advisers who help us to represent the communities we serve.
- We will listen to clients to find out how we can improve our service so that no one feels it's not for them.

We will continuously reduce our environmental impact.

- We will aim to reduce our environmental impact by embedding sustainability into all our decisions and plans.

Leading to:

A culture that will be more inclusive and that will continue to make our whole service more diverse with better equality of opportunity for all.

The trustees recognise this is an ambitious plan for a relatively small organisation, but progress will be made on these strategic priorities over the three-year period.

4.2 Going Concern

The charity's contract funding has continued and, together with our reserves and expenditure control, the trustees do not consider there will be any 'going concern' issues for the next 12 months. Therefore, at the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the 'going concern' basis of accounting in preparing the financial statements.

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5. INFORMATION ON FUNDRAISING PRACTICES

5.1 Fundraising code of practice

CAT&W is a registered Telford and Wrekin-based charity and, as such, accepts and invites donations from members of the public, local businesses and other supporters. The charity has an income generation plan which is agreed by trustees and a systematic approach to diversifying its income streams in order to minimise risks to the organisation.

Where it undertakes fundraising with the public, it adheres to the Code of Fundraising Practice (2016) in how it goes about raising money.

In 2021-2022 CAT&W did not work with any professional fundraisers or commercial organisations. If it were to do so, it would contract with individuals or organisations so that they are also bound by the provisions of the Code of Fundraising Practice.

6. STRUCTURE, GOVERNANCE AND MANAGEMENT

6.1 Governing Document

The charity (which has the working name of 'Citizens Advice Telford & The Wrekin') was formed as a company limited by guarantee on 20 September 1999 (Company Number: 03844929). The full name of the charity is 'Telford and The Wrekin Citizens Advice Bureaux' and was registered with the Charity Commission on 27 September 1999 (Charity Number: 1077566). It is governed by its Memorandum and Articles of Association, as last updated on 10 February 2003.

6.2 Organisational Structure

CAT&W is governed by its trustee board which is responsible for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet quarterly as a minimum and delegate the day-to-day operation of the charity to the CEO and Senior Management Team. The trustee board is independent of the management team. A register of the trustee's interests is kept at the registered office and is available to the public. Trustees are elected from the local community at the Annual Public Meeting. Induction and training are provided through training courses, mentoring and e-learning.

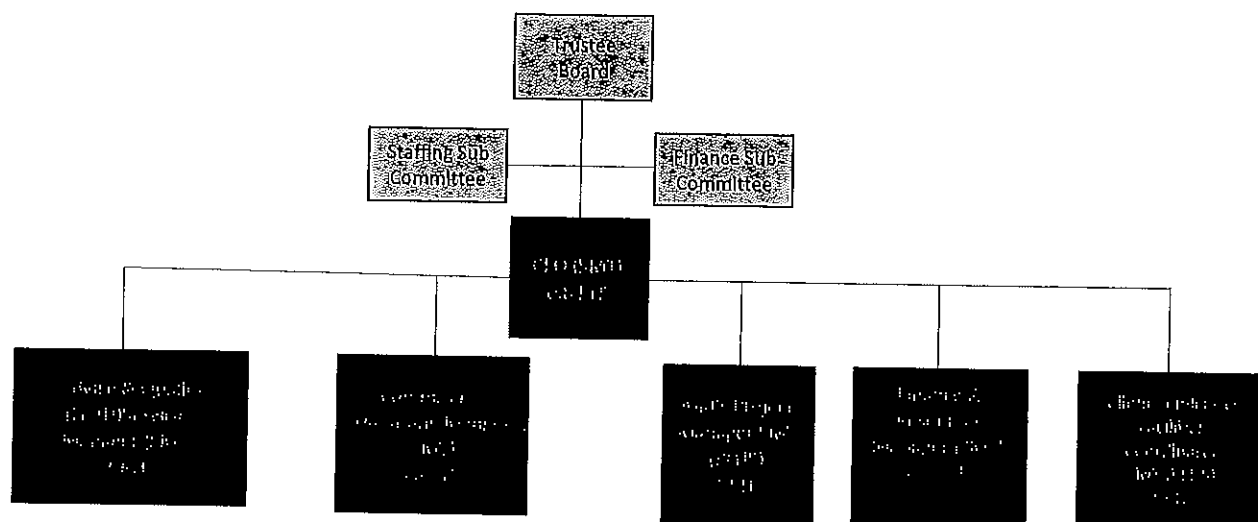
CAT&W is a member of Citizens Advice (the operating name of the National Association of Citizens Advice Bureaux) and complies with its national standards of advice and casework.

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Structure Chart – Management Team Including Senior Management Team



6.3 Trustee induction and training

Trustee induction is structured and includes information and guidance from the Charity Commission, online mandatory training, governing documents, sight of previous trustee meetings and minutes, site visits to our offices to meet key personnel, briefing from the CEO and Learning Lead and invitations to attend operational meetings and volunteer days. Training is then ongoing.

6.4 Pay and remuneration of senior staff

A new CEO joined the organisation in June 2021 and is supported by two senior managers to form the Senior Management Team (SMT). The salary levels for the CEO and SMT are set based on both national comparators (other local Citizens Advice offices in the network) and to reflect the local labour market.

6.5 Related parties

The trustees confirm that CAT&W works in partnership with several other charities and organisations to fulfil some of its charitable aims. Helping Hands was delivered in partnership with organisations including Mind, Stay, Telford Crisis Support Foodbank and the RHCS Consultancy. We are the lead organisation for the contract and have clear agreement on how funds will be disbursed to partners. We have data-sharing agreements where required.

We have no other subsidiary undertakings delivered by related parties.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

TRUSTEES'/DIRECTORS' REPORT

For the year ended 31 March 2022

7. STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of CAT&W for the purposes of company law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law applicable to charities in England and Wales requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that year.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose, with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the accounts 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.

Disclosure of Information to accountants - Each of the persons who are trustees at the time when this Trustees' Report is approved has confirmed that:

- So far as that Trustee is aware, there is no relevant information of which the charitable company's accountants are unaware
- The Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's accountants are aware of that information.

The Trustee's report was approved by the Board of Trustees, on 17 Aug 2022


David J C Shelmerdine
Trustee (Chair)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX CHARITABLE COMPANY

8. INDEPENDENT EXAMINER'S REPORT to the TRUSTEES

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st March 2022 which are set out on pages 21 to 38

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company'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

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [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.

Signed:



Date: 26 August 2022

Robert Humphreys BEng FCA (senior Statutory Auditor)
For and on behalf of James, Holyoak & Parker Limited

Chartered Accountants and Statutory Auditors

1 Knights Court,
Archers Way
Battlefield Enterprise Park
Shrewsbury, SY1 3GA

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

STATEMENT OF FINANCIAL ACTIVITIES

(Including income and expenditure account)

For the year ended 31 March 2022

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
Income from:							
Donations and Legacies	2	316	-	316	2,909	1,750	4,659
Charitable activities	3	236,206	401,330	637,536	196,501	575,037	771,538
Activities for generating funds	4	3,140	-	3,140	-	-	-
Investments	5	2,703	-	2,703	2,981	-	2,981
Total income		242,365	401,330	643,695	202,391	576,787	779,178
Expenditure on:							
Charitable activities	6,7	294,802	429,514	724,316	200,721	626,509	827,230
Total expenditure		294,802	429,514	724,316	200,721	626,509	827,230
Net Income/(expenditure) before transfer		(52,437)	(28,184)	(80,621)	1,670	(49,722)	(48,052)
Transfers between funds		(23,550)	23,550	-	(52,546)	52,546	-
Net movement in funds		(75,987)		(80,621)	(50,876)	2,824	(48,052)
		(4,634)					
Reconciliation of funds:							
Total funds brought forward at 1 April 2021		726,966	5,542	732,508	777,842	2,718	780,560
Total funds carried forward at 31 March 2022		650,979	908	651,887	726,966	5,542	732,508

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

The notes on pages 24 to 38 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

BALANCE SHEET

As at 31 March 2022

		2022	2021
	Note	£	£
Fixed assets			
Tangible assets	13	290,000	290,000
Current assets			
Debtors	14	20,118	15,911
Cash at bank and in hand		388,951	483,464
		409,069	499,375
Current liabilities			
Creditors: amounts falling due within one year	15	(47,182)	(56,867)
Net current assets		361,887	442,508
Total net assets		651,887	732,508
Funds of the charity			
Unrestricted funds	18	20,949	49,707
Designated funds	18	630,030	677,259
Restricted funds	19	908	5,542
Total charity funds	21	651,887	732,508

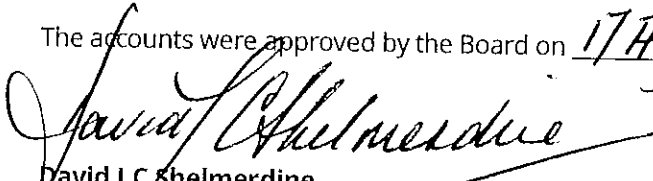
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The accounts were approved by the Board on 17 Aug 2022, and signed on its behalf by,


David J C Shelmerdine
 Trustee (Chair)

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
CASH FLOW STATEMENT
For the year ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities:			
Net cash provided by operating activities	24	(97,216)	(55,922)
Cash flows from investing activities:			
Interest income	5	2,703	2,981
Net cash provided by investing activities		2,703	2,981
Increase / (decrease) in cash and cash equivalents in the reporting period		(94,513)	(52,941)
Cash and cash equivalents at the beginning of the reporting period		483,464	536,405
Cash and cash equivalents at the end of the reporting period	25	388,951	483,464

The notes on pages 24 to 38 form part of these financial statements.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

Charitable Company Information

Telford and the Wrekin Citizens Advice Bureaux is a private limited charitable company, limited by guarantee, by not having share capital incorporated and domiciled in England & Wales. The registered office is 40 Tan Bank, Wellington, Telford, TF1 1HW and the company registration number is: 03844929.

1 Accounting Policies

1.1 Basis of preparation

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) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared in Sterling and rounded to the nearest £1.

The Charity has availed itself of Paragraph 3 (2) of Schedule 4 of the Companies Act and adapted the Companies Act formats to reflect the special nature of the charity's activities.

1.2 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1.3 Income

All income is included in the statement of financial activities when the charity is entitled to the funds and the amount can be measured with reasonable certainty. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income is received by way of grants, donations and gifts, including gift aid income where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, are accounted for when it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

1 Accounting Policies (continued)

1.4 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

1.5 Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes VAT which is not recoverable, and is reported as part of the expenditure to which it relates. Expenditure on raising funds; comprise the costs associated with attracting voluntary income.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Support costs include all those overhead costs of the office, accommodation, utility services, and other services and costs, which are in support of the activity. They also include costs of meeting the constitutional and statutory requirements of the charity, the audit fees and costs linked to the strategic management of the charity. They have been allocated to activity cost categories on a basis consistent with the levels of income per project.

1.6 Operating leases

The charity classifies the lease of property and printing and telecommunications equipment as operating leases. Rental charges are charged on a straight-line basis over the term of the lease.

1.7 Taxation

The charity is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or Section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No provision for taxation has therefore been made in these accounts.

1.8 Tangible fixed assets, depreciation and impairment

Individual fixed assets (excluding IT equipment) costing £1,000 or more, and IT equipment of £1,500 or more are capitalised at cost and depreciated over their useful economic lives on the following basis:

Freehold property	- No depreciation
Computers, Furniture & Equipment	- 33% on cost (straight line method)

The Trustees consider that freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and therefore, is not charged in the statement of activities. The Trustees perform annual impairment reviews in accordance with UK Generally Accepted Accounting Practice to ensure that the carrying value is not higher than the recoverable amount.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

1 Accounting Policies (continued)

1.8 Tangible fixed assets, depreciation and impairment (cont.)

At each reporting date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 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.

1.10 Cash at bank and in hand

Cash at bank and in hand includes cash in hand, deposits held at call with banks and other short term liquid investments with original maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Any bank overdrafts are shown within borrowings in current liabilities.

1.11 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.

1.12 Pensions and retirement benefits

The charity operates a defined contribution scheme. The amount charged to the statement of financial activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the balance sheet.

1.13 Financial instruments

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequently at amortised cost using the effective interest method.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

1 Accounting Policies (continued)

1.14 Agency arrangements

Income received as part of a joint contract with other charitable organisations is held by this charity as agents for the partner charities and is not accounted for as income or expenditure of the charity.

1.15 Judgements in applying accounting policies and key sources of estimation uncertainty

In preparing the Financial Statements, management is required to make estimates and assumptions which affect reported income, expenses, assets, liabilities and disclosure of contingent assets and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

Freehold properties - The Trustees estimate that the building value has not materially changed from the estimation performed in the prior year.

The directors consider that there are no significant areas of key judgement or estimation uncertainty other than those identified in the accounting policies above.

1.16 Going concern

The charity's funding has continued and, together with our reserves and expenditure control, the Trustees do not consider there to be a going concern issue for the next 12 months. Therefore, at the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the Trustees continue to adopt the going concern basis of accounting in the preparing the financial statements.

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Voluntary donations & gifts	316	-	316	4,659
	<u>316</u>	<u>-</u>	<u>316</u>	<u>4,659</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

3 Income from charitable activities

Grants and contract income receivable for charitable activity	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Core Advice:				
Telford & Wrekin Council: Corporate	232,000	-	232,000	232,000
Energy projects	-	33,731	33,731	17,640
Other grants	4,206	2,070	6,276	16,345
	<u>236,206</u>	<u>35,801</u>	<u>272,007</u>	<u>265,985</u>
Debt & Benefits:				
Money Advice & Pensions Service: Debt Advice	-	153,577	153,577	125,591
Help to Claim (Universal Support)	-	112,008	112,008	111,664
Big Lottery Fund: Helping Hands	-	24,574	24,574	189,529
Telford & Wrekin Council: Children Centre Services	-	10,000	10,000	10,000
HMRC - Good Things Foundation	-	6,400	6,400	8,505
	-	<u>306,559</u>	<u>306,559</u>	<u>445,289</u>
Social Care & Support:				
Telford & Wrekin Council: Armed Forces Covenant	-	-	-	6,319
FDI	-	-	-	3,125
Domestic and Emotional Abuse project	-	9,470	9,470	9,976
Enable	-	9,000	9,000	5,250
Other Grants	-	-	-	344
	-	<u>18,470</u>	<u>18,470</u>	<u>25,014</u>
Outreach & Engagement:				
Outreaches	-	40,500	40,500	35,250
	-	<u>40,500</u>	<u>40,500</u>	<u>35,250</u>
Total income from charitable activities	<u>236,206</u>	<u>401,330</u>	<u>637,536</u>	<u>771,538</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

4 Activities for generating funds

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Training & other	3,140	-	3,140	-
	<u>3,140</u>	<u>-</u>	<u>3,140</u>	<u>-</u>

5 Investments

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Interest received	2,703	-	2,703	2,981
	<u>2,703</u>	<u>-</u>	<u>2,703</u>	<u>2,981</u>

6 Expenditure on charitable activities by fund

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Core Advice	294,802	40,334	335,136	262,341
Debt & Benefits	-	323,447	323,447	478,703
Social Care & Support	-	20,825	20,825	31,119
Outreach & Engagement	-	44,908	44,908	55,067
	<u>294,802</u>	<u>429,514</u>	<u>724,316</u>	<u>827,230</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

7 Analysis of expenditure on charitable activities

	Core Advice £	Debt & Benefits £	Social Care & Support £	Outreach & Engagement £	Total 2022 £	Total 2021 £
Direct costs:						
Salaries and wages	167,639	189,185	12,840	25,694	395,358	438,188
Staff and volunteers	1,747	712	-	100	2,559	2,903
Office & IT costs	3,178	2,234	-	-	5,412	16,181
Other costs	2,499	15,542	-	-	18,041	108,358
	<u>175,063</u>	<u>207,673</u>	<u>12,840</u>	<u>25,794</u>	<u>421,370</u>	<u>565,630</u>
Support costs:						
Staff costs	74,151	83,065	5,792	14,063	177,071	167,593
Office & IT costs	9,242	12,634	800	1,832	24,508	46,563
Premises costs	9,480	9,617	699	1,751	21,547	17,664
Governance and legal	67,200	10,458	694	1,468	79,820	29,780
	<u>160,073</u>	<u>115,774</u>	<u>7,985</u>	<u>19,114</u>	<u>302,946</u>	<u>261,600</u>
Total expenditure	<u>335,136</u>	<u>323,447</u>	<u>20,825</u>	<u>44,908</u>	<u>724,316</u>	<u>827,230</u>

Within governance and legal is £64,390 of restructure costs.

8 Net incoming resources for the year

	2022 £	2021 £
This is stated after charging		
Operating leases - other	1,142	1,543
Auditor's remuneration:		
- Independent Examination	2,940	3,000
	<u> </u>	<u> </u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

9 Trustees

During the current or previous year no remuneration or benefits for services as a director/Trustee have been paid or were payable, directly or indirectly, out of the funds of the charity to any Trustee or to any person known to be connected with them.

Reimbursement of training, travel and incidental expenses to the Trustees came to £nil during the year to 31 March 2022, (2020/21: nil).

10 Employees	2022 FTE Number	2021 FTE Number	2022 Head Count	2021 Head Count
Number of employees				
The average number of employees, analysed by function was:				
Advice workers and support staff	18	19	24	26
Key management personnel	3	3	3	3
	21	22	27	29
			2022 £	2021 £
Employment costs				
Wages and salaries			578,079	551,570
Social security costs			41,100	38,034
Pension costs			10,568	12,836
			629,747	602,440

No employee received remuneration amounting to more than £60,000 in the period (2020/21: nil)

The key management personnel of the Charity comprise of the Chief Executive Officer, Operations Manager and the Development Manager. The total employee benefits of the key management personnel of the Charity were £113,365 (2020/21: £108,686) - covering three key management personnel.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

11 Pensions

There is a defined contribution pension scheme for employees. The basis for allocating the employer expense between activities is based on the salary cost of staff working on that activity. The Charity automatically enrolls eligible jobholders into a qualifying scheme in accordance with pensions legislation. The assets of the scheme are held separately from those of the company in an independently administered fund. The fund is a Group Personal Pension Scheme with Scottish Widows. The pension cost charge for the year represents contributions payable by the charitable company to the fund and amounted to £10,568 (2021: £12,836). The cost of the pension is allocated to each individual project within which an employee works. At the year-end £1,816 was owed to the pension scheme (2021: £4,167).

12 Volunteers

The charity is grateful for the huge contribution of its volunteers who are involved in service provision and support roles. During the year a total of 26 active volunteers contributed around 2,594 hours with an estimated value of almost £120,000 (2021: £100,000) (using TOMs standard proxy measure). They worked in a range of roles including Trustees, advisers, hub receptionists, telephonists, form-fillers, administrators and much more.

13 Fixed Assets

	Freehold property	Computers, furniture & equipment	Total
	£	£	£
Cost			
At 1 April 2021	290,000	27,320	317,320
At 31 March 2022	290,000	27,320	317,320
Depreciation			
At 1 April 2021	-	27,320	27,320
At 31 March 2022	-	27,320	27,320
Net book value			
At 31 March 2022	290,000	-	290,000
At 31 March 2021	290,000	-	290,000

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

14	Debtors	2022 £	2021 £
	Trade debtors	7,882	-
	Accrued income	9,813	14,292
	Prepayments	2,423	1,619
		<u>20,118</u>	<u>15,911</u>
15	Creditors: amounts falling due within one year	2022 £	2021 £
	Note		
	Trade creditors	2,881	8,434
	PAYE/NI	7,881	10,228
	Pensions	1,816	4,167
	Accruals	24,313	26,333
	Deferred income	10,291	7,705
		<u>47,182</u>	<u>56,867</u>

16 Deferred Income

Deferred income comprises of income received for the following projects for which performance is expected in the following year; totalling £10,291 in 2021/22 (2020/21: £7,705):

	Loan Sharks £	Domestic Abuse £	Others £
Balance as at 01 April 2021	-	6,205	1,500
Amount released to income earned	-	-	(1,500)
Amount deferred in year	2,930	1,156	-
Balance as at 31 March 2022	<u>2,930</u>	<u>7,361</u>	<u>-</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

17 Financial instruments		2022	2021
		£	£
Financial assets			
Financial assets measured at fair value through profit & loss:			
- Cash at bank and in hand		388,951	483,464
Financial assets that are debt instruments measured at amortised cost:			
- Trade debtors		7,882	-
- Accrued income		9,813	14,292
		409,069	499,375
Financial liabilities			
Financial liabilities measured at amortised cost:			
- Trade creditors		2,881	10,108
- PAYE/NI		7,881	10,228
- Pensions		1,816	4,167
- Accruals		24,313	24,659
		47,182	56,867
18 Unrestricted funds			
	Balance	Movement	Balance at
	01 April	Between	31 March
	2021	Funds	2022
	£	£	£
General funds: Free reserves	49,707	(28,758)	20,949
Designated funds: Reserves policy	207,053	(23,053)	184,000
Designated funds: Freehold property	290,000	-	290,000
Designated funds: IT Replacement	30,807	(20,807)	10,000
Designated funds: Premises repairs	50,000	-	50,000
Designated funds: Staffing reserve	76,914	(30,884)	46,030
Designated funds: Development costs	3,473	46,527	50,000
Designated funds: Planned deficits	19,012	(19,012)	-
Total Unrestricted funds	726,966	(75,987)	650,979

A designated fund is held of £290,000 for freehold property (2021: £290,000) as this amount is not readily available to spend on the charitable objects of the Charity.

Movement in year consists of incoming resources of £242,365, less outgoing resources of £294,802, less transfers to restricted funds of £23,550 (note 19).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

19 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants received for specific purposes:

	Balance at 01 April 2021 £	Incoming resources £	Resources expended £	Transfers Between Funds £	Balance at 31 March 2022 £
Core Advice:					
Telford & Wrekin Council: First Point	-	33,731	(33,797)	66	-
Other Grants	5,375	2,070	(6,537)	-	908
	<u>5,375</u>	<u>35,801</u>	<u>(40,334)</u>	<u>66</u>	<u>908</u>
Debt & Benefits:					
MAPS: Debt Advice	-	153,577	(161,319)	7,742	-
Help to Claim (Universal Support)	-	112,007	(114,813)	2,806	-
Big Lottery Fund: Helping Hands	-	24,575	(27,587)	3,012	-
T&W Council: Children Centre Services	-	10,000	(13,035)	3,035	-
HMRC - Good Things Foundation	-	6,400	(6,693)	293	-
	-	306,559	(323,447)	16,888	-
Social Care & Support:					
Domestic and Emotional Abuse project	167	9,470	(11,825)	2,188	-
Enable	-	9,000	(9,000)	-	-
	167	18,470	(20,825)	2,188	-
Outreach & Engagement:					
Outreach	-	40,500	(44,908)	4,408	-
Total	<u>5,542</u>	<u>401,330</u>	<u>(429,514)</u>	<u>23,550</u>	<u>908</u>

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

20 Purpose of funds (material funds only)

Unrestricted Funds

General reserves - The general reserves represent accumulated income received which are free to be used within the objectives of the charity. These funds are available for the future needs and working capital of CAT&W, at the absolute discretion of the Trustees.

Designated Reserves

Reserves policy - As agreed and set out in the Reserves policy in the Trustees' report, point 3.3 if the funding sources ceased for the charity or for certain projects which is an on-going risk;

Freehold property - This amount is not readily available to spend on the charity's activities as it is an operating office in use by the charity;

IT replacement - A fund set up to provide for the replacement of the IT system and equipment expected to be expended within the next two years;

Premises repairs - A fund to set aside an amount for potential property repairs expected to be expended within the next two years;

Staffing reserve - A fund to cover the costs of staff redundancy if the funding sources ceased for the charity or for certain projects which is an on-going risk;

Development costs - A fund to cover the costs of consultancy for management development work expected to be expended within the next 12 months;

Restricted Funds over £30k in annual income

Outreach - - This is an outreach service to provide the generalist service of citizens advice to residents of the parish council that has funded the project.

Help to Claim - This is a project funded by DWP through the national Citizens Advice, to provide support to people claiming Universal Credit.

Debt Advice - This is funding from the Money Advice and Pensions Service through national Citizens Advice, to offer debts advice and casework.

Energy - We deliver BESN and EAP to support clients with holistic energy advice and awareness/monitors and fuel vouchers.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

21 Analysis of net assets between funds

(a) Current year	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2022 are represented by:			
Tangible fixed assets	290,000	-	290,000
Net current assets	360,979	908	361,887
	<u>650,979</u>	<u>908</u>	<u>651,887</u>
(b) Prior year	Unrestricted funds £	Restricted funds £	Total £
Fund balances at 31 March 2021 are represented by:			
Tangible fixed assets	290,000	-	290,000
Net current assets	436,967	5,541	442,508
	<u>726,967</u>	<u>5,541</u>	<u>732,508</u>

22 Commitments under operating leases

As at 31 March 2022, commitments under non-cancellable operating leases as follows:

	2022 £	2021 £
Operating leases which expire:		
Within one year	-	-
Between one and two years	-	3,297
Over two years	<u>3,500</u>	<u>-</u>

23 Related parties

There have been no related party transactions in the year. There was no reimbursement of Trustee expenses in 2022, see note 9. (2021: There have been no related party transactions in the year, or reimbursement of the Trustees expenses as disclosed in note 9).

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2022

24	Reconciliation of cash flows from operating activities	2022	2021
		£	£
	Net income / (expenditure) for the reporting period	(80,621)	(48,052)
	Less: Investment Income	(2,703)	(2,981)
	(Increase) / decrease in debtors	(4,207)	21,339
	Increase / (decrease) in creditors	(9,685)	(26,288)
	Net cash provided by operating activities	(97,216)	(55,922)
25	Analysis of cash and cash equivalents	2022	2021
		£	£
	Cash at bank and in hand	388,951	483,464
	Total cash and cash equivalents	388,951	483,464

26 Government grants

Income from government grants comprises grants made by local authorities to fund the charity's objectives.

See note 3 for more information and to the amount and source of these grants.

27 Working in partnership with other charitable organisations

During the year the charity has collaborated with a number of other local charities to make joint tenders to supply support to people living in the Telford and Wrekin area.

The charity has acted as lead partner on one contacts during this year. The nature of its role is as agent for the other charities. Income is received as agent for the other charities and paid on to them. A total of £15,542 (2020/21: £103,194) was received and paid on. At the year-end £Nil was held on behalf of other charities (2021: £Nil).

28 Members liability

The Charity (which has the working name of 'Citizens Advice Telford & The Wrekin') was formed as a company limited by guarantee on 20 September 1999 (Company Number: 03844929). The full name of the charity is Telford and the Wrekin Citizens Advice Bureaux and was registered with the Charity Commission on 27 September 1999 (Charity Number: 1077566).

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of winding up.

TELFORD AND THE WREKIN CITIZENS ADVICE BUREAUX

DETAILED INCOME & EXPENDITURE ACCOUNTS (MANAGEMENT INFORMATION ONLY)

For the year ended 31 March 2022

	2022 £	2021 £
INCOME		
Grants for charitable activities	637,536	771,538
Donations	316	4,659
Bank interest	2,703	2,981
Other income	3,140	-
	<hr/>	<hr/>
TOTAL INCOME	643,695	779,178
	<hr/>	<hr/>
EXPENDITURE		
Staff & volunteer costs		
Salaries, NI & pension	571,110	605,784
Recruitment & training	1,736	2,050
Travel & Subsistence	1,637	371
Volunteer expenses	-	248
Other	505	231
	<hr/>	<hr/>
	574,988	608,684
Office & IT costs		
CitA insurance	2,280	2,280
Computer & telephone costs	13,561	30,313
Office equipment	1,756	3,992
Postage, stationery & shredding	5,007	3,019
Reference materials & memberships	5,704	2,689
Security	-	684
Other	-	1,543
	<hr/>	<hr/>
	25,308	44,520
Premises costs		
Fire maintenance, Cleaning & repairs	8,030	4,588
Heat, light & water	9,833	9,766
Insurance - general	3,684	3,310
	<hr/>	<hr/>
	21,547	17,664
Governance & Other costs		
Audit & other accounting	5,963	6,926
Legal & professional	77,540	35,720
Bank charges	745	620
Other	18,225	113,096
	<hr/>	<hr/>
	102,473	156,362
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TOTAL EXPENDITURE	724,316	827,230
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NET INCOME/(EXPENDITURE)	(80,621)	(48,052)
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