Company Number 04212031
Charity Number 1089052

DISS, THETFORD AND DISTRICT CITIZENS ADVICE BUREAU

(A company limited by guarantee)

UNAUDITED
TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st March 2021

DISS, THETFORD AND DISTRICT CITIZENS ADVICE BUREAU
(A company limited by guarantee)

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DISS, THETFORD AND DISTRICT CITIZENS ADVICE BUREAU
(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2021

Trustees	M.Morse MBE - Chair N.Bennett (resigned 7th November 2020) S.Drake J.Glenn (appointed 13th August 2020) P.Gorman – Treasurer S.Jones (appointed 25th February 2021) C.Liggett P.Richardson J.Wade (appointed13th August 2020)
Company registered number	4212031
Registered office	Diss, Thetford and Districte Citizens Advice Bureau Shelfanger Road Diss Norfolk IP22 4EH
Company Secretary	L Killoch
Chief Officer	M Jones
Accountants	Sally-Ann Delf Accountancy Services 8 Edges Lane Long Stratton NR15 2WD
Bankers	Barclays Bank 14 Market Hill Diss Norfolk IP22 4EH Shawcross Bank Lutea House, Warley Hill Business Park The Drive Great Warley Brentwood Essex CM13 3BE Redwood Bank Suite 101, The Nexus Building Broadway Letchworth Garden City Hertfordshire SG6 3TA

REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2021 (CONTINUED)

Bankers (contd)	Nationwide Building Society Nationwide House Pipers Way Swindon SN38 1NW

TRUSTEES ANNUAL REPORT

The Trustees present their annual report together with the financial statements of the company for the year 1 April 2020 to 31 March 2021. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019). Since the company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The company is commonly known as Citizens Advice, Diss Thetford and District, or CADAT.

Objectives and activities

a. Policies and objectives

The charitable company is established to ensure individuals within the Diss, Thetford and surrounding areas, do not suffer through lack of knowledge of their rights and responsibilities or of the service available to them or through an inability to express their needs effectively, and equally to exercise a responsible influence on the development of social policies and services, both locally and nationally. The charity aims to make a positive difference to all people within its area of operation by the provision of quality information, advice and casework support which enables individuals to resolve difficulties, gain confidence and acquire the ability to act for themselves. It further aims to act as a voice and campaigning influence against unfair and damaging practices and for the responsible and beneficial policies and practices.

The objectives for the year have been:

1. To identify new partners and opportunities for further developing our services.
2. To continue to maintain and develop the quality of our advice.
3. To reach out to those groups who do not use our services and making ourselves more accessible especially to those with mental ill-health issues.
4. To be more pro-active in our research and campaigning work.
5. To maintain our financial controls to the appropriate levels.
6. To assess the impact of our advice.

The strategy for achieving these aims is set out in the organisation’s Business and Development Plan, which is regularly reviewed by the trustees.

Achievements and performance

a. Public benefit

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim,

objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit and complied with the duty in Section 4 of the Charities Act 2011 when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

b.Performance:

In a year of such momentous global change, it is not possible to reflect on performance without reference to the effects of Covid 19 on the running on the organisation. On 23rd March 2020, just before the start of the new financial year, the government issued instructions for locking down most areas of economic and social activity in the light of rising cases of Covid. As a consequence, the organisation had to act quickly to develop a new plan for delivering advice, given that all in person services were required to close with immediate effect.

CADAT were able to move to 100% digital provision within two weeks of the initial lockdown. This was in part helped by having made earlier provision for IT support, which had included a thorough investigation of our telephone systems, leading to a change of provider. We had also invested in bringing our equipment up to date. Nevertheless, we have come to understand that the demands of remote advice are not identical to those of in-person advice and we have provided extra training on remote working, including video interviewing using applications such as 'Whatsapp' to engage with clients in new ways that they feel comfortable with. A challenge for us in the year ahead is to understand which channels are likely to be used as we move out of the pandemic and what is the best balance between in-person and remote services.

The performance figures reflect a trend highlighted in last year's review: funded project work is gradually overtaking Core services in terms of client numbers. As the support previously provided by local authorities has all but disappeared, we have had to rely more on external funding to support our Core services. While the number of clients seen for generalist advice is down this year, the numbers helped through funded projects such as Pension Wise and Help to Claim have increased.

Core services

In 2020/21 we dealt with 2,475 clients under our Core provision. In the previous year, we dealt with 2,605 clients, so there was a slight decrease this year of 5%. This is accounted for by the effects of Covid, but also by the fact that the balance between our funded project work and our Core activity has shifted, with more activity increasingly being project funded. The number of activities on behalf of these clients was 4,660, a decrease from 7,454 in the previous year, a significant decrease of 37%. We believe this is accounted for by the fact that almost all clients were dealt with by phone or e-mail, where the interaction with the client tends to be of shorter duration and to lead to less detail being captured. The number of activities this year was 4,246, compared with 6,801 in the previous year, a decrease of 38%.

Age – The average age of clients using our Core services is now younger than it was prior to the pandemic. This is almost certainly due to the number of enquiries we have dealt with

about employment, redundancy and furlough during the year. It also reflects the extra provision from local authorities for older clients who were vulnerable and shielding, leaving these clients less likely to need our services.

Employment – We dealt with a 25% increase in employment enquiries, which relates to the finding about the age demographic above. In all we dealt with almost 500 enquiries about employment, which formed a significant proportion of the overall total – almost 20% of our Core enquiries this year. We dealt with 19% more issues on behalf of these clients. There is no specific funding for this work, most of which is undertaken by a volunteer with specialist employment experience.

Value for money – Analysis of the KPIs demonstrates that the advice provided through our projects represents extremely good value for money. For example, the Help to Claim contract cost the funder £107.80 per client but this generated an average outcome of £159.20 per client, which also shows the benefits from funded projects resulting in gains to the client. Similarly, in 2020/21 Big C paid CADAT £52.40 per client and in return the outcome for the client averaged £1,380.

Pension Wise

This has been a very busy year for Pension Wise. Covid has impacted on this activity in two ways:

a) Clients claiming Universal Credit are required to declare whether they have access to a personal pension when they first make their claim. The presence of a personal pension can often prevent the client from being able to claim Universal Credit and those in the 55+ age group have often found that there is no entitlement to means tested benefits because of the presence of a personal pension. The increase in numbers claiming UC means that many clients have fallen into this category.

b) Many of those in the 55+ age group have rethought their original retirement plans, sometimes deciding to retire earlier than previously planned where a personal pension plan makes this possible.

This year we helped 5,905 clients through Pension Wise, an increase of 18% on last year's figure (5002). During the year, we made the shift from almost 100% in person advice prior to the pandemic, to 100% advice delivered remotely. There are no plans to reinstate in-person appointments for Pensions wise until at least quarter 3 of 2021/22.

Help Through Crisis

Help Through Crisis figures have dropped considerably during the year. There are three key reasons for this:

a) Staff delivering the HTC project happen to also be people with vulnerabilities, who have found it necessary to shield during the pandemic, making it more difficult to

establish contact and rapport with clients. Other crisis services became available during the period.

b) HTC clients often tend to be people with multiple vulnerabilities and have not generally been able to engage as fully as they would like.

c) The project is drawing to a close and the final year has seen a decrease in project activity as the team begin to collate results and prepare final reports.

In addition, it could be argued that the definition of 'crisis' has shifted. During the pandemic, crisis has been less likely to be defined by, for example, fear of enforcement agents visiting or eviction, but more likely to be identified as lack of food or energy supplies/ access to sanitation.

Big C

In the previous period, we dealt with 801 clients through this project, while this year that figure had reduced to 677, a decrease of 15%. We know that hospitals were not widely accessible during the year and our Big C services were all delivered remotely with again, no current prospect of return to in-person working within the hospital settings. There are two notable issues with this service:

a) Benefits for cancer patients with a signed doctor's statement to attest that a patient is terminally ill (form DS1500) are processed more quickly than non-terminal cases. Sadly our advisers report dealing with more DS1500 cases than at previous times – these always formed roughly 30% of our Big C clients but in the past year, the percentage has risen to nearer 50%.

b) The client outcomes of the project have increased, from £1,104,992.00 last year to £1.889.225.00 this year, an increase of over 17%. This relates to a) above and the fact that outcomes can be recorded as confirmed once a claim has been made under the special rules for terminally ill people.

Help to Claim

Clearly the pandemic has had a significant impact in terms of Help to Claim activity, due to so many employees being made redundant or furloughed, generating a very high level of claims. Our Help to Claim project helps claimants locally, through face to face support, but also nationally via the phone and webchat service to which we contribute. Although locally we have not been hit excessively hard by Covid, we are aware from our participation in Help to Claim that in other areas of the UK, the impact has been felt more deeply. We helped 443 clients last year, whereas this year the figure had increased to 628 clients, an increase of 42% compared to last year. Income gain for clients helped by the project was just under £100,000.

Energy Projects

We have continued to deliver a range of energy projects throughout the period. Some of our work has been significantly curtailed. For example, we had previously been successful in delivering training sessions to front line workers and had also focused on settings such as flu vaccination clinics to deliver energy advice to larger numbers of people in single settings. This activity has been curtailed due to restrictions on people associating. Nevertheless, we

were fortunate in obtaining funding to deliver energy vouchers to individuals and families and were successful in ensuring that the entire allocation of vouchers was issued during the project period. This made a significant difference to many of our clients during the pandemic. People had experienced extra pressures around paying for energy for a variety of reasons:

a) Children were at home, needing to be kept warm and fed.

b) People were working at home, meaning that they had a greater need for heat and light.

c) People struggled to access sufficient broadband to ensure that the entire family could have access when needed and we heard many stories of a single family sharing one mobile phone handset to meet all their needs, including the educational needs of children.

Digital Hub

When the pandemic hit, the digital hub really came into its own. Together with Norfolk Citizens Advice, we drew more closely together to deliver the majority of our services by telephone. We had two years previously started a programme to encourage greater participation in Adviceline by volunteers, meaning that we had trained volunteers with appropriate skills once we were no longer able to see clients in person. Our expected contribution to the county's Adviceline delivery had been to provide around 15% of the telephone advice in Norfolk. In the past year, this contribution has risen to over 35% of the total calls handled. This has led to us responding to calls from across the county, not just those coming from Diss and Thetford. The service has been a lifeline during the pandemic and we have received some extra funding from Norfolk and Suffolk Community Foundations and from Public Health England to meet the increased demands generated as a result of Covid 19. We have been able to connect clients with services across the patch, including foodbanks, pharmacies and debt services, as well as ensuring that those needing to apply for Universal Credit were able to do so with our assistance. Many of these clients had no previous experience of being without work or of the benefits system.

Financial review

a. Summary

In the reporting period, CADAT operated at close to break-even with year-end resulting in a minor deficit of £56 from a total income of £493,465 and expenditure of £493,520. CADAT's total funds carried forward now stand at £238,542 of which £226,077 is unrestricted and £ 12,466 is restricted as at 31st March 2021. In the previous year CADAT had a surplus of £ 19,052 resulting from a total income of £ 492,254 and expenditures of £ 473,202. CADAT's funds carried forward last year were £ 239,599.

Income decreased in Pension Wise and MaPS due to clawback of underspend but income increased in Help to Claim, Help through Crisis and Energy projects. Expenditures were higher in staff costs (£ 412,998 in 2020/2021 compared with £ 348,828 in 2019/2020) due to adding 2 more staff to deal with increased workload and working additional hours in order to run remote advice sessions. As a result of Covid-19 restrictions, significant reductions occurred in volunteer / staff expenses (£ 26,432 in 2020 to £ 7,987 in 2021) and premises costs (£ 38,549 in 2020 to £ 19,249 in 2021) since services were delivered remotely via phone or video and not face-to-face.

b. Going concern

The Trustees have considered the charity's position at the time of signing the financial statements, and in particular the current issues caused by Covid-19 and its potential impact on the charity and the wider economy and society. The Trustees have taken into account the current financial strength of the charity, together with the range of measures the Trustees can take to mitigate ongoing costs should they need to.

Although CADAT has a number of contracts ending during the 2021 with two significant services potentially ceasing on the 31st March 2022 the trustees foresee that the need for CADAT's services will be ongoing. As an example, CADAT was recently successful in being awarded the ESF CHANCES grant which continues through 30th September 2023. CADAT has adapted to the way services are delivered and has responded effectively to the needs of the community and the funding available. As a result, the Trustees have a reasonable expectation that there will be a demand for CADAT's diversified services to be delivered in some form. Should CADAT need to restructure due to funding challenges, it has sufficient reserves with which to optimize operations. In summary Trustees have concluded that they have a reasonable expectation that the charity will have adequate resources to continue in operational existence for the foreseeable future, and at least twelve months from the date of signing these financial statements, they therefore continue to adopt the going concern basis of accounting in preparing these financial statements.

c. Reserves policy

The Trustees set the level of reserves needed for contingencies annually. The Reserves Policy was most recently approved by the Trustee Board on 25th February 2021 when it was decided that the level of unrestricted free reserves should be set to float between the equivalent of 4 and 6 months of forecast core and indirect operating costs and be revised every quarter. As of 31 March 2021 total reserves were £ 238,542 and this represented the figure the Trustees considered CADAT would need to enable it to continue to operate or restructure in the event of a major loss of funding. The actual value of free unrestricted reserves as of 31 March 2021 was £121,885 after allowing for restricted funds (£12,466) of which £ 12,000 was for Pension Wise and provisions for designated areas including Covid recovery fund (£ 80,000), equipment (£10,000), redundancy allocation (£ 5,500) and lease obligations (£ 1,661). By comparison as of 31st March 2020 free reserves totalled £ 162,595.

Structure, governance and management

a. Organisational structure and decision making

The charity is a limited company incorporated in England and Wales by guarantee on 8 May 2001 and registered with the Charity Commission on 25 October 2001. The company was established under a Memorandum of Association which set out the objects and powers of the charitable company and is governed by its Articles of Association. Under those Articles, the members of the Trustee Board are elected at the AGM to serve for a period not exceeding three years, but may be re elected at the Annual General Meeting. The maximum number of Trustees is fifteen and the minimum is four. New trustees follow an induction training programme, which covers their roles and responsibilities, the organisational, operational and legal structure of the charity, resources and current financial position, and future plans and objectives. They will also attend training courses and workshops organised by Citizens Advice and will be invited to participate in other relevant courses delivered by external organisations. The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Diss, Thetford & District Citizens Advice Bureau and for ensuring the charity satisfies its legal and contractual obligations.

Trustees meet at a Board four times per year and delegate the day to day operation of the organisation to a Management Team, assisted by 21 staff (equivalent to 14 FTE) compared to 12 FTE in 2019/20 and at any one time up to fifty volunteers. The Trustee Board is independent from management and discharges its responsibilities through its established committee structure. All committees meet at least quarterly. Apart from the management team committee, the others are made up of trustees with special interest and skills and relevant staff and they are the Finance & Fundraising Committee (including remuneration, audit, risk & compliance), the Personnel committee (including recruitment, remuneration, health, safety & wellbeing committee, and the Research & Campaigning committee. The work of these groups is reported at Trustee Meetings.

CADAT is expertly supported by a large number of volunteers, many who bring specialist skills and experience to the charity. The majority have been trained as generalist advisers, but some are receptionists, help with fund raising, administration, research, campaigning and IT. This contributes to our service delivery, professionalism and is part of our social capital. We estimate our volunteers work a

total of 12,168 hours p.a. and if this was undertaken by paid staff it would cost £220,202 using data from the Office of National Statistics 2018 Provisional Annual Survey of Hours and Earnings.Diss, Thetford & District Citizens Advice Bureau is a member of Citizens Advice, the national umbrella organisation, which sets a framework for standards of advice and casework management, as well as operational and organisational standards and conducts regular audits of the organisation against these.The Bureau organisation cooperates and liaises with a number of other charitable and statutory organisations on behalf of its clients. Further details are given in the achievements and performance section.

b. Board of Trustees

Members of the Board of Trustees, who are directors for the purpose of company law and Trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 1. The Trustee Board would like to acknowledge the hard work and commitment of those trustees who have left the Trustee Board this year. We welcome our new trustees this year who have brought invaluable skills and expertise to the Trustee Board which will ensure excellent governance for the year ahead.

c. Risk management

The Trustees have conducted a risk assessment to identify the major risks the Charity faces and confirm that systems have been established to mitigate those risks. This assessment is reviewed annually. Members' liability The Members of the company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of winding up. The total number of such guarantees at 31 March 2021 was 20)

d. Statement of Trustees' responsibilities

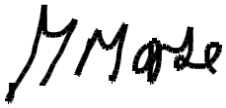
The Trustees (who are also the directors of the company for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law 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 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 then apply them consistently;
· observe the methods and principles of the Charities SORP (FRS 102);
· make judgments and accounting estimates that are reasonable and prudent;
· state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
· prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any

time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

M Morse (Chair of Trustees)  Date: 07/20/2021

Independent Examiner's Report to the trustees of Diss, Thetford & District Citizens Advice Bureau, a Company Limited by Guarantee Reg. No. 04212031 Charity No. 1089052

I report on the accounts of the Trust for the year ended 31 March 2021, which are set out on pages 13 to 28.

Respective responsibilities of trustees and examiner:

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act
- to prepare accounts 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)].

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Sally-Ann Delf 07/20/2021

Sally-Ann Delf FMAAT
8 Edges Lane, Long Stratton, Norwich, Norfolk, NR15 2WD

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Restricted	Unrestricted	2021 Total	*2020 Total*
Income from:					
Donations and legacies	2	**-**	**3,096**	**3,096**	*3,304*
Charitable activities	3	**340,812**	**135,032**	**475,844**	*471,746*
Investment income	4	**-**	**1,916**	**1,916**	*1,740*
Other income		**-**	**12,608**	**12,608**	*15,464*
Total income		**340,812**	**152,653**	**493,465**	*492,254*
Expenditure on:					
Charitable activities	5	**341,462**	**152,059**	**493,520**	*473,202*
Total expenditure		**341,462**	**152,059**	**493,520**	*473,202*
Net (expenditure)/income		**(650)**	**594**	**(56)**	*19,052*
Transfers between funds	12	**12,381**	**(12,381)**	**-**	**-**
Net movement in funds		**11,731**	**(11,787)**	**(56)**	*238,599*
Reconciliation of funds:					
Total funds brought forward		**735**	**237,864**	**238,599**	*219,547*
Net movement in funds		**11,731**	**(11,787)**	**(56)**	*19,052*
Total funds carried forward		**12,466**	**226,077**	**238,542**	**238,599**

All of the company's operations are classed as continuing.

There are no recognised gains or losses other than those stated above.

The notes on pages 15 to 28 form part of these financial statements

BALANCE SHEET
AS AT 31 MARCH 2021

	Note		2021		*2020*
		£	£	£	£
Tangible fixed assets	9		**7,030**		*13,551*
Current assets					
Debtors & Prepayments	10	**17,136**		*23,594*	
Investments		**-**		-	
Cash at bank and in hand		**255,606**		*215,165*	
		272,743		*238,759*	
Creditors: Amount falling due within one year	11	**(41,231)**		*(13,711)*	
Net current assets			**231,512**		*225,048*
Total assets less current liabilities			**238,542**		*238,599*
Funds					
Restricted funds	12		**12,466**		*735*
Unrestricted funds	12		**226,077**		*237,864*
Total funds			**238,542**		*238,599*

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees 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 accounts have been prepared in accordance with the provisions applicable to small companies subject to FRS 102.

2021-Jul-20 14:09

These financial statements were approved by the Board of Trustees on ……..
and signed on their behalf by



2021-Jul-20 14:09
P Gorman
Treasurer

The notes on pages 15 to 28 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. Accounting policies

1.1 Basis of preparation of financial statements

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 to the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102) and the Companies Act 2006.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

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

1.2 General information

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1.3 Going concern

The Trustees have considered the charity's position at the time of signing the financial statements, and in particular the current issues caused by Covid-19 and its potential impact on the charity and the wider economy and society. The Trustees have considered the current financial strength of the charity, together with the range of measures the Trustees can take to mitigate ongoing costs, should they need to.
Based on this, the Trustees have concluded that they have a reasonable expectation that the charity will have adequate resources to continue in operational existence for the forseeable future, and at least twelve months from the date of signing these financial statements. They therefore continue to adopt the going concern basis of accounting in preparing these financial statements.

1.4 Income

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

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1. Accounting policies (continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to tranfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the company's objectives, as well as any associated support costs

All expenditure is inclusive of irrecoverable VAT.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or the value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following bases:

Long-term leasehold property	-10% straight line
Fixtures and fittings	-20% straight line
Computer equipment	-33% straight line

1.7 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 on notification of the interest paid or payable by the institution with whom the funds are deposited.

1.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1. Accounting policies (continued)

1.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

1.11 Financial Instruments

The company only has financial assets and financial liabilities of a kind that quality as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.12 Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Acitivities on a straight-line basis over the lease term.

1.13 Pensions

The company operates a defined contribution scheme and the pension charge represents the amounts payable by the company in respect of the year.

Accounting policies (continued)

1.14 Fund accounting

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

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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.

Investment income, gains and losses are allocated to the appropriate fund.

2. Income from donations and legacies

	Restricted funds 2021 £	**Unrestricted funds 2021 £**	**Total funds 2021 £**
Donations	0	3,096	3,096

	Restricted funds 2020 £	*Unrestricted funds 2020 £*	*Total funds 2020 £*
Donations	30	3,274	3,304

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

3 Income from Charitable Activities

	Restricted funds 2021	Unrestricted funds 2021	Total funds 2021
	£	£	£
District and County Councils	-	91,071	**91,071**
Big C	-	41,961	**41,961**
Pension Wise	193,393	-	**193,393**
Big L HTC (Help Through Crisis)	38,691	-	**38,691**
Maps Debt	19,079	-	**19,079**
Help to Claim	67,728	-	**67,728**
ESF Chances	764	-	**764**
Energy	21,157	2,000	**23,157**
Citizens Advice	-	-	**-**
Other	-	-	**-**
Total 2021	340,812	135,032	**475,844**

	Restricted funds 2020	*Unrestricted funds 2020*	*Total funds 2020*
	£	*£*	*£*
District and County Councils	-	*86,447*	*86,447*
Big C	-	*41,541*	*41,541*
Pension Wise	*220,008*	-	*220,008*
Big L HTC (Help Through Crisis)	*34,234*	-	*34,234*
EBDX	-	*3,521*	*3,521*
Help to Claim	*56,353*	-	*56,353*
Energy	*15,720*	*3,000*	*18,720*
Citizens Advice	-	*1,422*	*1,422*
Other	-	*9,500*	*9,500*
Total 2020	*326,315*	*145,431*	*471,746*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

4. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	*Total funds 2020 £*
Bank interest	1,916	1,916	*1,740*

5. Analysis of expenditure by activities

	Activites undertaken directly 2021 £	Total funds 2021 £	*Total funds 2020 £*
General advisory	493,520	**493,520**	*473,202*

Analysis of direct costs

Staff costs	**412,998**	*348,828*
Depreciation	**8,914**	*8,116*
Volunteer and staff expenses	**7,987**	*26,432*
Office costs	**36,155**	*41,178*
Premises costs	**19,249**	*38,549*
Other costs	**7,091**	*7,539*
Governance costs	**1,126**	*2,560*
	493,520	*473,202*

6. Independent examiner's remuneration

	2021 £	*2020 £*
Fees payable to the company's independent examiner for the independent examination of the company's annual accounts	485	*1,750*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

7. Staff costs

	2021	2020
	£	£
Wages and salaries	**379,273**	*320,410*
Social security costs	**24,348**	*19,433*
Contribution to defined contribution pension schemes	**9,377**	*8,985*
	412,998	**348,828**

	2021	2020
The average number of persons employed by the company during the year was as follows:	**21**	*19*

	2021	2020
The average headcount expressed as full-time equivalent was:	**14**	*12*

No employee received remuneration amounting to more than £60,000 in either year.

The total remuneration of key management personnel in the year, including employers pension and national insurance, amounted to £31,380 (2020 - £29,338)

8. Trustee's remuneration and expenses

During the year ended 31 March 2021, no Trustees received any remuneration or other benefits (2020 - £nil).

During the year ended 31 March 2021, no Trustee expenses have been incurred (2020 - £nil).

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

9. Tangible fixed assets

	Long-term leasehold property	Fixtures and Fittings	Total £
Cost			
At 1st April 2020	**162,129**	**24,346**	**190,678**
Disposals	**-**	**-**	**(921)**
Additions in year	**-**	**2,394**	**2,394**
At 31st March 2021	**162,129**	**26,740**	**193,072**
Depreciation			
At 1st April 2020	**162,129**	**10,795**	**177,127**
Disposals	**-**	**-**	**(921)**
Charge for year	**-**	**8,914**	**8,914**
At 31st March 2021	**162,129**	**19,709**	**185,120**
Net Book value			
At 31 March 2021	**-**	**7,030**	**7,030**
At 31 March 2020	**-**	**13,551**	**13,551**

10. Debtors

Due within one year	**2021**	*2020*
	£	*£*
Accrued income	**14,147**	*22,391*
Pre-payments	**2,989**	*1,160*
	17,136	*23,551*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

11. Creditors: Amounts falling due within one year

	2021	*2020*
	£	*£*
Other creditors	**2,388**	*1,595*
Accruals and deferred income	**38,843**	*12,116*
	41,231	*13,711*

	2021	*2020*
	£	*£*
Deferred income at 1 April 2020	**-**	*7,674*
Resources deferred during the year	**3,059**	**-**
Amounts released from previous periods	**-**	*-7,674*
	3,059	**-**

Deferred income represents grant income received in advance.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

12. Statement of funds

Current year

Unrestricted funds	Balance at 01 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31/03/2021 £
Designated funds					
Unrestricted fixed assets	13,551	-	-	(6,521)	7,030
Equipment fund	5,000	-	-	5,000	10,000
Service development	25,000	-	-	(25,000)	-
Premises	10,000	-	-	(10,000)	-
COVID 19 Recovery Fund	-	-	-	80,000	80,000
Redundancy	18,949	-	-	(13,449)	5,500
Lease obligations	2,769	-	-	(1,108)	1,661
	75,269	-	-	28,922	104,191
General funds					
General fund	162,595	152,653	(152,059)	(41,303)	121,886
Total Unrestricted funds	237,864	152,653	(152,059)	(12,381)	226,077
Restricted funds					
Big L (Help Through Crisis)	313	38,691	(38,990)	-	14
Pension Wise	-	193,393	(193,393)	12,000	12,000
Help to Claim	422	67,728	(68,049)	-	101
Energy	-	21,157	(21,187)	30	-
MaPS Debt	-	19,079	(19,079)	-	-
ESF Chances	-	764	(764)	-	-
BEIS funding for softphones	-	-	-	351	351
	735	340,812	(341,462)	12,381	12,466
Total of funds	238,599	493,465	(493,520)	0	238,542

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

13. Statement of funds

Prior year

	Balance at 01 April 2019	Income	Expenditure	Transfers	Balance at 31/03/2020
Unrestricted funds	**£**	**£**	**£**	**£**	£
Designated funds					
Unrestricted fixed assets	**10,717**	**-**	**-**	**2,834**	**13,551**
Equipment fund	**5,000**	**-**	**-**	**-**	**5,000**
Service development	**25,000**	**-**	**-**	**-**	**25,000**
Premises	**10,000**	**-**	**-**	**-**	**10,000**
Redundancy	**3,000**	**-**	**-**	**15,949**	**18,949**
Lease obligations	**3,877**	**-**	**-**	**(1,108)**	**2,769**
	57,594	**-**	**-**	**17,675**	**75,269**
General funds					
General fund	**151,250**	**165,794**	**(136,060)**	**(18,389)**	**162,595**
Total Unrestricted funds	**208,844**	**165,794**	**(136,060)**	**(714)**	**237,864**
Restricted funds					
Big L (Help Through Crisis)	**1,736**	**34,379**	**(35,802)**	**-**	**313**
Pension Wise	**-**	**220,008**	**(220,370)**	**362**	**-**
Help to Claim	**8,967**	**56,353**	**(64,898)**	**-**	**422**
Energy	**-**	**15,720**	**(16,072)**	**352**	**-**
	10,703	**326,460**	**(337,142)**	**714**	**735**
Total of funds	**219,547**	**492,254**	**(473,202)**	**-**	**238,599**

13. Statement of funds contd

Designated funds:

Unrestricted Fixed Assets:
This fund represents the unrestricted fixed assets as these amounts are not readily available to spend on the charitable objects of the organisation. This is recommended by the Charity Commission to be held in the event of closure to meet all our financial commitments.

Equipment Fund:
A designated fund of £10,000 is maintained to ensure that there is sufficient money to replace equipment when it becomes obsolete or beyond economic repair.

Covid 19 Recovery Fund:
In light of the pandemic, this fund represents funds to allow CADAT to continue the core service over the next twelve months. It incorporates the Service Development and Premises funds held previously.

Redundancy Fund:
This represents funds to cover potential redundancy costs for core/central staff not employed on funded projects.

Lease obligations:
This represents funds set aside to fund the remainder of operating leases.

Restricted Funds:

Big L (Help Through Crisis)
Tailored support for people in immediate crisis, through planning to improve their immediate situation and through working with partner agencies.

Pension Wise:
The organisation was appointed as a delivery centre for the Government's Pension Wise guidance service.

Help To Claim:
The Help To Claim Pilot supports people to submit Universal Credit claims either online or by phone, and helps people to prepare for receiving a single monthly payment.

Energy:
Funding awarded to deliver energy advice on a range of topics, from money saving on bills to smart meters.

MaPS Debt:
The service provides free debt advice to people in the local area surrounding Diss and Thetford.

ESF Chances:
ESF Chances supports people back into work by helping them overcome any challenges they are facing.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	7,030	**7,030**
Current assets	14,075	258,667	**272,743**
Creditors due within one year	(12,000)	(29,231)	**(41,231)**
	2,075	236,466	**238,542**

Analysis of net assets between funds - prior year

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	-	13,551	13,551
Current assets	6,735	232,024	238,759
Creditors due within one year	(6,000)	(7,711)	(13,711)
	735	237,864	238,599

15. Pension Commitments

The company operates a defined contributions scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £ 9,377 (2020 - £8,985). Contributions totalling £2,388 (2020 - £1,595) wer payable to the fund at the balance sheet and are included in creditors.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

16. Operating lease commitments

At 31 March 2021 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2021	*2020*
	£	*£*
Within 1 year	**1,108**	*2,183*
Between 1 and 5 years	**554**	*1,385*
	1,661	*3,568*

17. Related party transactions

There are no related party transactions in the year requiring disclosure.