

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

**REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2021**

Company registration number: 4373653
Registered charity number: 1091891

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE BUREAU (LIMITED BY GUARANTEE)

**REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

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Report of the Trustee Board for the year ended 31 March 2021

The trustees, who are also the Directors of the charity, present their report for the year ended 31 March 2021. Due to the Trustees' status as directors under the Companies Act 2006, this report constitutes a directors' report as required by the Companies Act 2006, and has been prepared taking advantage of the exemptions conferred by Part 15 of this Act.

Our purposes and activities

The objects of North and West Gloucestershire Citizens Advice (the Charity) are to promote any charitable purpose for the benefit of the community in the County of Gloucestershire and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The main aims for the year continued to be the provision of free, independent, confidential and impartial generalist and specialist advice services to members of the public. The main areas where advice is given include: welfare, debt and money advice, utilities, consumer, relationship matters, housing and employment. A team of paid and unpaid staff, adequately covered by professional indemnity insurance, ensures that the Charity is able to achieve its objectives.

Achievements and Performance

So often people face difficulties because they have an unexpected change in circumstances, and as a result they come to N&WGCA for support. In 2020, the Covid pandemic meant that everyone was faced with an unexpected change in circumstances and for many people this affected not just health but their housing, income, employment and relationships. It was the role of N&WGCA to support local people in the most difficult of circumstances at a difficult time.

Like many organisations, we faced the challenge of adapting our services, and a few days prior to the start of the financial year we moved our whole service to remote working with staff and volunteers delivering advice by telephone and email. By the end of the 2020/21 we had helped 14,443 people with 35,917 issues. Welfare benefit enquiries were high at 6,306 and Universal Credit enquiries were 2,918. As a result of government measures introduced to deal with the pandemic, such as furlough, our team dealt with a larger number of employment enquiries (4,410) than in previous years (2,602 in 2019/20).

Government measures on evictions as well as mortgage holidays and other measures meant that some level of reassurance was given to people, however we still saw an increase in housing enquiries to 3,311 from 1,838 in 2019/20. Debt enquiries continued to be high at 3,487 and we saw them begin to increase at the latter part of the year once measures introduced started to be lifted.

Emergency support during the year was vital for local people and thanks to the work of our dedicated staff and volunteers we were able to distribute £25,000 of fuel vouchers, 1,151 local

Report of the Trustee Board for the year ended 31 March 2021 (continued)

food vouchers, and direct people to emergency food support via local food pantries and fare share schemes.

As well as supporting people with the implications with Covid we did continue to support local people with a host of other issues. Our Oncology Team continued to work with the Focus Centre at Cheltenham General Hospital and were able during parts of the year, to offer a face-to-face service. Our Healthy Homes and Macmillan teams, working with people with disabilities, long term health issues or cancer, stopped home visits but continued to support people by telephone, email, video calls and by visiting peoples homes to deliver and pick up urgent paperwork. As the year came to an end we have been able to re-introduce home visits for those who most need them. Throughout the second lockdown we opened our offices for those who needed assistance to apply for EU Settlement Status. The deadline for applications of 30th June 2021 meant that a large number of people needed assistance for them and their families to apply and much work was done to promote this service.

As the year came to an end, the focus returned to adapting our services further to meet future need. Although we had provided an excellent service to more people than ever before via telephone and email, we recognise that without face-to-face services we are missing some of the most vulnerable members of our society and a significant amount of work was undertaken to ensure face-to-face services could recommence.

Financial Review

The Charity's income increased in the year by £201,384 to £912,159. There was restricted income in the year of £48,385.

Expenditure in the year also increased in year by £125,974 to £824,744. There was restricted expenditure in the year of £30,171.

The Charity realised a surplus of income over expenditure for the year of £87,415 (2019/20: £3,005).

At 31 March 2021 the charity held total funds of £250,629 (31 March 2020: £163,214).

Principal Funding Sources

Funding sources are detailed in note 3 to accounts (page 18).

Reserves Policy and going concern

The Trustees have determined to retain 3 months of operating costs in unrestricted reserves to meet unexpected events. Where reserves fall below 2 months of operating costs the Trustees regularly review that the Charity has sufficient funds in cash (or near cash) to meet the liabilities of the business as such liabilities fall due.

The calculation of unrestricted reserves is after taking into account any designated funds which the Trustees have deemed it appropriate and prudent to so designate.

Report of the Trustee Board for the year ended 31 March 2021 (continued)

The unrestricted operating costs for 2021/22 are estimated to be £750,000, which gives a free reserves target of £187,500. At 31 March 2021 Charity had free reserves of £159,830 (note 12). The Trustees, acknowledge that free reserves are currently below target and are looking to remedy the issue over the next two years by continuing to generate small surpluses of incoming resources over expenditure.

Investment Policy

As noted above the Charity does not have surplus free reserves to invest. All cash funds are therefore maintained in the Charity's current bank accounts.

Plans for the future

Our future plans include ensuring that we maintain and improve the telephone advice service established since the first Lockdown in March 2020 and continue the expanded advice service. To enhance this, and in recognition that there has been a move by a large number of clients to telephone and digital services, we will also be seeking to introduce a freephone adviceline in the near future. However, digital and telephone must only be a part of how we deliver services and we will be ensuring face-to-face advice is available across all four districts which we serve. We will be working with partner organisations to ensure that the most vulnerable clients are able to access our services quickly and wherever possible only having to tell their story once.

We know that there will be a pressure by some funders to focus on digital and telephone channels however, it is central to us as a local service that we ensure that clients have multiple channel access and can still get advice, in person, in their community. We will be adapting our internal IT and telephone systems to enable hybrid working for all our staff and volunteers.

Our work with health, voluntary sector organisations and local councils will continue, as we work to support clients who continue to struggle due to the impacts of the pandemic and the issues that brings, as well as the expected increase in prices and the squeeze that will have on household incomes. We will work to improve clients digital and financial exclusion, help clients in emergency situations with food and fuel support, and offer clients opportunities to seek support from volunteers using a 'lived experience' approach.

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE BUREAU (LIMITED BY GUARANTEE)

Report of the Trustee Board for the year ended 31 March 2021 (continued)

Reference and administrative details

Charity Name: North and West Gloucestershire Citizens Advice Limited

Charity Registration Number: 1091891

Company Registration Number: 4373653

*Registered Office and
Operational Address:* Messenger House
35 St Michaels Square
Gloucester
GL1 1HX

Independent Examiner:

Burnside
Chartered Accountants
61 Queen Square
Bristol
BS1 4JZ

Bankers:

Lloyds Bank plc
Blackheath, London Branch
PO Box 1000
BX1 1LT

Key management personnel:

Trustee Board:

- Malcom Vine
- Derek Jones
- Robert Knibbs (*resigned 24th May 2021*)
- Alison Mourdant (*resigned 24th May 2021*)
- Peter Whittall
- Vareta Bryan

Chief Executive Officer:

Norman Gardner (*retired 12/04/2021*)
Clare Knapman (*from 01/06/2021*)

Report of the Trustee Board for the year ended 31 March 2021 (continued)

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 14th February 2002 and registered as a charity. The charity's governing document is its Articles of Association. As a Company Limited by Guarantee, the Bureau has no share capital and the liability of the members on liquidation is limited to £1.00. In the event that a surplus remains after the realisation of assets, that surplus shall not be distributed to the members but shall be given or transferred to such other charitable purposes as the members by ordinary resolution decide, failing which, the same shall be transferred to the National Association of Citizens Advice Bureaux.

Recruitment and Appointment of the Trustee Board

The directors of the company are also charity trustees for the purposes of charity law and under the Company's Articles are known as the Trustee Board. Under the requirements of the Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they may be re-elected at the next Annual General Meeting.

Due to the nature of the work undertaken within the community, the Trustee Board seeks to ensure that the diversity of the community is reflected through the Trustee Board. Individuals are approached to offer themselves for election to the Trustee Board through local networking with statutory and voluntary organisations. Potential Trustees are required to provide a list of their skills and are invited to attend Trustee Board meetings as observers in order to gain an insight into the operation and management of the service.

Trustee Induction and Training

New Trustees are invited and encouraged to familiarise themselves with the charity and the context within which it works, by spending time with the Chief Executive Officer and observing the service in action. All new Trustees receive a copy of the Articles of Association, Charity Commission publications including "Responsibilities of Charity Trustees" and a copy of the charity's Business Plan.

Risk Management

The Trustees have assessed the major risks that the charity is exposed to, and are satisfied that systems are in place to mitigate exposure to these risks. Procedures and policies are periodically reviewed to ensure that they continue to meet the membership requirements of the National Association of Citizens Advice Bureaux and the needs of the charity.

Internal control risks are minimised by, for example, the implementation of procedures for the authorisation of all transactions. Procedures are in place to ensure the health and safety of staff, volunteers, clients and visitors to the Bureau.

In response to recent concerns about data security, the charity has reviewed and updated its procedures on Information Assurance. Actions taken include the adoption of a comprehensive Information Risk Policy, the appointment of a Senior Information Risk Officer (who is responsible for insuring that the policy is implemented effectively) and the setting up of an Information Assurance Working Group, chaired by a Trustee.

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE BUREAU (LIMITED BY GUARANTEE)

Report of the Trustee Board for the year ended 31 March 2021 (continued)

In response to recent concerns about data security, the charity has reviewed and updated its procedures on Information Assurance. Actions taken include the adoption of a comprehensive Information Risk Policy, the appointment of a Senior Information Risk Officer (who is responsible for insuring that the policy is implemented effectively) and the setting up of an Information Assurance Working Group, chaired by a Trustee.

Organisational Structure

The Trustee Board may consist of up to 15 members. It meets on alternate months and is responsible for the governance, strategic direction and policy of the charity. At present the Trustee Board has 6 members from a variety of professional backgrounds relevant to the work of the charity. A staff representative, a volunteer representative and representatives of the Forest of Dean District Council, Gloucester City Council and Tewkesbury Borough Council are entitled to attend ordinary Board meetings but have no voting rights.

A scheme of delegation is in place and the Chief Executive Officer is responsible for implementing the strategic direction of the service, identifying and responding to funding opportunities and ensuring that the charity delivers the services specified and that key performance targets are met. The Chief Executive Officer is also responsible for operational day to day service delivery and, in conjunction with the line management team, for individual supervision of staff and volunteers, ensuring the team continue to work effectively and develop their skills and working practices in line with good practice.

Public Benefit

The Charity Commission in its 'Charities and Public Benefit' Guidance requires that there are two key principles to be met in order to show that an organisation's aims are for the public benefit: first, there must be an identifiable benefit and secondly, the benefit must be to the public or a section of the public.

North & West Gloucestershire Citizens Advice Bureau aims to benefit the public directly by the provision of free independent, confidential and impartial generalist and specialist advice services to members of the public. Our clients come from across Gloucestershire.

Related Parties

The charity is a member of "Citizens Advice", a national charity which sets standards for advice and operational performance and supports local offices with an information system, training and other services. As part of the charity's membership of Citizens Advice, it has agreed to operate within the national charity's policies, aims, methods and principles. The charity contributes to Citizens Advice national research and campaigns policy, media, publicity and parliamentary work. It also maintains an information and advice website.

On a local level the charity is involved in local strategic partnership thematic groups and attends a range of local voluntary and statutory sector forums.

Pay policy for senior staff

The directors consider that the members of the Trustee Board and the Chief Executive Officer comprise the key management personnel of the charity and are responsible for directing, controlling and running the charity on a day to day basis.

Report of the Trustee Board for the year ended 31 March 2021 (continued)

All Trustees give their time freely and no Trustee received remuneration during the year.

The pay of the Chief Executive Officer is set by the Trustee Board on an annual basis.

Trustees' responsibilities in relation to the financial statements

Company law requires the Trustee Board to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year.

In preparing those financial statements, the Trustee Board should follow best practice and:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the on-going concern basis unless it is inappropriate to assume that the company will continue on that basis.

The Trustee Board is responsible for maintaining proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- There is no relevant information, being information needed by the Independent Examiner in connection with preparing their report, of which the charity's Independent Examiner is unaware, and
- The trustees, having made enquiries of fellow directors and the charity's Independent Examiner that they ought to have individually taken, have each taken all steps that they are obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the Independent Examiner is aware of that information.

Approved by the Trustee Board on 9 December 2021 and signed on its behalf by:



.....
Derek S Jones
TRUSTEE - Chairman

14 December 2021
Date

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)

Independent examiner's report to the trustees of North and West Gloucestershire Citizens Advice Limited (Limited by guarantee) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity's 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 charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of 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:

Name: Mark Pooley FCA

(Listed Body: Institute of Chartered Accountants in England & Wales)

Address: Burnside Chartered Accountants, 61 Queen Square, Bristol BS1 4JZ

Date: 15 December 2021



NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2021 £	Total funds 2020 £
Income from:					
Charitable activities:					
Grants, donations and legacies	3	863,774	48,385	912,159	682,972
Fees receivable	3	-	-	-	18,286
Reimbursement of expenses		-	-	-	383
Income from other trading activities:					
Investment income		-	-	-	134
Total income		863,774	48,385	912,159	701,775
Expenditure on:					
Charitable activities:	4	794,573	30,171	824,744	698,770
Total expenditure		794,573	30,171	824,744	698,770
Net (expenditure)/income and net movement in funds for the year	6	69,201	18,214	87,415	3,005
Transfers		22,964	(22,964)	-	-
Net movement in funds for the year		92,165	(4,750)	87,415	3,005
Reconciliation of funds:					
Total funds brought forward		157,714	5,500	163,214	160,209
Total funds carried forward		249,879	750	250,629	163,214

The notes on pages 14 to 24 form part of these accounts.

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)

BALANCE SHEET
AT 31 MARCH 2021

	Notes	<u>2021</u> £	<u>2020</u> £
FIXED ASSETS			
Tangible assets	7	99,476	94,990
		<hr/>	<hr/>
CURRENT ASSETS			
Debtors	8	111,461	84,751
Cash at bank and in hand		115,799	59,190
		<hr/>	<hr/>
		227,260	143,941
CREDITORS: Amounts falling due within one year	9	(66,680)	(75,717)
		<hr/>	<hr/>
NET CURRENT ASSETS		160,580	68,224
		<hr/>	<hr/>
TOTAL ASSETS LESS CURRENT LIABILITIES		260,056	163,214
PROVISIONS FOR LIABILITIES		(9,427)	-
		<hr/>	<hr/>
NET ASSETS		250,629	163,214
		<hr/>	<hr/>
THE FUNDS OF THE CHARITY:			
Restricted funds	11	750	5,500
Unrestricted:			
General		249,879	157,714
		<hr/>	<hr/>
		250,629	163,214
		<hr/>	<hr/>

The Trustees are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)

BALANCE SHEET AT 31 MARCH 2021 (continued)

The Trustees acknowledge their responsibilities for:

- (i) ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

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

These financial statements were approved by the directors and authorised for issue on 09 December 2021 and are signed on their behalf by:



.....
Derek Jones
TRUSTEE - Chairman

14 December 2021
Date

The notes on pages 14 to 24 form part of these accounts.

Company number – 4373653

**STATEMENT OF CASHFLOW
FOR THE YEAR ENDED 31 MARCH 2021**

	<u>Notes</u>	<u>2021</u> £	<u>2020</u> £
Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds		87,415	3,005
Add back depreciation charge		18,478	6,992
Less interest received		-	(134)
Decrease/(increase) in trade debtors		6,264	(25,631)
Decrease/(increase) in other debtors		(32,974)	41,583
Increase/(decrease) in trade creditors		(18,121)	(18,016)
Increase/(decrease) in other creditors		18,511	9,095
Net cash used in operating activities		79,574	16,894
Cash flows from investing activities			
Purchase of tangible fixed assets		(22,964)	(18,857)
Interest received		-	134
Cash provided by/(used in) investing activities		(22,964)	(18,723)
Increase/(decrease) in cash & cash equivalents		56,609	(1,829)
Cash & cash equivalents at the beginning of the year		59,190	61,019
Total cash & cash equivalents at the end of the year	15	115,799	59,190

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

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) 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 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

North and West Gloucestershire Citizens Advice Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) Preparation of the accounts on a going concern basis

The trustees have considered the 12-month period from the date of approval of the financial statements.

During the COVID 19 pandemic the charity was able to continue to provide services to beneficiaries, with staff working from home and contacting clients by telephone and video calls. Funders have continued to support the charity, and no staff have been furloughed.

At the year end the charity has net assets of £250,629, net current assets of £160,580 and free reserves of £159,830.

The charity has prepared a budget for 2021/22 which shows that a small surplus is forecast.

Based on how the charity has operated in the face of COVID-19 pandemic and its budget forecasts for the year ended 31 March 2022, the trustees consider that the charity is a going concern.

(c) Income recognition policies

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021 (continued)

1. ACCOUNTING POLICIES (continued)

Donations and grants

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable, except as follows:

- when donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- when donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.
- when donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Interest receivable

Interest is included when receivable by the charity.

(d) **Expenditure and irrecoverable VAT**

Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Most expenditure is directly attributable to a specific activity and is allocated to that activity. Support costs have been apportioned to each specific activity based on the staff and volunteer time spent on each activity.

(e) **Funds accounting**

Funds held by the charity are:

Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021 (continued)

1. ACCOUNTING POLICIES (continued)

(f) **Tangible fixed assets**

The cost of tangible fixed assets is written-off by equal annual instalments over their expected useful lives as follows:

▪ Leasehold Improvements	10% straight line
▪ Computer Equipment	20% straight line
▪ Office Equipment	20% straight line

(g) **Pension costs**

The charity offers paid staff a defined contribution scheme with the following providers: The Pensions Trust; NEST; Metlife; Royal London; Hargreaves Lansdown; Prudential and Standard Life. The funds of the scheme are administered by the providers and are separate from the charity. The pension cost charge represents contributions payable by the charity to the fund and is shown in Note 5 to these accounts.

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021 (continued)**

2. PRIOR PERIOD COMPARATIVES

	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £
Income from:			
Charitable activities:			
Grants and donations	682,972	-	682,972
Fees receivable	18,286	-	18,286
Reimbursement of expenses	383	-	383
 Donation from Gloucester and District Citizens Advice Bureau upon merger	 -	 -	 -
 Income from other trading activities:			
Investment income	134	-	134
	<hr/>	<hr/>	<hr/>
Total income	701,775	-	701,775
	<hr/>	<hr/>	<hr/>
Expenditure on:			
Charitable activities:	696,520	2,250	698,770
	<hr/>	<hr/>	<hr/>
Total expenditure	696,520	2,250	698,770
	<hr/>	<hr/>	<hr/>
Net (expenditure)/income and net movement in funds for the year	5,255	(2,250)	3,005
 Transfers	 -	 -	 -
	<hr/>	<hr/>	<hr/>
Net movement in funds for the year	5,255	(2,250)	3,005
 Reconciliation of funds:			
Total funds brought forward	152,459	7,750	160,209
	<hr/>	<hr/>	<hr/>
Total funds carried forward	157,714	5,500	163,214
	<hr/>	<hr/>	<hr/>

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021 (continued)

3. INCOME FROM CHARITABLE ACTIVITIES

BY FUNDER

GRANTS, DONATIONS AND LEGACIES RECEIVABLE

	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	Total <u>2021</u> £	Total <u>2020</u> £
Forest of Dean District Council	70,000	-	70,000	70,000
Gloucestershire County Council	50,000	-	50,000	52,984
Gloucester City Council	31,000	-	31,000	31,000
Tewkesbury Borough Council	53,620	-	53,620	53,620
Town and Parish Councils	8,797	-	8,797	13,796
GLOMAS	3,330	-	3,330	14,820
MacMillan Cancer Support	46,762	-	46,762	52,289
Energy Advice Project	18,000	-	18,000	23,305
The Big Energy Saving Network	19,500	-	19,500	16,000
Energy Emergency Fund	29,520	-	29,520	-
Florence Shute Millennium Trust	-	-	-	3,000
Help to Claim	147,795	-	147,795	152,688
National Lottery	-	24,655	24,655	9,664
Good Things Foundation	23,270	-	23,270	7,625
Smart Meters	-	-	-	13,920
Healthy Homes	134,270	-	134,270	92,408
MAPSDAP	108,611	-	108,611	59,315
EU Settlement Grant	42,557	-	42,557	-
Innovation Grant	9,895	-	9,895	-
FOD/GCF Resilience Fund	12,004	-	12,004	-
IT Upgrade/Equipment Fund	-	23,730	23,730	-
Legacies	50,000	-	50,000	-
Other	4,843	-	4,843	17,647
	<hr/>	<hr/>	<hr/>	<hr/>
	863,774	48,385	912,159	682,972
	<hr/>	<hr/>	<hr/>	<hr/>

FEES RECEIVABLE

	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	Total <u>2021</u> £	Total <u>2020</u> £
Electrotechnical Certification Training	-	-	-	18,286
	<hr/>	<hr/>	<hr/>	<hr/>
	-	-	-	18,286
	<hr/>	<hr/>	<hr/>	<hr/>

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021** (continued)

3. INCOME FROM CHARITABLE ACTIVITIES (continued)

BY ACTIVITY

	Grants, donations and legacies £	Fees receivable £	Total 2021 £	Total 2020 £
General advice	254,979	-	254,979	100,246
Benefits advice	201,149	-	201,149	208,038
Money and debt advice	165,295	-	165,295	132,485
Health sector advice	202,374	-	202,374	166,837
Energy advice	88,362	-	88,362	75,366
Other activities	-	-	-	18,286
	_____	_____	_____	_____
Charitable activities	912,159	-	912,159	701,258
	_____	_____	_____	_____

4. TOTAL EXPENDITURE

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
General advice	219,238	7,545	226,783	185,808
Benefits advice	145,708	4,490	150,198	155,223
Money and debt advice	187,431	5,776	193,207	175,253
Health sector advice	197,105	6,074	203,179	160,333
Energy advice	45,091	6,286	51,377	22,153
	_____	_____	_____	_____
Charitable activities	794,573	30,171	824,744	698,770
	_____	_____	_____	_____

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021 (continued)

4. TOTAL EXPENDITURE (continued)

	Staff costs £	Other direct costs £	Support costs £	Total 2021 £	Total 2020 £
General advice	179,103	40,445	7,235	226,783	185,808
Benefits advice	119,327	26,051	4,820	150,198	155,223
Money and debt advice	153,496	33,510	6,201	193,207	175,253
Health sector advice	161,419	35,239	6,521	203,179	160,333
Energy advice	16,149	34,576	652	51,377	22,153
Charitable activities	629,494	169,821	25,429	824,744	698,770

Other Direct Costs:	<u>2021</u> £	<u>2020</u> £
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Charitable activities	32,394	2,250
Other staff and volunteer costs	4,386	36,023
Office costs	55,841	48,270
Premises costs	77,200	73,664
	<u>169,821</u>	<u>160,207</u>

Support Costs:	<u>2021</u> £	<u>2020</u> £
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Governance costs	16,001	8,899
Provision for harmonisation costs	9,428	-
	<u>25,429</u>	<u>8,899</u>

All staff costs have been directly allocated to the activities of the charity in the year on the basis of time spent by staff on each activity.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021 (continued)

5. STAFF COSTS AND TRUSTEES' REMUNERATION

Staff costs were as follows:	<u>2021</u>	<u>2020</u>
	£	£
Wages and salaries	562,504	474,169
Social security costs	37,663	31,673
Employer pension contributions	29,326	23,820
	<hr/>	<hr/>
	629,494	529,662
	<hr/>	<hr/>

Particulars of employees:

The average number of full-time equivalent staff employed by the charity during the financial year amounted to:

	<u>2021</u>		<u>2020</u>	
	<u>Total</u>	<u>FTE</u>	<u>Total</u>	<u>FTE</u>
Management staff	1	1	1	1
Paid staff	30	23	25	18
	<hr/>	<hr/>	<hr/>	<hr/>
	31	24	26	19
	<hr/>	<hr/>	<hr/>	<hr/>

No member of staff was paid £60,000 or more.

The charity's Trustees were not paid or received any other benefits from employment with the charity in the year (2019/20: £nil). Three Trustees claimed necessary travel expenses totalling £nil (2019/20: £nil) during the year. No charity Trustee received payment for professional or other services supplied to the charity (2019/20: £nil). There were no other related party transactions with Trustees during the year.

The key management personnel of the charity comprises of the Chief Executive Officer. The total employee benefits of the key management personnel of the charity (including redundancy costs) were £43,922 (2019/20: £42,841).

6. NET (EXPENDITURE)/INCOME FOR THE YEAR

This is stated after charging:

	<u>2021</u>	<u>2020</u>
	£	£
Depreciation	18,478	6,993
Accountants/Independent Examiners fees	5,200	6,700
	<hr/>	<hr/>

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021 (continued)**

7. TANGIBLE ASSETS

	Leasehold Improvements £	Computer Equipment £	Office Equipment £	Total £
COST				
At 1 April 2020	69,522	26,362	21,440	117,324
Additions	-	22,964	-	22,964
Disposals	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 MARCH 2021	69,522	49,325	21,440	140,287
	<hr/>	<hr/>	<hr/>	<hr/>
DEPRECIATION				
At 1 April 2020	9,849	5,306	7,179	22,334
Charge for year	6,952	7,237	4,288	18,478
Eliminated on disposal	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 MARCH 2021	16,801	12,543	11,467	40,812
	<hr/>	<hr/>	<hr/>	<hr/>
NET BOOK VALUE				
At 31 MARCH 2021	52,721	36,781	9,973	99,476
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2020	59,673	21,055	14,261	94,990
	<hr/>	<hr/>	<hr/>	<hr/>

8. DEBTORS

	<u>2021</u> £	<u>2020</u> £
Trade debtors	25,251	31,515
Prepayments and accrued income	86,210	51,450
Other debtors	-	1,786
	<hr/>	<hr/>
	111,461	84,751
	<hr/>	<hr/>

9. CREDITORS

	<u>2021</u> £	<u>2020</u> £
Amounts falling due within one year:		
Trade creditors	22,498	40,619
PAYE & NIC	10,767	8,788
Accruals and deferred income	16,240	25,681
Other creditors	17,173	629
	<hr/>	<hr/>
	66,679	75,717
	<hr/>	<hr/>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021** (continued)

10. DEFERRED INCOME

Deferred income comprises grants received in advance.

	<u>2021</u> £	<u>2020</u> £
Balance as at 1 April 2020	17,480	6,167
Amount released to income earned from charitable activities	(17,480)	(6,167)
Amount deferred in year	7,398	17,480
	<hr/>	<hr/>
Balance as at 31 March 2021	7,398	17,480
	<hr/>	<hr/>

11. RESTRICTED FUNDS

	Balance b/f £	Incoming resources £	Outgoing resources £	Transfer £	Balance c/f £
<i>Revenue funds</i>					
Surviving Winter	5,500	-	(4,750)	-	750
National Lottery	-	24,655	(24,655)	-	-
IT Upgrade/Equipment Fund	-	23,730	(766)	(22,964)	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	5,500	48,385	(30,171)	(22,964)	750
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

Purposes of Restricted Funds

Surviving Winter

Funding is provided from Gloucestershire Community Foundation for grants towards winter fuel costs for individuals who require financial assistance.

National Lottery

Emergency funding to cover costs arising from the COVID-19 crisis.

IT Upgrade/Equipment Fund

Funding to purchase IT equipment.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021** (continued)

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

<u>At 31 March 2021</u>	<u>Tangible fixed assets</u> £	<u>Net current assets</u> £	<u>Provisions</u> £	<u>Total</u> £
Restricted funds	-	750	-	750
	<hr/>	<hr/>	<hr/>	<hr/>
	-	750	-	750
Unrestricted funds				
General funds	99,476	159,830	(9,427)	249,879
	<hr/>	<hr/>	<hr/>	<hr/>
	99,476	160,580	(9,427)	250,629
	<hr/>	<hr/>	<hr/>	<hr/>

13. CONTINGENT LIABILITY

With respect to the Bureau's position in its pension scheme operated by The Pensions Trust, a liability was calculated with respect to the five deferred members of the scheme amounting to £5,111 as at 30 September 2020 and there have been no further updates from The Pensions Trust in the year. It remains inconclusive as to the treatment regarding these liabilities. The Bureau will provide for any liabilities when agreement has been reached between the DWP and The Pensions Trust.

14. TOTAL CASH & CASH EQUIVALENTS

Total cash & cash equivalents as at 31 March 2021 are represented as follows:

	<u>2021</u> £	<u>2020</u> £
Cash at bank	115,575	58,966
Cash in hand	224	224
	<hr/>	<hr/>
	115,799	59,190
	<hr/>	<hr/>