

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

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

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 2022**

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

Report of the Trustee Board for the year ended 31 March 2022

The trustees, who are also the Directors of the charity, present their report for the year ended 31 March 2022. 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

During the year, our communities continued to face the impact of the Covid 19 pandemic, and we continued to deliver our services adapting to the changing restrictions we faced. At the same time the latter part of the year saw clients starting to face issues around cost of living and concerns regarding future prices rises, especially with regards to energy.

In light of these challenges faced by our community we continued to provide advice across all channels and began to re-introduce vital face to face services. We received support to allow us to adapt our offices to ensure that we could safely provide face to face services to clients and by the end of the 2021/22 we had helped 11,767 people with 24,097 issues.

- Welfare benefit enquiries were high at 5,919
- Universal Credit enquiries were 1,945.
- Employment enquiries continued to be high at over 2000 during the year.
- We saw housing enquiries of 1,767
- The number of debt enquiries were over 2000
- Financial outcomes of over £9.7 million achieved for clients, including £3.8 million in additional benefit income

Emergency support during the year continued to be vital for local people and thanks to the work of our dedicated staff and volunteers we were able to distribute £27,649 of charitable payments in the form of fuel and food vouchers. We also issued 690 food vouchers for local foodbanks. We continued to work in partnership with 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 to fully re-introduce face to-face services. Our Healthy Homes and Macmillan teams, working with people with disabilities, long term health issues or cancer, returned to providing home visits.

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

Report of the Trustee Board for the year ended 31 March 2022 (continued)

Developing services and looking at innovative ways of working meant we secured funding to develop two pilot projects. Advice First Aid and Benefit Buddies will enable us to target our advice to the most vulnerable and also work with people with lived experience to support clients through the disability benefits application process. We are pleased that these two projects have been recognized as important by partners and funders and illustrate the important work N&WGCA is doing to work in partnership to find solutions for local people.

As the year came to an end, concern arose about increasing energy costs with a price rise in April 2022 causing concern about affordability for many clients.

Financial Review

The Charity's income increased in the year by £85,904 to £998,063. There was restricted income in the year of £208,754.

Expenditure in the year also increased in year by £61,964 to £886,708. There was restricted expenditure in the year of £184,804.

The Charity realised a surplus of income over expenditure for the year of £111,355 (2020/21: £87,415).

At 31 March 2022 the charity held total funds of £361,984 (31 March 2021: £250,629).

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 a 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.

Reserves are an important element of charitable organisation funding and help protect the organisation against:

- a) The risk of unforeseen emergency or other unexpected need for funds, e.g. an unexpected large repair bill or finding 'seed-funding' for an urgent project.
- b) Covering unforeseen day-to-day operational costs, e.g. employing temporary staff to cover a long-term sick absence.
- c) A source of income, e.g. a grant, not being renewed. Funds might be needed to give the trustees time to take action if income falls below expectations.
- d) Planned commitments, or designations, that cannot be met by future income alone, e.g. plans for a major asset purchase or to a significant project that requires the charity to provide 'matched funding'.

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

Report of the Trustee Board for the year ended 31 March 2022 (continued)

e) The need to fund short-term deficits in a cash budget, e.g. money may need to be spent before a funding grant is received.

In 2016/17 the organisation saw a significant deficit which impacted on reserves and Trustees regard it as very important to ensure they have adequate reserves in place.

Unrestricted funds are funds that the Charity may use for any purpose so long as it meets the aims and objectives of the bureau outlined in our governing document. A restricted fund is given to the Charity for a specific purpose and in respect of which conditions have been imposed as to its use. Funds must be spent on this purpose. Funds may not be completely spent in year and the balance, which shows as net income in the year will be spent during the next calendar year (resulting in net expenditure). The Charity is effectively acting as a steward for these funds.

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

In 2021/22 the expenditure on unrestricted activity was £701,904 indicating a level of free reserves required of at least £175,000. However, the unrestricted operating costs for 2022/23 are estimated to be £1.1 million, which gives a free reserves target of £275,000. The 2021/22 unrestricted surplus of £95,060 means the organisation is on course to achieve its target for free reserves of a minimum of 3 months expenditure. The importance of good stewardship means that they are ensuring close to 3 months free reserves with £265,327 in free reserves against a target for 2022/23 of £275,000.

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

The Charity secured the Advice and Inclusion contract for Cheltenham (started April 2022), as well as extended funding for both Macmillan and Help to Claim. This additional funding means an expansion of the Charity going forward, and a review of staff structure to accommodate the organisations growth.

Office moves are planned for the service in the Forest of Dean with a move to a new community hub in Cinderford. The expected pressures on the cost of living mean that the Charity will continue to focus on offering a variety of channels for clients to access services whilst recognising that those with the most complex issues need to access advice face to face.

There is a recognition that N&WGCA is well placed to support local people who are struggling financially and that we are able to play a role in the distribution of support to clients and this work is expected to increase in the coming year.

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

Report of the Trustee Board for the year ended 31 March 2022 (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
- Robert Priddy (*appointed 21st July 2021*)
- Mike Mintram (*appointed 30th September 2021*)

Chief Executive Officer:

Clare Knapman

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

Report of the Trustee Board for the year ended 31 March 2022 (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 2022 (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.

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

Report of the Trustee Board for the year ended 31 March 2022 (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^{12 December 2022} and signed on its behalf by:


.....
Derek S Jones
TRUSTEE - Chairman

Date 12 December 2022

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 2022.

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:

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

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2022 £	Total funds 2021 £
Income from:					
Charitable activities:					
Grants, donations and legacies	3	788,489	208,754	997,243	912,159
Fees receivable	3	820	-	820	-
		<hr/>	<hr/>	<hr/>	<hr/>
Total income		789,309	208,754	998,063	912,159
		<hr/>	<hr/>	<hr/>	<hr/>
Expenditure on:					
Charitable activities:	4	701,904	184,804	886,708	824,744
		<hr/>	<hr/>	<hr/>	<hr/>
Total expenditure		701,904	184,804	886,708	824,744
		<hr/>	<hr/>	<hr/>	<hr/>
Net (expenditure)/income and net movement in funds for the year	6	87,405	23,950	111,355	87,415
Transfers		7,655	(7,655)	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
Net movement in funds for the year		95,060	16,295	111,355	87,415
Reconciliation of funds:					
Total funds brought forward		249,879	750	250,629	163,214
		<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward		344,939	17,045	361,984	250,629
		<hr/>	<hr/>	<hr/>	<hr/>

The notes on pages 14 to 25 form part of these accounts.

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)**BALANCE SHEET**
AT 31 MARCH 2022

	Notes	<u>2022</u> £	<u>2021</u> £
FIXED ASSETS			
Tangible assets	7	88,272	99,476
		_____	_____
CURRENT ASSETS			
Debtors	8	99,131	111,461
Cash at bank and in hand		353,831	115,799
		_____	_____
		452,962	227,260
CREDITORS: Amounts falling due within one year	9	(170,590)	(66,680)
		_____	_____
NET CURRENT ASSETS		282,372	160,580
		_____	_____
TOTAL ASSETS LESS CURRENT LIABILITIES		370,644	260,056
PROVISIONS FOR LIABILITIES		(8,660)	(9,427)
		_____	_____
NET ASSETS		361,984	250,629
		=====	=====
THE FUNDS OF THE CHARITY:			
Restricted funds	11	17,045	750
Unrestricted:			
General		344,939	249,879
		_____	_____
		361,984	250,629
		=====	=====

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 2022 (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
and are signed on their behalf by:



.....
Derek Jones
TRUSTEE - Chairman

Date 12 December 2022

The notes on pages 14 to 25 form part of these accounts.

Company number – 4373653

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

STATEMENT OF CASHFLOW
FOR THE YEAR ENDED 31 MARCH 2022

	<u>Notes</u>	<u>2022</u>	<u>2021</u>
		£	£
Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds		111,354	87,415
Add back depreciation charge		20,809	18,478
Decrease/(increase) in trade debtors		(110)	6,264
Decrease/(increase) in other debtors		12,440	(32,974)
Increase/(decrease) in trade creditors		33,196	(18,121)
Increase/(decrease) in other creditors		69,947	18,511
Net cash used in operating activities		247,636	79,574
 Cash flows from investing activities			
Purchase of tangible fixed assets		(9,604)	(22,964)
Cash provided by/(used in) investing activities		(9,604)	(22,964)
 Increase/(decrease) in cash & cash equivalents		238,032	56,609
 Cash & cash equivalents at the beginning of the year		115,799	59,190
 Total cash & cash equivalents at the end of the year	15	353,831	115,799

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

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.

At the year end the charity has net assets of £361,984, net current assets of £282,372 and free reserves of £265,327.

The charity has prepared a budget for 2022/23 which shows that a 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 2023, 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 2022** (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 2022** (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; 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.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022 (continued)

2. PRIOR PERIOD COMPARATIVES

	Unrestricted Funds £	Restricted Funds £	Total funds 2021 £
Income from:			
Charitable activities:			
Grants, donations and legacies	863,774	48,385	912,159
	_____	_____	_____
Total income	863,774	48,385	912,159
	_____	_____	_____
Expenditure on:			
Charitable activities:	794,573	30,171	824,744
	_____	_____	_____
Total expenditure	794,573	30,171	824,744
	_____	_____	_____
Net (expenditure)/income and net movement in funds for the year	69,201	18,214	87,415
Transfers	22,964	(22,964)	-
	_____	_____	_____
Net movement in funds for the year	92,165	(4,750)	87,415
Reconciliation of funds:			
Total funds brought forward	157,714	5,500	163,214
	_____	_____	_____
Total funds carried forward	249,879	750	250,629
	_____	_____	_____

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022 (continued)****3. INCOME FROM CHARITABLE ACTIVITIES****BY FUNDER****GRANTS, DONATIONS AND LEGACIES RECEIVABLE**

	Unrestricted	Restricted	Total	Total
	<u>Funds</u>	<u>Funds</u>	<u>2022</u>	<u>2021</u>
	£	£	£	£
Forest of Dean District Council	70,000	-	70,000	70,000
Gloucestershire County Council	50,000	-	50,000	50,000
Gloucestershire County Council additional	-	33,333	33,333	-
Gloucester City Council	31,000	-	31,000	31,000
Tewkesbury Borough Council	53,620	-	53,620	53,620
Town and Parish Councils	9,996	-	9,996	8,797
Barnwood Trust Covid-19 Fund	-	8,000	8,000	-
GLOMAS	3,680	-	3,680	3,330
Gloucestershire County Council Kickstart	-	9,478	9,478	-
MacMillan Cancer Support	47,000	-	47,000	46,762
Energy Advice Project	12,000	-	12,000	18,000
The Big Energy Saving Network	8,877	-	8,877	19,500
Energy Emergency Fund	-	-	-	29,520
Help to Claim	109,189	-	109,189	147,795
Help To Claim Best Practice Lead	-	39,979	39,979	-
Surviving Winter	-	2,500	2,500	-
National Lottery	-	-	-	24,655
Good Things Foundation	14,706	-	14,706	23,270
Smart Meters	22,724	-	22,724	-
Healthy Homes	134,160	-	134,160	134,270
MAPSDAP	117,362	-	117,362	108,611
Barnwood Trust Pilot Scheme	-	5,716	5,716	-
National Benevolent Society	-	2,500	2,500	-
EU Settlement Grant	88,520	-	88,520	42,557
FODDC CoOp Voucher Grant	-	5,000	5,000	-
GCC Building Capacity Project	-	20,000	20,000	-
GCC Pilot Scheme	-	10,088	10,088	-
Innovation Grant	-	-	-	9,895
FOD/GCF Resilience Fund	7,500	-	7,500	12,004
Redress Winter Energy Fund	-	28,962	28,962	-
Summerfield Charitable Trust	-	10,000	10,000	-
IT Upgrade/Equipment Fund	-	-	-	23,730
Tewkesbury Food Voucher Grant	-	10,000	10,000	-
Legacies	-	-	-	50,000
Help To Claim Specialist	-	21,928	21,928	-
Other	8,155	1,270	9,425	4,843
	<hr/>	<hr/>	<hr/>	<hr/>
	788,489	208,754	997,243	912,159
	<hr/>	<hr/>	<hr/>	<hr/>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022 (continued)

3. INCOME FROM CHARITABLE ACTIVITIES (continued)

FEES RECEIVABLE

	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	Total <u>2022</u> £	Total <u>2021</u> £
Electrotechnical Certification Training	820	-	820	-
	<hr/>	<hr/>	<hr/>	<hr/>
	820	-	820	-
	<hr/>	<hr/>	<hr/>	<hr/>

BY ACTIVITY

	Grants, donations and legacies £	Fees receivable £	Total <u>2022</u> £	Total <u>2021</u> £
General advice	240,833	-	240,833	254,979
Benefits advice	234,234	-	234,234	201,149
Money and debt advice	208,029	-	208,029	165,295
Health sector advice	217,622	-	217,622	202,374
Energy advice	96,525	-	96,525	88,362
Other activities	-	820	820	-
	<hr/>	<hr/>	<hr/>	<hr/>
Charitable activities	997,243	820	998,063	912,159
	<hr/>	<hr/>	<hr/>	<hr/>

4. TOTAL EXPENDITURE

Analysis of expenditure on charitable activities

	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	Total <u>2022</u> £	Total <u>2021</u> £
General advice	189,386	45,944	235,330	226,783
Benefits advice	108,136	65,913	174,049	150,198
Money and debt advice	169,023	33,333	202,356	193,207
Health sector advice	213,121	10,755	223,876	203,179
Energy advice	22,238	28,859	51,097	51,377
	<hr/>	<hr/>	<hr/>	<hr/>
Charitable activities	701,904	184,804	886,708	824,744
	<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 2022** (continued)

4. TOTAL EXPENDITURE (continued)

	Staff <u>costs</u> £	Other direct <u>costs</u> £	Support <u>costs</u> £	Total <u>2022</u> £	Total <u>2021</u> £
General advice	188,931	44,204	2,195	235,330	226,783
Benefits advice	140,182	32,238	1,629	174,049	150,198
Money and debt advice	162,981	37,481	1,894	202,356	193,207
Health sector advice	171,651	50,229	1,996	223,876	203,179
Energy advice	17,911	32,978	208	51,097	51,377
Charitable activities	<u>681,656</u>	<u>197,130</u>	<u>7,922</u>	<u>886,708</u>	<u>824,744</u>

Other Direct Costs:	<u>2022</u> £	<u>2021</u> £
Charitable activities	40,369	32,394
Other staff and volunteer costs	8,030	4,386
Office costs	69,417	55,841
Premises costs	79,314	77,200
	<u>197,130</u>	<u>169,821</u>

Support Costs:	<u>2022</u> £	<u>2021</u> £
Governance costs	7,922	16,001
Provision for harmonisation costs	-	9,428
	<u>7,922</u>	<u>25,429</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 2022** (continued)

5. STAFF COSTS AND TRUSTEES' REMUNERATION

Staff costs were as follows:	<u>2022</u>	<u>2021</u>
	£	£
Wages and salaries	600,090	562,504
Social security costs	45,363	37,663
Employer pension contributions	36,203	29,326
	<hr/>	<hr/>
	681,656	629,494
	<hr/>	<hr/>

Particulars of employees:

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

	<u>2022</u>	<u>2021</u>
	<u>Total</u>	<u>Total</u>
Management staff	1	1
Paid staff	33	30
	<hr/>	<hr/>
	34	31
	<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 (2020/21: £nil). No Trustee claimed any expenses during the year (2020/21: £nil). No charity Trustee received payment for professional or other services supplied to the charity (2020/21: £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 £54,716 (2020/21: £43,922).

6. NET (EXPENDITURE)/INCOME FOR THE YEAR

This is stated after charging:

	<u>2022</u>	<u>2021</u>
	£	£
Depreciation	20,809	18,478
Accountants/Independent Examiners fees	5,533	5,200
	<hr/>	<hr/>

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022** (continued)

7. TANGIBLE ASSETS

	Leasehold Improvements £	Computer Equipment £	Office Equipment £	Total £
COST				
At 1 April 2021	69,522	49,325	21,440	140,287
Additions	-	5,440	4,164	9,604
Disposals	-	-	-	-
	_____	_____	_____	_____
At 31 MARCH 2022	69,522	54,765	25,604	149,891
	_____	_____	_____	_____
DEPRECIATION				
At 1 April 2021	16,801	12,543	11,467	40,811
Charge for year	6,952	9,624	4,232	20,808
Eliminated on disposal	-	-	-	-
	_____	_____	_____	_____
At 31 MARCH 2022	23,753	22,167	15,699	61,619
	_____	_____	_____	_____
NET BOOK VALUE				
At 31 MARCH 2022	45,769	32,598	9,905	88,272
	_____	_____	_____	_____
At 31 March 2021	52,721	36,781	9,973	99,476
	_____	_____	_____	_____

8. DEBTORS	<u>2022</u> £	<u>2021</u> £
Trade debtors	25,360	25,251
Prepayments and accrued income	73,300	86,210
Other debtors	471	-
	_____	_____
	99,131	111,461
	_____	_____
9. CREDITORS	<u>2022</u> £	<u>2021</u> £
Amounts falling due within one year:		
Trade creditors	55,694	22,498
PAYE & NIC	14,589	10,767
Accruals and deferred income	82,433	16,240
Other creditors	17,874	17,173
	_____	_____
	170,590	66,679
	_____	_____

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022** (continued)

10. DEFERRED INCOME

Deferred income comprises grants received in advance.

	<u>2022</u>	<u>2021</u>
	£	£
Balance as at 1 April 2021	7,398	17,480
Amount released to income earned from charitable activities	(7,398)	(17,480)
Amount deferred in year	74,502	7,398
	<hr/>	<hr/>
Balance as at 31 March 2022	74,502	7,398
	<hr/>	<hr/>

11. RESTRICTED FUNDS

	Balance b/f	Incoming resources	Outgoing resources	Transfer	Balance c/f
	£	£	£	£	£
<i>Revenue funds</i>					
Surviving Winter	750	2,500	(3,375)	125	-
GCC – Debt Advice	-	33,333	(33,333)	-	-
Help To Claim – Best Practice Lead	-	39,979	(39,979)	-	-
Help To Claim Specialist	-	21,928	(21,928)	-	-
Kickstart Scheme	-	9,478	(9,478)	-	-
Barnwood Trust – Covid-19	-	8,000	(4,466)	(3,534)	-
Redress Winter Energy Fund	-	28,962	(25,484)	-	3,478
Tewkesbury Food Voucher Grant	-	10,000	(10,000)	-	-
FODDC – CoOp Voucher Grant	-	5,000	(754)	(4,246)	-
Benefit Buddy					
- Barnwood Trust Pilot Scheme	-	5,716	(237)	-	5,479
- National Benevolent Society	-	2,500	(2,500)	-	-
Advice First Aid					
- GCC – Pilot Scheme	-	10,088	(2,000)	-	8,088
Building Capacity Project					
- GCC	-	20,000	(20,000)	-	-
- Summerfield Charitable Trust	-	10,000	(10,000)	-	-
Other small funds	-	1,270	(1,270)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	750	208,754	(184,804)	(7,655)	17,045
	<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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022** (continued)

11. RESTRICTED FUNDS (continued)

GCC – Debt Advice

Funding from Gloucestershire County Council to support the provision of debt advice.

Help To Claim – Best Practice Lead

Funding from Citizens Advice to carry out research and to help local Citizens Advice offices to understand Universal Credit and Help To Claim.

Help To Claim Specialist

Funding from Citizens Advice in respect of the secondment of a Help To Claim Specialist.

Kickstart Scheme

Funding from Gloucestershire County Council to support businesses during Coronavirus through grant funding to create new employment opportunities for the public benefit.

Barnwood Trust – Covid-19

Funding to purchase various PPE to create a Covid-19 compliant environment to enable the charity to provide face-to-face support for those who have complex enquiries, are vulnerable and require greater support and for people where English is a second language.

Redress Winter Energy Fund

Funding to support those worst affected by energy price rises and at risk of self-disconnection by providing fuel vouchers.

Tewkesbury Food Voucher Grant

Funding from Tewkesbury Council to provide supermarket vouchers to those experiencing financial hardship as a result of Covid-19.

FODDC – CoOp Voucher Grant

Funding from Forest of Dean District Council towards the cost of recorded delivery costs of posting supermarket vouchers to those who need them.

Benefit Buddy

Funding to support people applying for benefits with a health-related element such as PIP.

Advice First Aid

Funding from Gloucestershire County Council to enable vulnerable people to receive face-to-face advice in a safe and Covid-19 compliant manner.

Building Capacity Project

Funding towards additional employment costs and overheads involved in increasing the number of volunteers working with the charity, including training and supervising the new volunteers.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022** (continued)

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	<u>Tangible fixed assets</u>	<u>Net current assets</u>	<u>Provisions</u>	<u>Total</u>
<u>At 31 March 2022</u>	£	£	£	£
Restricted funds	-	17,045	-	17,045
	_____	_____	_____	_____
	-	17,045	-	17,045
Unrestricted funds				
General funds	88,272	265,327	(8,660)	344,939
	_____	_____	_____	_____
	88,272	282,372	(8,660)	361,984
	=====	=====	=====	=====

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 £3,556 as at 30 September 2021 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 2022 are represented as follows:

	<u>2022</u>	<u>2021</u>
	£	£
Cash at bank	353,607	115,575
Cash in hand	224	224
	_____	_____
	353,831	115,799
	=====	=====