

# North Warwickshire Citizens Advice Bureau

(a company limited by guarantee)

## **Trustees' Report and Financial Statements for the year ended 31 March 2022**

Registered Company number 05154555  
Registered Charity number 1105712



**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

# **Contents**

Contents	1
Chair's Statement	2
Report of the Trustees	4
Administrative Information	18
Independent Examiner's Report	19
Statement of Financial Activities	20
Balance Sheet	21
Principle Accounting Policies	23
Notes to the Financial Statements	26

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

## **Chair's Statement**

The challenges faced in 2021-2022 have been unprecedented with the effects of Covid 19, increases in the cost of living and world events causing an increased demand for our services. NWCA has responded to that demand by changing working practices, recruiting more volunteers and upskilling the workforce to ensure both face to face and technological services can be maintained and developed.

The premises in Welcome Street reopened in 2021 and we ensured the safety of staff, volunteers, and clients by rearranging office space, changing patterns of working so that different staff attended on different days, and installing air circulation systems. We also implemented safety protocols such as social distancing, extra cleaning and providing sanitising equipment for staff and clients. When meeting with clients we have confined face to face work to appointments only.

The increase in the use of technology and changes to some working practices, achieved by investing in new equipment, provides a challenge as resources have to be found to purchase these. Staff have been trained on equipment and software. New health and safety checks have to be put in place for different work environments.

The number of clients helped by NWCA has increased in every one of the past five years. Once again 2021/2022 has seen a significant increase in the number of clients whom we have supported, and an increase in the number of issues which those clients have had and that we have helped with. The figures in this report show that NWCA has had, a significant and demonstrable effect upon the improvements to people's lives, by the financial outcomes that we had been able to achieve for them.

The increased demand for services brought about by the effects of Covid-19, and now the cost-of-living pressures, has meant that we have had to work even "smarter" in order to meet that demand. We are doing that by triaging clients and offering face to face appointments to those who most need it, by offering a more streamlined phone service and by deploying staff and volunteers who can help with the significantly increased pressures of energy problems and debt advice. More recently we are in the process of trialing an evening and out-of-hours service and this may be extended in the New Year to Saturday service in conjunction with our partners in other Local Citizens Advice services (LCAs) in Warwickshire.

To continue to offer these services and adapt to the current circumstances requires financial resources and an ability for long term strategic planning. Both are hampered by short-term national contracts, due to changes in government policy such as Help to Claim, which expired in March 2022. However as one door closes another opens and we are delighted that for the first time, we have been able to secure a mainstream debt advice contract for North Warwickshire that will enable us to employ a bespoke debt advisor for the next 12 months at least.

More particularly, and most significantly, we can continue to provide our core advice services because of the financial commitment and support from both North

# **North Warwickshire Citizens Advice Bureau Trustees' Report and Financial Statements For the year ended 31 March 2022**

Warwickshire Borough Council (NWBC) and Warwickshire County Council (WCC). Without their support we would not be able to continue to offer advice services at a time when they are most needed. On behalf of the trustees, staff, volunteers, and clients I would like to take this opportunity to thank officers and councillors for their continued endorsement and assistance.

The Board has had some changes this year with members retiring and new trustees being appointed. We have been able to provide good governance, as validated through our National Citizens Advice assessment, by hardworking and committed trustees, to whom I would like to express my gratitude for their ongoing support.

The management, staff and volunteers continue to face a variety of challenges in providing specific project and advice services, and they have met those challenges with dedication and a loyalty to NWCA and our values of public service. This report is an opportunity to record the Trustees' sincere thanks and appreciation for their dedication to NWCA and to the needs of the clients whom we serve.

In order to provide a comprehensive, good quality and efficient service we will continue to work with our partners, which include NWBC, WCC, Warwickshire and other West Midlands LCAs, and National Citizens Advice to ensure that our charitable objectives in the coming months and years continue to deliver.

Our work supports people through difficult times, and we are grateful to all our partners and supporters for recognising this and for enabling us to continue to provide our services into 2022-2023, and beyond.



**Dr Roger Minett - Chair, North Warwickshire Citizens Advice**

**28 October 2022**

## **Report of the Trustees**

The trustees are pleased to present their annual report together with the financial statements of the Charity for the year ended 31 March 2022 which are prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

## **Charitable Objectives and Activities**

The objects of the Charity as set out in the Charity's governing document, the Articles of Association, are to promote any charitable purpose, particularly for the benefit of the

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

community in North Warwickshire and surrounding areas and those contacting the charity by telephone or electronically, by the advancement of education, the protection and preservation of health and relief of poverty, sickness and distress

## **Overall Aims of NWCA**

- To deliver the highest quality services in our core business and be the first point of call in North Warwickshire for advice and guidance.
- To ensure continuity and viability of the service, NWCA will maintain, and enhance where possible, our core contracts; diversify our income streams; and engage in non-core business through projects which comply with the principles of National Citizens Advice.
- To strive to provide high quality services at all times and excellent client volunteer and staff satisfaction including from those hard to reach and more diverse groups.
- To enhance our partnerships with other local Citizens Advice charities and other organisations and to formalise those partnerships, as and when appropriate, by memoranda of understanding and contractual agreements.

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

## **Delivery of Advice**

NWCA offers advice through a range of channels to optimise access to our services for our clients. During the Covid-19 pandemic we had to change to a mainly remote service to meet the challenges of lockdown. As restrictions have lifted we have returned to multi-channel advice, to provide our services in the most cost-efficient way, whilst making sure that resources are available to the individual needs of our most vulnerable clients.

Telephone advice is available through our freephone number and via our National Adviceline. Clients can also contact us via email and webchat as well as online 24 hours a day/365 days per year via our national website at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk). Face to face advice has resumed at our main office in Atherstone and at certain community locations across North Warwickshire.

We give people the knowledge and confidence they need to find their way forward – whoever they are, and whatever their problem.

Our service is here for everyone. We are relied upon by people from all backgrounds to help to solve their problems. We support people to develop the skills they need to help themselves and we use our evidence on the issues which our clients face, to bring about policy changes that benefit everyone.

We use our unique frontline evidence and share this anonymously with government, regulators and industry so that we can highlight problems to the national organisation which then works to find solutions to issues which people are facing across a range of policy areas. These include access to justice, access to money and debt advice, making Universal Credit work for people and protecting people from domestic abuse.

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

## **The Impact of Advice**

This year NWCA dealt with more than **2,900 clients**, an increase of **36%** on 2020 - 2021, and more than **14,600 issues**, an increase of **46%** on 2020 - 2021

As with previous years, the most common issues we helped clients with were **benefits**. Many of these were claims from new clients who had never claimed support before but were faced with unemployment for the first time, following periods of furlough coming to an end. We also saw a rise in related employment enquiries. We advised many clients with financial capability issues and we worked with them to provide a range of early intervention measures to prevent them from having to seek assistance for more serious issues at a later stage. Our advisors also saw a rise in clients with housing issues as the government's Covid-19 temporary protection for renters came to an end.

Our work in 2020-22 resulted in **£1,123,218 worth of specific financial outcomes** (up from **£463,064** in 2020-2021) for the individuals that we helped

Our advice directly brings value to clients through helping them claim and retain benefits and grants, helping them save money and helping them avoid payments they are not liable for.

The problems which our clients face are stressful and pose barriers to their ability to go about everyday tasks like working (or finding work); keeping control of their finances, or forming and maintaining personal relationships. Citizens Advice research shows that in addition to financial value, our service improves the wellbeing of the people we see in many ways.

## **Research and Campaigning**

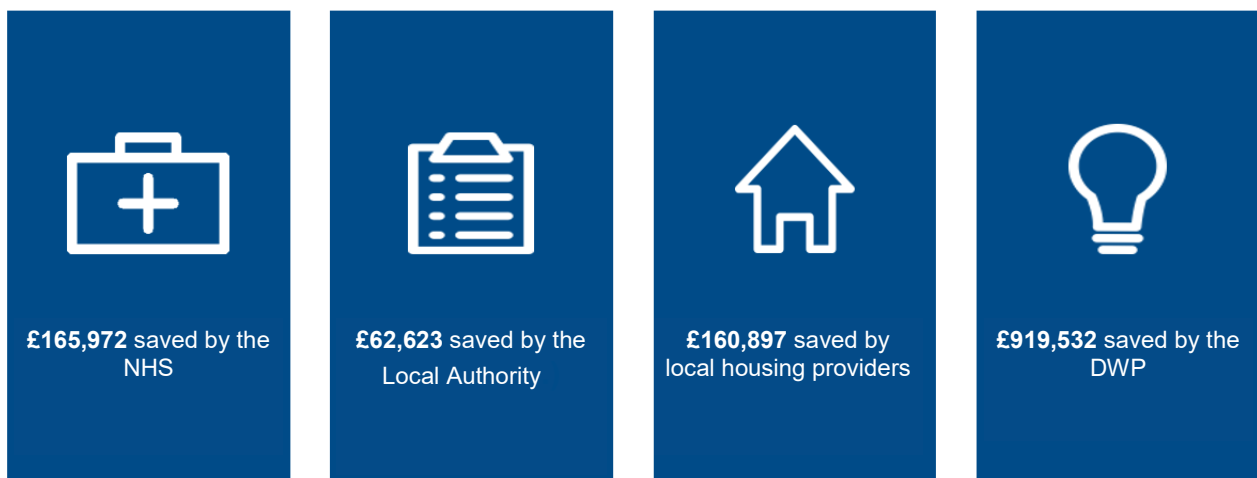
In recent years we have undertaken local research on how financial issues, including the low wage economy and welfare reform, have affected local people. Our research is disseminated widely and we aim to influence the provision of local services and to highlight issues which will have a lasting impact on the local economy.

# North Warwickshire Citizens Advice Bureau Trustees' Report and Financial Statements For the year ended 31 March 2022

By campaigning for change, we contribute to improving lives, including the lives of people who have not used our service. This has continued throughout the pandemic, and during the Covid recovery period, and has fed into local and national initiatives, as well as service development and commission.

## Public Benefit and Volunteering

Our advice also provides wider financial savings to governments and society by tackling financial exclusion, reducing homelessness and alleviating problems which lead to, or exacerbate, health issues. This in turn reduces demand on statutory services such as the DWP, the NHS, local government and housing providers. NWCA's work with clients in 2021-2022 resulted in:



Source: Tableau, National Citizens Advice data system

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit, when reviewing the Charity's aims and objectives and in planning its future activities.

Citizens Advice volunteering has a positive impact on each volunteer's sense of self-worth, their employability and their contribution to society, and research shows that our volunteers benefit from a variety of personal improvements.

Our volunteers who give advice, and thereby support local communities and our national network, gain new skills and improve their own personal development, wellbeing and sense of community.

This comes with associated financial benefits to society by reducing unemployment and demand for health services. The figure below was calculated using a Cabinet-approved methodology, and National Citizens Advice's own impact research:

**The financial benefit to society, of volunteering at  
North Warwickshire Citizens Advice during 2021-22,  
was £149,726**



# North Warwickshire Citizens Advice Bureau Trustees' Report and Financial Statements For the year ended 31 March 2022

## Our Projects

In addition to offering a range of Citizens Advice services, NWCA also undertakes a number of funded advice projects

### Breakthrough Programme



Breakthrough was a targeted project with the goal of helping out of work and economically inactive people across Coventry and Warwickshire to tackle the financial barriers they face to gaining and sustaining employment, to accessing education and training, and taking a full and active role in their local community.

## **North Warwickshire Citizens Advice Bureau Trustees' Report and Financial Statements For the year ended 31 March 2022**

During the year, our team of Money Mentors provided intensive support to help people tackle debt issues, maximise household income and address other barriers. The team worked in North Warwickshire with local partners such as White Hart Community Groups, Adult Community Learning, Coleshill Town Council and Coventry & Warwickshire Chamber of Commerce, to support out-of-work residents, many of whom are experiencing poverty and disadvantage.

The team supported people in developing their skills and confidence through community-based activities and training which move people towards job searching and employment.

During Covid-19 we continued to support clients to get back into training and work during periods of lockdown, through providing online support and training while face to face advice was not available. We were able to resume face-to-face activities for this project, which was of great benefit to clients who valued the confidence-building support of Money Mentors and the Programme activities.

### **Help to Claim**

From April 2019, we delivered our Help to Claim service, in partnership with the DWP and National Citizens Advice. This provided clients with help in the early stages of their Universal Credit claims, from initial application to first payment. During **2021-22** we assisted a total of **224** clients and achieved an income gain of **£190,312** on their behalf. Since April 2022, Government has changed the tender criteria for this project and we are no longer eligible to bid for this funding

### **Energy Advice**

From 1 August 2021 to 31 March 2022, NWCA energy advisers delivered energy advice to **245** individuals and to several community groups remotely, due to the continuing effects of the Covid-19 pandemic. During the continuing energy crisis, although switching energy providers was no longer viable, we found alternative ways of helping clients to save money such as making their accommodation more energy-efficient. While we are able to assist our clients with energy issues through projects being delivered predominantly through the winter months, we are continually campaigning for funding to deliver energy advice throughout the year. Our target audience has traditionally been found in the most vulnerable sectors in the community. 61% of our energy advice clients were aged 65 years or over and 72% were disabled or had reported at least one long-term health condition.

### **Big Energy Saving Network (BESN)**

Our Energy Champion, Lorraine Verrall, delivered advice to **102** individuals including the engagement of several community groups throughout North Warwickshire, who received generic energy advice. Several of these consumers then went on to receive individual advice through EAP or the CMAP Project. The target audience was people on low

## **North Warwickshire Citizens Advice Bureau Trustees' Report and Financial Statements For the year ended 31 March 2022**

incomes, people with disabilities and those without internet access who struggle to engage with their energy providers.

### **Carbon Monoxide Project (CMAP)**

The CMAP Project was a three-month pilot project which targeted those households with gas appliances such as a gas boiler, fire, or cooker, or possibly those with coal or a wood burning stove. The objective was to provide clients with information regarding the dangers of carbon monoxide poisoning. Clients would also receive the relevant information through a NHS website and a free carbon monoxide monitor. **51** clients were seen in the three-month trial period.

### **Energy Advice Programme (EAP)**

NWCA continues to deliver individual tailored one-to-one energy advice through the Energy Advice Programme. The project is targeted at individuals who would be classed as being in fuel poverty or most likely to be at risk of fuel poverty. Clients who are struggling with their bills, have insufficiently heated homes often with damp and mould, and those who have prepayment meters, often benefit the most on receipt of the information and advice provided.

Each appointment (which can span more than one session) will cover a number of areas:

- Identifying eligible benefits such as the Warm Home Discount
- Enrolment on the Priority Service Register (including pensioners and those with underlying health conditions)
- Dealing with fuel debts and liaising with energy companies
- Energy and thermal efficiency measures
- Relief from fuel poverty
- Identifying energy grants

During the project period August 2021 to March 2022, we were able to see **92** clients within this project.

### **Making Every Contact Count (MECC)**

NWCA has continued to deliver MECC courses across Warwickshire to healthcare professionals, local authority housing and social care teams, family centres, charities and volunteer groups and, increasingly, schools. The course was well received with attendees keen to implement what they had learned at MECC training into their everyday contact with clients.

MECC training is used nationally to assist with the public health message to ease the burden on the NHS by considering early prevention. The course has been designed to enable workers to spot signs and triggers in their dealings with clients, which might be having a negative impact on the clients' physical health or mental health. Although the training is designed to be delivered face-to-face it was adapted for delivery via Zoom to manage Covid-19 restrictions.

## **North Warwickshire Citizens Advice Bureau Trustees' Report and Financial Statements For the year ended 31 March 2022**

Funded by WCC, MECC was developed and delivered by NWCA, Citizens Advice South Warwickshire and WCC working with Public Health England and Health Education England, to produce the training and a range of resources.

### **Arley and Ansley Big Local Partnership Advice Project**

We were funded to deploy a fully trained generalist advisor to run a weekly advice project in the Arley and Ansley area. The project continued by telephone, Zoom and email, when venues were closed for Covid-19. Face-to-face advice resumed when restrictions eased.

The service was well received and clients were able to access a full range of Citizens Advice services. During this financial year the project helped **52 clients** with **450 issues** with

- Benefits, financial capability and help with budgeting were the main enquiry areas
- Dedicated support with Attendance Allowance/ESA/PIP/DLA forms
- 51% of clients seen felt they were better able to manage their finances after help from our Advisor
- Total income gain for clients was **£23,369**

### **WCC Family and Children and Centre Project**

This continued to run during the year, with the support of WCC funding with a dedicated Outreach worker who was allocated to clients from Atherstone Family and Children Centre providing generalist support on an appointment basis and remotely during the lockdown periods.

- Total clients supported: **126**
- Clients supported had a total of: **152** dependent children
- Main issues supported with: benefit uptake; income maximisation; relationship breakdown; mental health; housing; employment; legal
- Total financial outcomes: **£81,776**

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

## **Future Plans**

With the support of all partners including NWBC, WCC, other local Citizens Advice charities and others, we will continue to deliver a comprehensive, good quality, local and efficient service and to meet our national obligations.

We will continue to work with partners to develop new ways to support the needs of the local community in cost-effective and sustainable ways that are accessible to all.

### **Fundraising strategy**

Our stated intention is to meet local needs by providing clear advice and information services, which are:

- Accessible
- Understandable
- Relevant and accurate
- Meet quality standards

WCC and NWBC provide funding for our core services by means of commissioned services or service level agreements.

All our other funding is obtained by projects to fund particular charitable objectives, in line with our Strategic Business Plan.

NWCA does not have any agreements with professional fundraisers. We do not ask clients for donations or charge for any client services.

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

## **Financial Review**

During the year, the Charity's total income amounted to £312,598 (2020-21: £284,072). As shown at note 2 to the Accounts, income from charitable activities was significantly increased by NWBC's special grant in relation to the pandemic. Much of this was received towards the end of the year and will be spent meeting increasing demand for the Charity's services since the year-end, as some of the fixed-term and project funding sources expire.

The year saw a significant increase in demand for our services: the number of clients seen, increased by 36% and the number of issues rose by 46%. Accordingly, and as foreseen in last year's report, total expenditure for the year rose to £266,023 (2020-21: £197,893). Increased demand led to higher costs of staff and premises costs, office costs and training costs.

Covid-19 related funding during the year, again strengthened our ability to respond to the effects of the crisis, including by adapting our technology and working practices to remote staff working.

The Charity's net income fell to £46,575 (2020-21: £86,179) from higher costs, despite the exceptional grants during the year. Based on expected income and expenditure for the current financial year and beyond, and its reserves, the Trustees consider that the Charity has adequate resources to maintain its ongoing work and to keep reserves at a satisfactory level.

We continue to build partnerships and develop joint bids for future funding but it should be noted that, overall, there are a large number of organisations competing for a smaller amount of funding.

# **North Warwickshire Citizens Advice Bureau Trustees' Report and Financial Statements For the year ended 31 March 2022**

## **Reserves Policy**

This Reserves Policy is monitored and reviewed by the Trustees annually.

### **Restricted Reserves**

These are restricted by the donor or funder and cannot be used for general purposes of the Charity. Their existence, and the sums of money therein, do not imply that there has been an underspend, but may result from a variety of circumstances including timing differences between NWCA's financial year and the funding year of the project concerned. Restricted funds amounted to £29,580 and are set out at note 8 to the Accounts.

### **Unrestricted Reserves**

Unrestricted Reserves are available for any of the Charity's purposes and are safely above the minimum set out in the current reserves policy.

Unrestricted Reserves at the year-end consisted of £351,536 General funds and £55,000 Designated funds.

#### **- General Reserves**

The Charity's policy is that its General Reserves should exceed the aggregate of six months' forecast operating costs; and a realistic estimate of exceptional expenditure which could occur in the following 12 months.

As a matter of routine, the optimum level of Unrestricted Reserves is reviewed annually, in the light of increasing property, and other, costs; operating demands, including changing patterns of demand arising from the pandemic; and the future strategy of the Charity.

#### **- Designated Reserves**

Part of the Unrestricted Reserves have been designated for specific purposes, and these are set out at note 9 to the Accounts.

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

## **Risk management**

The Trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and other identified risks.

The Trustees have a risk management strategy, which comprises:

- Regular reviews of the risks the Charity may face
- The establishment of systems and procedures to mitigate those risks

In the event that those risks materialise there are procedures to minimize the potential impact. Where risks require emergency measures, such as closure of premises for Covid-19, there is a Business Continuity Team made up of pivotal members, to:

- make swift, informed decisions;
- provide direction to managers;
- provide direction to staff;
- allocate or re-allocate resources;
- issue internal and external communications
- be easily accessible and contactable.

The Charity has the support of National Citizens Advice in the event of any serious risks being identified.



**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

## **Structure, Governance and Management**

### **Governing Document**

North Warwickshire Citizens Advice Bureau is a company limited by guarantee and governed by its Articles of Association. The Company is a registered charity

### **Organisational structure**

The Board of Trustees administers the Charity and meets at least four times per year. Committees of the Board include Strategy and Business Development, Leadership Self-Assessment, and Nominations. A Chief Executive, or Chief Officer, is appointed by the Board and delegated to manage the day-to-day operations of the Charity.

### **Recruitment and Appointment of Trustees**

The Articles provide for three to 15 trustees who are elected at an AGM or appointed by the Board after nomination by the Board's Nominations Committee. Trustees retire at the third AGM after their election, re-election, or appointment, and are eligible for re-election. New trustees benefit from the Board's Induction Procedure.

### **Related parties**

The Charity has a close working relationship with NWBC and with WCC, both of which provide essential funding in return for services provided by the Charity.

We also work in partnership with other LCAs, notably BRANCAB and Citizens Advice South Warwickshire, to provide core services and in relation to specific projects

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

## **Administrative Information**

**Trustees during the year:**

- Roger Minett (Chair)
- Lorraine Teague (Vice Chair)
- Brian Schofield (Treasurer)
- David Stone
- Roy Smith (resigned 6 May 2021)
- Marian Humphreys
- Anthony Brookes (appointed 27 April 2021)
- Ian Gordon (appointed 27 April 2021)
- Tim Grimes (appointed 27 April 2021)
- Rebecca Huscroft (appointed 30 April 2021; resigned 9 December 2021)
- Claire Thomas (appointed 14 October 2021)

**Charity Number:**

1105712

**Company Number:**

05154555

**Registered Office:**

The Parish Rooms  
Welcome Street  
Atherstone  
Warwickshire  
CV9 1DU

**Registered Name:**

North Warwickshire Citizens Advice  
Bureau

**Independent Examiner:**

Mairead Montague  
Montague Accounting Services  
Poachers Cottage  
Brewers Lane  
Badsey, Evesham  
WR11 7EU

**Bankers:**

HSBC Bank plc  
3A Queens Road  
Nuneaton  
Warwickshire  
CV11 5JL

Approved by the Trustees and signed on their behalf by:

**Chair of Trustees**

**Date: 28 October 2022**

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

# **Independent Examiner's Report to the Trustees of North Warwickshire Citizens Advice Bureau (the Company)**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022 which are set out on pages 20 to 34.

## **Responsibilities and basis of report**

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your 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 have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of 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 (FRS102).

I have no concerns and have come across no 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.

Mairead Montague, BA (Hons Accounting & Finance)  
Member of Association of Accounting Technicians, Associate ACIE  
Montague Accounting Services

Date: 28 October 2022

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

## Statement of Financial Activities (including an income & expenditure account)

	Note	Unrestricted funds 2022	Restricted funds 2022	Total funds 2022	Total funds 2021
		£	£	£	£
Income from:					
Donations and Legacies	1	16,967	-	16,967	5,000
	2			295,59	
Charitable Activities		147,476	148,115	1	278,989
Investments		40	-	40	83
				312,59	
Total income		164,483	148,115	8	284,072
Expenditure on:					
Raising funds		15,070	-	15,070	18,000
				250,95	
Charitable Activities		117,178	133,775	3	179,893
				266,02	
Total expenditure	3	132,248	133,775	3	197,893
Net income/(expenditure)		32,235	14,340	46,575	86,179
Transfers		(11,425)	11,425	-	-
Net movement in funds		20,810	25,765	46,575	86,179
Reconciliation of funds:				389,54	
Total funds brought forward		385,726	3,815	1	303,362
				436,11	
Total funds carried forward		406,536	29,580	6	389,541

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

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

## Balance sheet

	Notes	2022 £	2021 £
Fixed Assets			
Tangible assets	5	<u>96,916</u>	<u>103,062</u>
Current Assets			
Debtors	6	45,537	23,202
Cash at bank and in hand		<u>357,165</u>	<u>302,801</u>
		<u>402,702</u>	<u>326,003</u>
Current Liabilities			
Creditors: amounts falling due within one year	7	<u>(63,502)</u>	<u>(39,524)</u>
Net current assets		<u>339,200</u>	<u>286,479</u>
Net assets		<u>436,116</u>	<u>389,541</u>
Funds of the charity:			
Restricted Funds	8	29,580	3,815
Unrestricted Reserves			
- general reserves		351,536	330,726
- designated reserves	9	<u>55,000</u>	<u>55,000</u>
		<u>406,536</u>	<u>385,726</u>
Total Charity funds		<u>436,116</u>	<u>389,541</u>

The accompanying accounting policies and notes form part of these financial statements.

## Balance sheet continued

For the year ended 31 March 2022, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

(a) The members have not required the charitable company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006 - however, in accordance with section 145 of the Charities Act 2011 the financial statements have been examined by an independent examiner, whose report appears on page 19.

(b) The directors/trustees acknowledge their responsibility for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

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

Approved by the Trustees and signed on their behalf by:

**Dr Roger Minett, Chair of Trustees**

**28 October 2022**

## **Principal accounting policies**

### **Status of the Company**

The charitable company is limited by guarantee and does not have share capital.  
The liability of members is limited to £1 per member.

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

### **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 (FRS102) (updated 1 January 2019) -

# **North Warwickshire Citizens Advice Bureau Trustees' Report and Financial Statements For the year ended 31 March 2022**

(Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

North Warwickshire Citizens Advice Bureau meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

## **Going Concern Statement**

The financial statements have been prepared on a going concern basis which assumes that the Charitable Company will continue to operate. The validity of this assumption is dependent upon the continuance of support from the Charitable Company's key grant funders and in response to the progress made by the Charitable Company in pursuing a viable budget including the obtaining of further grants and other funds. The Charitable Company's current business plan shows that the Charitable Company will be able to operate in the foreseeable future. Based on this understanding, the directors believe that it remains appropriate to prepare the financial statements on a going concern basis. The financial statements do not include any adjustments, which would result from the basis of preparation being inappropriate.

## **Funds**

General accumulated funds are unrestricted funds available for general purposes and include funds designated for a particular purpose; the use of such funds remains at the discretion of the trustees.

Restricted funds are funds subject to conditions imposed by the donor or by specific terms of the appeal under which the funds are raised. The restrictive conditions are binding upon the Charitable Company.

## **Income**

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.

## **Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

# **North Warwickshire Citizens Advice Bureau Trustees' Report and Financial Statements For the year ended 31 March 2022**

Expenditure is classified under the following activity headings:

- Costs of raising funds comprise an allocation of costs of staff involved in the raising of funds for the charity;
- Expenditure on charitable activities includes the direct costs of projects and activities undertaken to further the purposes of the charity and their associated support and governance costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

## **Tangible Fixed Assets**

Depreciation is provided at a rate calculated to write off the cost on a straight-line basis over a period of less than the estimated useful life of the assets as follows:

Land and buildings	-	50 years
Fixtures, fittings and equipment	-	2-3 years
Fixed assets are capitalised when their costs exceed:		£500.

## **Debtors**

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

## **Cash at Bank and in Hand**

Cash at bank and cash 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.

## **Creditors and Provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

## **Deferred Income**

Income is deferred when monies are received in advance relating to projects commencing after the financial year where the contract period is specified by the funder.

## **Taxation**

As a registered charity no provision is considered necessary for taxation.



**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

## Notes to the financial statements

### 1. Income from Donations and Legacies

	2022 £	2021 £
Unrestricted:		
- Postcode Lottery	16,667	-
- 29 <sup>th</sup> May Charitable Trust	-	5,000
- Other small donations and grants	300	-
	16,967	5,000

### 2. Income from Charitable Activities

	2022	2021
Unrestricted:		
- Warwickshire County Council	57,096	56,078
- North Warwickshire Borough Council	34,000	34,808
- North Warwickshire Borough Council - COVID responder post	40,000	-
- Citizens Advice Bureau - Energy projects	3,500	24,949
- Warwickshire County Council COVID support	-	35,000
- TSB Volunteer project	-	2,400
- Job retention scheme grant	-	3,767
- Other project funding	11,760	13,647
- Other income	1,120	-
	147,476	170,649
Restricted:		
- Citizens Advice - EAP	13,050	-
- Citizens Advice South Warwickshire - MECC	25,559	-
- Bedworth, Rugby & Nuneaton CAB - Breakthrough project	34,705	34,241
- Awards for All - COVID support	-	10,000
- Warwickshire County Council - Councillor grants	-	2,470
- Money & Pension Service - Debt advice	45,995	20,450
- Western Power - Energy projects	-	1,517
- Help to Claim	23,853	25,490
- Coalfield Investment Program	2,453	7,358
- Citizens Advice Bureau - IT project	-	6,664
- Baron Davenport's Charity	-	150
- Leys - Hardship fund	2,500	-
	148,115	108,340
Total	295,591	278,989

### 3. Expenditure

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

	2022 Total £	2021 Total £
Wages and salaries	228,400	173,821
Premises running costs	6,861	3,954
Office costs	19,438	11,659
Sundries	344	737
Training	3,204	1,042
Motor and travel expenses	49	523
Depreciation	6,146	4,801
Independent examiners fee	1,000	1,000
Other governance costs	581	356
	<hr/>	<hr/>
Total	266,023	197,893

	2022 £	2021 £
Costs of raising funds comprise:		
Allocation of salary costs	15,070	18,000

Expenditure on charitable activities includes £133,775 (2021: £113,259) in relation to projects funded by restricted income.

#### **4. Analysis of Staff Costs, Trustee Remuneration and Expenses**

	2022 £	2021 £
Salaries and wages	208,965	161,849
National Insurance	14,300	8,879
Pension costs	3,799	3,093
	<hr/>	<hr/>
Total	227,064	173,821

The Company employed on average 10.3 (2021: 5.3) staff during the year.

No employees had benefits in excess of £60,000 (2020: nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred.

The charitable company's trustees were not paid nor received any other benefits from employment with the Charity in the year. Trustee travel expenses of £nil were reimbursed to Trustees during the year (2021: £nil).

# North Warwickshire Citizens Advice Bureau

## Trustees' Report and Financial Statements

### For the year ended 31 March 2022

The key management personnel of the Charity comprised the Trustees, the Chief Executive, the Deputy and the Advice Services Supervisor. The remuneration of key management personnel (including pension contributions) for the year £106,067 (2021: £102,541).

#### 5. Tangible fixed assets

	Fixture, Fittings & Equipment £	Land & buildings £	Total £
Cost			
At beginning of year	91,912	101,161	193,073
Additions	-	-	-
At end of year	91,912	101,161	193,073
Depreciation			
At beginning of year	81,245	8,766	90,011
Charge for the year	4,123	2,023	6,146
At end of year	85,368	10,789	96,157
Net Book Value			
At 31 March 2022	6,544	90,372	96,916
At 31 March 2021	10,667	92,395	103,062

#### 6. Debtors

	2022 £	2021 £
Grants and donations receivable	45,243	23,202
Prepayments	294	-
	45,537	23,202

#### 7. Creditors: amounts falling due within one year

	2022 £	2021 £
Taxation and social security	4,290	3,446
Accruals	7,405	4,999
Deferred income	50,600	29,720
Other creditors	1,207	1,359
	63,502	39,524

# North Warwickshire Citizens Advice Bureau Trustees' Report and Financial Statements For the year ended 31 March 2022

Movements in deferred income are as follows:

	£
At beginning of year	29,720
Released to income in year	(19,120)
Deferred in year	40,000
At end of year	<u>50,600</u>

Deferred income relates to income received in advance of work carried out and is deferred to match the costs of the relevant expenditure.

## 8. Restricted Funds

The income funds of the charity include restricted funds comprising the following amounts, which have been applied for specific purposes:

### 2022 Movement in Funds

	Balance at beginning of year £	Income £	Expenditure £	Transfers £	Balance at end of year £
Citizens Advice – EAP	-	13,050	(9,025)	-	4,025
CA South Works - MECC	-	25,559	(3,349)	-	22,210
Breakthrough Project	2,737	34,705	(46,803)	9,361	-
Western Power	88	-	-	(88)	-
Help To Claim	-	23,853	(23,853)	-	-
Priscilla Gent	212	-	-	-	212
Coventry CAB – Quality of Life Fund	883	-	-	-	883
Money & Pension Service – Debt Advice	-	45,995	(46,736)	741	-
Coalfield Investment Program	(105)	2,453	(3,759)	1,411	-
Leys Hardship Fund		2,500	(250)	-	2,250
Total	<u>3,815</u>	<u>148,115</u>	<u>(133,775)</u>	<u>11,425</u>	<u>29,580</u>

# North Warwickshire Citizens Advice Bureau Trustees' Report and Financial Statements For the year ended 31 March 2022

## 2021 Movement in Funds

	Balance at beginning of year £	Income £	Expenditure £	Transfers £	Balance at end of year £
Breakthrough Project	6,365	34,241	(37,869)	-	2,737
Western Power	1,423	1,517	(2,852)	-	88
Help To Claim	-	25,490	(25,486)	(4)	-
Priscilla Gent	212	-	-	-	212
Coventry CAB – Quality of Life Fund	883	-	-	-	883
CAB – (IT equipment)	-	6,664	(6,664)	-	-
Awards for All COVID support	-	10,000	(10,000)	-	-
Baron Davenport Fund	-	150	(274)	124	-
WCC – Councillor grant	-	2,470	(2,470)	-	-
Money & Pension Service – Debt Advice	-	20,450	(20,451)	1	-
Coalfield Investment Program	-	7,358	(7,463)	-	(105)
<b>Total</b>	<b>8,883</b>	<b>108,340</b>	<b>(113,529)</b>	<b>121</b>	<b>3,815</b>

## Energy Assistance Programme

The fund is targeted at individuals who would be classed as being in fuel poverty or most likely to be at risk of fuel poverty.

## Making Each Contact Count (MECC)

MECC funds training which is used nationally to assist with the public health message to ease the burden on the NHS by considering early prevention

## Western Power

A project aimed at providing energy advice through a variety of channels for clients, with an emphasis on placing vulnerable clients on the Priority Service Register.

## Breakthrough Project

National Lottery Community Fund and European Social Fund. NWCA is funded as part of the Breakthrough programme that operates across Coventry and Warwickshire. This project helps the unemployed and economically inactive across Coventry and Warwickshire tackle financial barriers that they face to gaining and sustaining employment, to accessing education and training, and taking a full and active role in their local community.

# **North Warwickshire Citizens Advice Bureau Trustees' Report and Financial Statements For the year ended 31 March 2022**

## **Help To Claim**

Project delivered in partnership with DWP & National Citizens Advice from April 2019 to provide clients with help in the early stages of Universal Credit claims through to first payment.

## **Baron Davenport/Priscilla Gent/Quality of Life Funds/Leys Hardship Fund**

These funds provide emergency payments to eligible clients, in crisis or financial need.

## **Money and Pensions Service Trainee Debt Advisor**

A project to train a Debt Advisor to deliver debt advice through the MAPS debt advice project.

## **Awards For All - Covid Support Fund**

A project funding a team of digital volunteers to deliver advice and support during the Covid-19 pandemic and beyond.

## **Coalfield Regeneration Trust**

A remote volunteering project to expand and increase the range of support services offered equipping a team of existing and new volunteers to deliver the organisation's Covid-19 support and advice offer.

## **WCC Councillors Grant Fund**

Funding to provide IT equipment to equip remote volunteering during the Covid-19 pandemic and beyond.

## **BEIS CA Covid IT Funding**

Funding to provide IT equipment to increase remote capability.

## **9. Designated funds**

Funds totalling £55,000 have been designated by Trustees. These funds are comprised Core Service Fund (£20,000), to subsidise core services which are operating at a loss, and to look into ways of improving the efficiency of core services; Internal Development and Investment Fund (£25,000), to maintain the operating capacity of the office including infrastructure and IT; External Development and Investment Fund (£10,000), to develop new partnerships and opportunities

## **10. Analysis of net assets between funds**

	Restricted funds	Unrestricted funds	Total
2022	£	£	£
Fixed assets	-	96,916	96,916
Current assets	29,580	373,122	402,702
			29

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

Current liabilities	-	(63,502)	(63,502)
---------------------	---	----------	----------

Total funds	29,580	406,536	436,116
-------------	--------	---------	---------

	Restricted funds £	Unrestricted funds £	Total £
<b>2021</b>			
Fixed assets	-	103,062	103,062
Current assets	3,815	322,188	326,003
Current liabilities	-	(39,524)	(39,524)
Total funds	3,815	385,726	389,541

### **11. Controlling Interests**

The Charity is controlled by the Trustees.

### **12. Related Party Transactions**

There were no transactions with related parties during 2021-22.

### **13. Pension commitments**

The Charity has a pension scheme for employees with the People's Pension. The scheme is a money purchase scheme for individual employees. Assets are held separately by the scheme, and pension costs are charged as incurred. The pension costs incurred by the Charity in respect of this scheme for the year were £3,799 (2021: £3,093). Contributions outstanding at the year-end were £760 (2021: £1,359)

**North Warwickshire Citizens Advice Bureau  
Trustees' Report and Financial Statements  
For the year ended 31 March 2022**

**14. Comparative statement of financial activities**

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Income			
Donations and legacies	5,000	-	5,000
Charitable Activities	170,649	108,340	278,989
Investments	83	-	83
Total income	175,732	108,340	284,072
Expenditure			
Costs of raising funds	18,000	-	18,000
Charitable Activities	66,364	113,529	179,893
Total expenditure	84,364	113,529	197,893
Net income for year	91,368	(5,189)	86,179
Transfers between funds	(121)	121	-
Net movement in funds	91,247	(5,068)	86,179
Reconciliation of funds:			
Total funds brought forward	294,479	8,883	303,362
Total funds carried forward	385,726	3,815	389,541