

**Charity Registration No. 1106631**

**Company Registration No. 05252247 (England and Wales)**

**CITIZENS ADVICE SOUTH WARWICKSHIRE**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## LEGAL AND ADMINISTRATIVE INFORMATION

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Trustees	R F Brooks	
	S E Cole	
	J Daly	
	Y Hunter	
	N B Knapman	
	J R Plumb	
	A J Townsend	
	G Fitzgerald	
	I M Stark	
	P K Rodgers	(Appointed 10 September 2020)
	H J Serrano	(Appointed 10 September 2020)
Secretary	J A Robinson	
Charity number	1106631	
Company number	05252247	
Registered office	10 Hamilton Terrace Leamington Spa Warwickshire CV32 4LY	
Independent examiner	Burgis & Bullock 8 Elm Court Arden Street Stratford upon Avon CV37 6PA	

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# CITIZENS ADVICE SOUTH WARWICKSHIRE

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# **CITIZENS ADVICE SOUTH WARWICKSHIRE**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)**

***FOR THE YEAR ENDED 31 MARCH 2021***

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The Trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019)

### **Objectives and activities**

Citizens Advice South Warwickshire (CASW) provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The charity's objects are "to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in South Warwickshire and surrounding areas".

The service aims:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives

Advice services are normally provided through face-to-face consultations, participation in the national Citizens Advice telephone Advice Line, home visits and at outreach sessions across South Warwickshire, but throughout the extraordinary conditions of the Covid19 pandemic all charity services were provided via email and telephone services, with only a handful of occasions when staff equipped with personal protective equipment assisted clients at court or in public places. Generalist advice is offered in all enquiry areas, with advocacy casework extended to people requiring additional support; CASW also has specialist advisers in Housing and Money Advice.

### **Public benefit**

We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. This is demonstrated in the list of key achievements in the year (see below) and additionally a seventh strategic objective was adopted by trustees in 2020-21, this being the need to safely deliver charity services through the pandemic around six strategic objectives. Our business planning is further informed by an analysis of our community and client profiles, engagement with a range of stakeholders, and regular surveys of our clients and staff. The services we currently offer particularly aim to satisfy new or unmet needs.

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2021*

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### Achievements and performance

Like all British public services, the environment in which this charity operates, changed rapidly and irrevocably in March 2020 as the pandemic struck. Therefore, the entirety of the 2020/21 year was unlike anything previously known or planned for. This annual report is accordingly describing and reporting achievements and performance against the existing six CASW strategic objectives which were formally adopted by trustees in May 2019 and the seventh one adopted in May 2020.

The vision of CASW mirrors the national Citizens Advice mission: We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem. Our values are grouped into three: firstly, to run a Local Citizens Advice; secondly with great people, giving good advice; and thirdly to responsibly use data to promote equality and inclusion.

In order to deliver these values, we have identified six strategic objectives:

To serve South Warwickshire, running our services from two key buildings;  
Delivering upper quartile advice quality, provided by highly engaged volunteers, employees and trustees;  
and  
To responsibly use data and to promote equality and inclusion.

Ultimately, having risk assessed and mitigated the massive impact of Covid19, the trustees adopted an extra temporary strategic objective, which is: Stay Safe through the Covid19 pandemic. This seventh objective recognises the scale of risk wrought by Covid19, and will be retained in addition to the core six objectives whilst the pandemic continues. This shows how willing the trustees are to maintain a truly active business plan.

Achievements and performance against the strategic objectives during 2020-21 were therefore as follows:

Running a local Citizens Advice service in South Warwickshire, from two key offices

- Following emergency business planning exercises and national guidance we evacuated our staff and closed the offices to public use in March 2020 and established remote advice giving to clients by each volunteer or employee working from their own home location and using either email or telephone channels. Although some of our volunteers could not assist in this way, approximately 55 could actively continue, and all of the 44 employees did too. The practical, technical, learning and emotional guidance and support needed to enact such a complete transformation of the operating environment for over 100 people cannot be overestimated. This was the largest risk, recovery and mitigation ever handled by the charity, and as it was enacted there was no expectation that the situation would last beyond a year.
- Governance was also converted to remote means. Trustees held more frequent Trustee Boards than hitherto by means of Zoom platforms. One Trustee stood down after many years of service, and trustee skills were again strengthened with the appointment of 2 new trustees experienced in financial accounting, one of whom was elected to the position of treasurer. An independent review of the Constitution recommended no changes, the Advice Quality Standard was re-awarded until 2023 (as part of an excellent Leadership Assessment by the national Citizens Advice body) and a strengthened approach to information governance was adopted.

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2021*

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- In pursuance of the Fundraising Strategy first adopted in 2019, applications to a wider pool of income sources were successful, especially from public services and the expansion of existing contracts. Notable were a doubling of income from the Money Advice Service (to deliver more cases and an extra trainee position) and entirely new funding from mainstream NHS services to support patients leave or avoid stays in hospital. As a result of new income associated with the pandemic and unexpected lower costs due to less staff travel, the year eventually saw the largest financial income total to date for CASW, which fully eliminated the revenue deficit that had arisen in recent years. However, trustees remain mindful that many aspects of this year were atypical.
- The Year 3 national inspection assessment from Citizens Advice agreed a Green judgement across all 9 domains for the leadership quality in South Warwickshire and awarded the extra Quality Mark in Housing Law alongside renewal of the Debt Advice Quality Mark.

Providing upper quartile advice quality, provided by highly engaged volunteers, employees and trustees

- As described above, the extraordinary changes to work processes, locations and conditions were the main feature of the year, but they enabled the charity to continue to provide advice to clients via telephone and email channels. The volume of clients assisted in the new delivery offer was about a quarter lower on average, largely due to the drop in capacity of trained volunteer advisers, but the number of issues that clients were assisted with was not dissimilar. This suggests that the clients of the pandemic era had on average more complex enquiries. We also noted a marginally greater proportion of women seeking help and a slightly younger average age for clients than hitherto.
- Considerable focus was placed on fulfilling the national quality standards of writing case records (the Quality of Advice regime), and as a result Green awards were achieved in both spring 2020 and 2021, albeit with lesser scores for some periods in late 2020. Staff pursued a comprehensive action plan to strengthen the processes involved in sustaining quality scores; the isolated conditions of staff working at home were a material factor in disrupting training and guidance in mid 2020.
- Although face to face outreach services could not be sustained at the normal geographic locations the staff involved advised by both email and telephone, and therefore clients from outlying towns were able to continue to receive a service. Additional advice services were also introduced to the Stratford Foodbank service offer and for NHS practitioners to make referrals.
- One of the most pleasing events in 2020 was the shortlisting of established multi-role volunteer Chris Smith for the prestigious national Citizens Advice Volunteer of the Year award. This illustrated that the range of volunteering roles performed at CASW ranks is notable practice (very few volunteers represent clients in housing possessions courts in 2020) as well as the generous commitment offered by Chris, and his many colleagues in South Warwickshire.

Responsibly using data to promote equality and inclusion

- Support for and adoption of a number of inclusion, wellbeing and equality schemes was undertaken, including continuing the telephone language interpreting service. Sadly, the ASK system (to identify domestic violence issues submerged in client enquiries) could not be delivered via telephone advice, but the Thrive initiative to improve the wellbeing of workforces was completed and CASW received a publicly presented award from the West Midlands Mayor, Mr Andy Street.
  - CASW delivered bespoke support to clients applying for the Windrush Scandal compensation scheme and clients affected by criminal scams or indebtedness due to personal gambling.
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## CITIZENS ADVICE SOUTH WARWICKSHIRE

### TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2021*

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- A steady catalogue of research and campaigns initiatives were highlighted and pursued as the year unfolded, and a social care case forwarded to the relevant Ombudsman was upheld. Several client cases won substantial financial awards, passport benefits and wider entitlements. CASW joined in various public sector fora, at district and county levels, focusing on financial inclusion, the pandemic, homelessness prevention, social inclusion, hard Brexit planning, voluntary sector collaboration and advice service coordination.

#### Staying Safe through the Covid19 pandemic

- This additional objective was developed from early 2020 as CASW reacted to the emerging pandemic with a stage 1 phase (office based services with precautions and enhanced cleaning) followed by a stage 2 phase of entirely remote staff working. In the event the vast majority of the year was run in a Stage 2 (remote) format.
- There was a very limited start of the anticipated Stage 3 phase (whereby staff might work in an expanded range of roles, some being face to face and using PPE), however this was restricted to the Nuneaton housing possession court and a selected number of other settings, although the winter lockdowns stopped this development again. Outline plans for an expanded Stage 3 (some face to face activity) and the eventual Stage 4 (of a return to a more conventional office based range of services) remained in draft form throughout the reporting year.

In summary the 81st year of the Citizens Advice service has ended up being the most complex and challenging ever, and CASW proudly and effectively played its local role in this great effort. We finished the year with a financially improved position, better quality marks and an optimal leadership self assessment grading, confirmed by our assessor.

There is a long journey ahead, probably through bleak economic times and a still complicated operating environment, which will continue to affect both our clients and the charity itself. But trustees submit that in 2020/21 the charity made good progress on all the objectives it set and the unforeseen challenges it met in addition.



# CITIZENS ADVICE SOUTH WARWICKSHIRE

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2021*

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### Service Delivery

During 2020/21 CASW delivered discrete advice on over 23,280 issues to 4,061 individual clients. In total 27,749 (including voice and email) in person appointments, drop-ins and home visits were delivered.

The service delivered the following outcomes to clients:-

- identified £2.758 million in unclaimed benefit entitlement
- £306,867 of debts written off for clients
- around £78,778 of debts rescheduled into affordable repayments

The service's top number of issues for advice in descending order were:-

- |   |         |
|---|---------|
| • Benefits & Tax Credits & Universal Credit | - 4,969 |
| • Debts                                     | - 4,333 |
| • Benefits Universal Credit                 | - 2,925 |
| • Employment                                | - 2,131 |
| • Housing                                   | - 2,075 |

Our primary channels for advice in this period were radically transformed away from the previous face to face office based activity of the pre-pandemic period: office based face to face 2%, telephone 49% and all other channels including Email, Web-chat and mail 49%. Our client gender split was 61% female and 39% male and 46% of our clients reported a long-term health problem or disability.

### Contribution of volunteers

During the year over 90 volunteers contributed over 24,800 hours of their time across all services and locations. Alongside their staff colleagues their expertise and talents bring enormous benefits to the organisation and its clients.

### Financial review

Incoming resources in the year were £959,463 (2019/20 - £934,705).

A surplus of £41,874 was made in the year (2019/20 - deficit of £38,977).

At 31st March 2021 total reserves were £416,280 (2019/20 - £374,406) of which £380,301(2019/20 - £366,827) represented unrestricted funds.

Citizens Advice South Warwickshire is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The company will maintain a projection of income and will ensure that income continues to be derived from as wide a variety of sources as possible. It will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organization that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves should be maintained between 3 and 6 months normal operating expenditure. Unrestricted reserves as at 31 March 2021 of £380,801 represented around 4.8 months normal operating expenditure.



# CITIZENS ADVICE SOUTH WARWICKSHIRE

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2021*

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### Principal funding sources

The Trustees extend their gratitude to all funders of the Bureau without whom the Bureau could not continue its work.

### Major risks

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

### Structure, governance and management

The charity is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. Citizens Advice South Warwickshire is governed by its Memorandum and Articles of Association.

Warwick District Citizens Advice Bureau, now Citizens Advice South Warwickshire, was incorporated as a company limited by guarantee on 6th October 2004. The charity commenced its charitable activities on 1st April 2005 following the transfer of all assets and liabilities from Warwick District Citizens Advice Bureau (Charity Registration Number 218650).

The Trustees, who are also the directors for the purposes of company law, and who served during the year and up to the date of signature of the financial statements were:-

S W Bell	(Resigned 9 July 2021)
R F Brooks	
S E Cole	
J Daly	
Y Hunter	
N B Knapman	
J R Plumb	
A J Townsend	
G Fitzgerald	
I M Stark	
P A Parker	(Resigned 10 November 2020)
P K Rodgers	(Appointed 10 September 2020)
H J Serrano	(Appointed 10 September 2020)

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community at the annual General Meeting, nominated by member organisations, or co-opted by the Trustee Board. A separate process agreed by the Trustee Board is followed for the election of the Chair.

### Arrangements for setting pay and remuneration of key management personnel

Key management personnel, excluding Trustees, are remunerated by way of annual salary and pension contributions. The company offers all eligible staff the option of joining a workplace pension provided by The People's Pension and makes an employer contribution to the scheme in line with applicable legislation. The CEO's salary is set by the Board. The principal aim is to offer a fair pay that will attract and retain appropriately skilled staff. The pay policy is reviewed annually. None of the Trustees, or any persons connected with them, receive any remuneration from CASW.

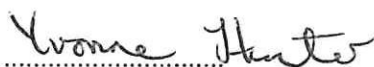
The charity has taken out Directors' insurance as permitted by the Companies Act 2006.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company.

### Organisational structure

Citizens Advice South Warwickshire is governed by its Trustee Board which is responsible for setting the strategic direction of the organization and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice South Warwickshire and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet regularly and delegate the day-to-day operation of the organization to the CEO. The key management of the organization is represented by the CEO and a supporting team of five senior managers. The Trustee Board is independent from management. A register of members and a register of Trustees' interests is maintained at the registered office, and is available to the public.

The Trustees' report was approved by the Board of Trustees.



Y Hunter

Trustee

Dated: 09/09/2021

# **CITIZENS ADVICE SOUTH WARWICKSHIRE**

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 MARCH 2021***

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The Trustees, who are also the directors of Citizens Advice South Warwickshire for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF CITIZENS ADVICE SOUTH WARWICKSHIRE

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I report to the Trustees on my examination of the financial statements of Citizens Advice South Warwickshire (the charity) for the year ended 31 March 2021.

#### Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements 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 financial statements to be reached.

W A Hubbard  
Wende Hubbard FCCA

Burgis & Bullock

8 Elm Court

Arden Street

Stratford upon Avon

CV37 6PA

Dated: 9th September 2021

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

### Current financial year

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
<b>Income from:</b>					
Donations and legacies	2	31,038	-	31,038	16,254
<u>Charitable activities</u>					
Advice Services	3	400,446	521,091	921,537	912,345
Fundraising	4	3,917	-	3,917	2,008
Investments	5	2,971	-	2,971	4,098
<b>Total income</b>		<u>438,372</u>	<u>521,091</u>	<u>959,463</u>	<u>934,705</u>
<b>Expenditure on:</b>					
<u>Charitable activities</u>					
Advice Services	6	414,541	503,047	917,588	973,682
<b>Total charitable expenditure</b>		<u>414,541</u>	<u>503,047</u>	<u>917,588</u>	<u>973,682</u>
<b>Net incoming/(outgoing) resources before transfers</b>		23,831	18,044	41,875	(38,977)
Gross transfers between funds		(9,092)	9,092	-	-
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		<u>14,739</u>	<u>27,136</u>	<u>41,875</u>	<u>(38,977)</u>
Fund balances at 1 April 2020		366,827	7,579	374,406	413,383
<b>Fund balances at 31 March 2021</b>		<u><u>381,566</u></u>	<u><u>34,715</u></u>	<u><u>416,281</u></u>	<u><u>374,406</u></u>

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

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

### Prior financial year

		Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes			
<b><u>Income from:</u></b>				
Donations and legacies	2	16,254	-	16,254
<b><u>Charitable activities</u></b>				
Advice Services	3	382,988	529,357	912,345
Fundraising	4	2,008	-	2,008
Investments	5	4,098	-	4,098
<b>Total income</b>		<u>405,348</u>	<u>529,357</u>	<u>934,705</u>
<b><u>Expenditure on:</u></b>				
<b><u>Charitable activities</u></b>				
Advice Services	6	435,333	538,349	973,682
<b>Total charitable expenditure</b>		<u>435,333</u>	<u>538,349</u>	<u>973,682</u>
<b>Net incoming/(outgoing) resources before transfers</b>		(29,985)	(8,992)	(38,977)
Gross transfers between funds		(7,752)	7,752	-
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		<u>(37,737)</u>	<u>(1,240)</u>	<u>(38,977)</u>
Fund balances at 1 April 2019		404,564	8,819	413,383
<b>Fund balances at 31 March 2020</b>		<u>366,827</u>	<u>7,579</u>	<u>374,406</u>

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

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
<b>Fixed assets</b>					
Tangible assets	10		23,244		27,692
<b>Current assets</b>					
Debtors	11	78,840		60,729	
Cash at bank and in hand		565,198		486,529	
		<u>644,038</u>		<u>547,258</u>	
<b>Creditors: amounts falling due within one year</b>	12	<u>(251,001)</u>		<u>(200,544)</u>	
Net current assets			393,037		346,714
<b>Total assets less current liabilities</b>			<u>416,281</u>		<u>374,406</u>
<b>Income funds</b>					
Restricted funds	14		34,715		7,579
<u>Unrestricted funds</u>					
Designated funds:					
Building reserves		65,038		65,038	
		<u>65,038</u>		<u>65,038</u>	
General unrestricted funds	15	316,528		301,789	
		<u>381,566</u>		<u>366,827</u>	
			<u>416,281</u>		<u>374,406</u>



## CITIZENS ADVICE SOUTH WARWICKSHIRE

### BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2021

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The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for 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 incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

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

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

The financial statements were approved by the Trustees on 09/09/2021

Yvonne Hunter

Y Hunter  
Trustee

Helen Serrano

H J Serrano  
Trustee

Company Registration No. 05252247

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	19		75,698		55,931
<b>Investing activities</b>					
Interest received		2,971		4,098	
<b>Net cash generated from investing activities</b>			2,971		4,098
<b>Net increase in cash and cash equivalents</b>			78,669		60,029
Cash and cash equivalents at beginning of year			486,529		426,500
<b>Cash and cash equivalents at end of year</b>			565,198		486,529

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## NOTES TO THE FINANCIAL STATEMENTS

*FOR THE YEAR ENDED 31 MARCH 2021*

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### **1 Accounting policies**

#### **Charity information**

Citizens Advice South Warwickshire is a private company limited by guarantee incorporated in England and Wales. The registered office is 10 Hamilton Terrace, Leamington Spa, Warwickshire, CV32 4LY.

#### **1.1 Accounting convention**

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include certain financial instruments at fair value. The principal accounting policies adopted are set out below.

#### **1.2 Going concern**

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### **1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### **1.4 Income**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is to recognise the income in the financial year of the gift.

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

#### 1.5 Expenditure

Liabilities are recognized as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category.

Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities include expenditure associated with the provision of advice and information for the benefit of the local community. The expenditure includes both the direct costs and the support costs relating to these activities.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and have been allocated to activities on a basis consistent with the use of resources.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Tenants' improvements	over the lease term
Fixtures, fittings and improvements	straight line over 10 years
Computer equipment	straight line over 3 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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### 1 Accounting policies

(Continued)

#### 1.7 Impairment of fixed assets

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

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets include debtors, cash and bank balances. Debtors are measured at transaction price after any discounts offered. Prepayments are valued at the amount prepared after taking into account of any discounts due.

Basic financial liabilities are recognised at transaction price. Financial liabilities classified as payable within one year are not amortised. Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operation from suppliers.

#### 1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Donations, legacies and gifts	31,038	16,254

### 3 Charitable activities

	2021	2020
	£	£
Advice services income	921,537	912,345
Analysis by fund		
Unrestricted funds	400,446	382,988
Restricted funds	521,091	529,357
	921,537	912,345

### 4 Income from fundraising

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Income from fundraising	3,917	2,008

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 5 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Interest receivable	2,971	4,098
	<u>          </u>	<u>          </u>

### 6 Charitable activities

	2021	2020
	£	£
Staff costs	751,127	762,376
Depreciation and impairment	4,448	7,553
Staff and Volunteer expenses	15,089	51,273
Office and general	59,149	55,300
Premises costs	82,054	90,644
	<u>          </u>	<u>          </u>
	911,867	967,146
Governance costs (see note 7)	5,721	6,536
	<u>          </u>	<u>          </u>
	917,588	973,682
	<u>          </u>	<u>          </u>
<b>Analysis by fund</b>		
Unrestricted funds	414,541	435,333
Restricted funds	503,047	538,349
	<u>          </u>	<u>          </u>
	917,588	973,682
	<u>          </u>	<u>          </u>



# CITIZENS ADVICE SOUTH WARWICKSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 7 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020	Basis of allocation
	£	£	£	£	£	£	
Independent examiner's fees	-	4,480	4,480	-	4,000	4,000	Governance
Legal and professional	-	(160)	(160)	-	1,000	1,000	Governance
Bank charges	-	637	637	-	690	690	Governance
AGM and other meeting costs	-	442	442	-	778	778	Governance
Other	-	322	322	-	68	68	Governance
	<u>-</u>	<u>5,721</u>	<u>5,721</u>	<u>-</u>	<u>6,536</u>	<u>6,536</u>	
	<u><u>-</u></u>	<u><u>5,721</u></u>	<u><u>5,721</u></u>	<u><u>-</u></u>	<u><u>6,536</u></u>	<u><u>6,536</u></u>	
Analysed between							
Charitable activities	-	5,721	5,721	-	6,536	6,536	
	<u><u>-</u></u>	<u><u>5,721</u></u>	<u><u>5,721</u></u>	<u><u>-</u></u>	<u><u>6,536</u></u>	<u><u>6,536</u></u>	

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration from CASW during the year. However, benefits by way of prize funds totalling £101 were paid out to three Trustees and expenses totalling £238 were reimbursed to one Trustee.

### 9 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Management	7	7
Administration and advisors	30	31
Total	37	38

Employment costs	2021 £	2020 £
Wages and salaries	682,144	688,260
Social security costs	47,563	53,419
Other pension costs	21,420	20,697
	751,127	762,376

There were no employees whose annual remuneration was £60,000 or more.

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 10 Tangible fixed assets

	Tenants' improvements	Fixtures, fittings and improvements	Computer equipment	Total
	£	£	£	£
<b>Cost</b>				
At 1 April 2020	152,078	54,598	62,165	268,841
At 31 March 2021	152,078	54,598	62,165	268,841
<b>Depreciation and impairment</b>				
At 1 April 2020	124,386	54,598	62,165	241,149
Depreciation charged in the year	4,448	-	-	4,448
At 31 March 2021	128,834	54,598	62,165	245,597
<b>Carrying amount</b>				
At 31 March 2021	23,244	-	-	23,244
At 31 March 2020	27,692	-	-	27,692

### 11 Debtors

	2021	2020
	£	£
<b>Amounts falling due within one year:</b>		
Trade debtors	17,134	-
Other debtors	-	250
Prepayments and accrued income	61,706	60,479
	78,840	60,729

### 12 Creditors: amounts falling due within one year

	Notes	2021	2020
		£	£
Deferred income	13	171,917	136,448
Other creditors		34,396	28,555
Accruals		44,688	35,541
		251,001	200,544

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2021*

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### 13 Deferred income

	2021 £	2020 £
Other deferred income	171,917	136,448
	<u>171,917</u>	<u>136,448</u>

Deferred income is included in the financial statements as follows:

Grants of £116,948 received in advance during the prior were released in the SOFA as income in the current year. £171,917 of the above current year total represents grant income received in the current year but carried forward for future years.

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 14 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds					Movement in funds			
	Balance at 1 April 2019	Incoming resources	Resources expended	Transfers	Balance at 1 April 2020	Incoming resources	Resources expended	Transfers	Balance at 31 March 2021
	£	£	£	£	£	£	£	£	£
ROAH 3	-	29,918	(28,305)	-	1,612	14,000	(14,028)	-	1,584
MASDAP	-	57,190	(53,927)	-	3,263	79,645	(66,340)	-	16,568
Breakthrough	-	75,471	(73,525)	-	1,946	43,112	(41,925)	-	3,133
Reach out Older People	1,714	47,136	(48,850)	-	-	48,136	(48,677)	541	-
Help to claim	-	99,165	(104,995)	5,830	-	105,321	(105,989)	668	-
Stratford outreach	684	10,317	(11,029)	28	-	1,900	(6,241)	4,341	-
Warwick outreach	-	14,000	(17,065)	3,065	-	14,000	(16,711)	2,711	-
Kenilworth outreach	344	12,560	(12,147)	-	758	12,560	(11,804)	-	1,514
FISO	903	74,233	(71,039)	(4,097)	-	-	-	-	-
Court Desk	947	38,600	(39,547)	-	-	38,600	(38,006)	-	594
Reach Out and Help Warwick	1,827	37,224	(43,000)	3,949	-	50,350	(48,675)	-	1,675
Carers Support	2,400	3,600	(3,612)	(2,388)	-	-	-	-	-
ROAH 4	-	29,943	(31,308)	1,365	-	9,982	(10,565)	583	-
MASDAP Trainee	-	-	-	-	-	21,454	(16,075)	-	5,379
NHS Referrals	-	-	-	-	-	41,249	(37,536)	-	3,714
Foodbank Project	-	-	-	-	-	18,500	(17,945)	-	555
National Lottery Community Fund	-	-	-	-	-	22,282	(22,530)	248	-
	8,819	529,357	(538,349)	7,752	7,579	521,091	(503,047)	9,092	34,715

## CITIZENS ADVICE SOUTH WARWICKSHIRE

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

*FOR THE YEAR ENDED 31 MARCH 2021*

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#### 14 Restricted funds

(Continued)

- Reach Out and Help 3 -the ROAH3 team visit people in crisis in their own homes to provide advice and support on a variety of issues, including benefits and debt management. The team also apply for hardship grant funding for people who urgently need items such as clothing, white goods and furniture
- Reach Out and Help 4 - this is a continuation of the activities described above.
- Money Advice Service Debt Advice Projects (MASDAP) - specialist debt advisers based in both Leamington and Stratford helping people to prioritise and manage debts, set up affordable payment plans and manage better on their income
- MASDAP Trainee - additional funding received to train up an additional specialist debt adviser.
- Breakthrough - a mentoring programme supporting financial capability and helping people overcome barriers to education or employment opportunities
- Reach Out Older People - an outreach service focusing on providing home based advice and support for Stratford based clients aged over 65
- Help to Claim - a national project established under a Primary Agreement between The National Association of Citizens Advice Bureau ("Citizens Advice") and The Department for Work and Pensions to provide expert guidance and support to eligible clients making their first claim for Universal Credit ("the Services"). The Services in South Warwickshire are provided under a separate grant agreement between Citizens Advice and Citizens Advice South Warwickshire
- Stratford outreach - the provision of generalist advice at various locations around the Stratford district
- Warwick outreach - the provision of generalist advice at various locations around the Warwick district
- Kenilworth outreach - the provision of generalist advice at Kenilworth Library
- FISO - the provision of two Financial inclusion Support Officers offering community and home based financial capability advice and support
- Court Desk - the provision of expert representation at County Court for clients experiencing the threat of eviction or home repossession
- Reach Out and Help Warwick - the provision of home based advice and support to people in crisis in the Warwick district
- Carers Support - the provision of benefits advice to carers and their families referred from Coventry & Warwickshire Carers Trust
- NHS Referrals - a project to help train and support NHS staff in identifying patients who may benefit from support from Citizens Advice.
- Foodbank Project - a project to provide dedicated caseworker support to clients of the Stratford Foodbank.
- National Lottery Community Fund - funding to help provide support to local communities through the Covid-19 crisis.

# CITIZENS ADVICE SOUTH WARWICKSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 15 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds		Movement in funds		
	Balance at 1 April 2019	Incoming resources	Balance at 1 April 2020	Incoming resources	Balance at 31 March 2021
	£	£	£	£	£
Building reserves	65,038	-	65,038	-	65,038
	<u>65,038</u>	<u>-</u>	<u>65,038</u>	<u>-</u>	<u>65,038</u>

### 16 Analysis of net assets between funds

	Unrestricted 2021 £	Restricted 2021 £	Total 2021 £	Unrestricted 2020 £	Restricted 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	23,244	-	23,244	27,692	-	27,692
Current assets/ (liabilities)	358,320	34,717	393,037	339,135	7,579	346,714
	<u>381,564</u>	<u>34,717</u>	<u>416,281</u>	<u>366,827</u>	<u>7,579</u>	<u>374,406</u>

### 17 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021 £	2020 £
Within one year	54,872	55,035
Between two and five years	165,986	189,608
In over five years	70,933	102,183
	<u>291,791</u>	<u>346,826</u>



# CITIZENS ADVICE SOUTH WARWICKSHIRE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

### 18 Related party transactions

#### Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2021 £	2020 £
Aggregate compensation	39,469	44,509

### 19 Cash generated from operations

	2021 £	2020 £
Surplus/(deficit) for the year	41,875	(38,977)
Adjustments for:		
Investment income recognised in statement of financial activities	(2,971)	(4,098)
Depreciation and impairment of tangible fixed assets	4,448	7,553
Movements in working capital:		
(Increase)/decrease in debtors	(18,111)	39,004
Increase in creditors	14,988	32,909
Increase in deferred income	35,469	19,540
<b>Cash generated from operations</b>	<b>75,698</b>	<b>55,931</b>