

**Rutland Citizens Advice Bureau**  
**Report of the Directors and Trustees**  
**and**  
**Financial Statements**  
**for the year ended 31 March 2021**

**Registered Charity No. 1107907**  
**Company No. 5287678**  
**FCA Authorisation No. 617720**

**Rutland Citizens Advice Bureau**  
**Report of the Directors and Trustees**  
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**for the year ended 31 March 2021**

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**Rutland Citizens Advice Bureau**  
**Report of the Directors and Trustees**  
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The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the financial statements for the year ended 31 March 2021. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and 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 applicable in the UK and Republic of Ireland published in October 2019.

**1. REFERENCE AND ADMINISTRATIVE DETAILS**

**Charity Name: Rutland Citizens Advice Bureau**

**Charity Registration No: 1107907**

**Company Registration No: 5287678**

**Finance Conduct Authority Authorisation No: 617720**

**Registered Office: 56 High Street, Oakham, Rutland, LE15 6AL**

**Chair: Elizabeth Cooper**

**Chief Executive Officer: Duncan Furey**

**Chief Operating Officer: Sheila Fletcher**

**Bankers: CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent.  
ME19 4JQ**

**Independent Examiner: Azets Audit Services, Thorpe House, 93 Headlands,  
Kettering, Northants. NN15 6BL**

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The following people were directors/trustees of the charity on the date of approval of the report:

<b>DIRECTORS/ TRUSTEES</b>	<b>ROLE</b>	<b>ELECTED BY</b>	<b>DATE ELECTED</b>
Elizabeth Cooper	Chair	Trustees	1 Apr 20
Barry Read	Trustee	Trustees	16 Sep 09
Philip Grimley	Trustee	Trustees	23 Jan 15
John Hawksfield	Finance Trustee	Trustees	11 May 16
Hilary Williams	Trustee	Trustees	30 Apr 18
Michael Cropper	Trustee	Trustees	7 Oct 19
Tim Devas	Trustee	Trustees	9 Nov 20

The following people additionally served as directors/trustees during the year:

<b>EX/DIRECTORS TRUSTEES</b>	<b>ROLE</b>	<b>ELECTED BY</b>	<b>DATE ELECTED</b>	<b>DATE RESIGNED</b>
Chris Fisher	Trustee	Trustees	11 May 16	26 Feb 21

All of the above are volunteers and received no payment.

## **2. STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

Rutland Citizens Advice Bureau is a registered charity and a company limited by guarantee known as and referred to as Citizens Advice Rutland. The maximum liability of each member is limited to one pound. Rutland Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended in 2011. The Memorandum and Articles of Association provides for a maximum number of trustees of 15 and the minimum shall be 3. At 31 March 2021 the company had 13 members. The Trustees/Directors are known as the Trustee Board.

Rutland Citizens Advice Bureau was incorporated as a company limited by guarantee on 16 November 2004. The charity commenced operations on 1 April 2005 at which date the assets and liabilities of the unincorporated Rutland Citizens Advice Bureau were acquired.



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**Recruitment, Appointment of Trustees**

Trustees are elected from the local community, and also with regard to skill and experience gaps at board level. The Board of Trustees and the Chief Executive Officer (CEO) oversee the recruitment/co-option of new board appointments. New trustees are required to undertake an application and interview process. A separate process agreed by the Trustee Board is followed for the election of the Chair. No other person or bodies external to the charity were entitled to appoint persons to the Trustee Board.

**Induction of Trustees**

Newly appointed trustees are provided with a comprehensive induction to Rutland Citizens Advice Bureau through the provision of training courses and mentoring by established trustees.

**Organisational Structure**

Rutland Citizens Advice Bureau is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of Rutland Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet, at a minimum, quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

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

The Board of Trustees is responsible for defining the pay policy, including deciding upon the salaries of the CEO and the Chief Operating Officer (COO), who are deemed to be key management personnel. The size of the Board of Trustees insists that normally the entire board will meet once a year to review pay arrangements, informed by comparisons with other local charities, pay levels at other Citizens Advice Offices, inflationary pressures and a review of public and voluntary sector pay settlements. Occasionally the board will delegate research and investigation prior to recommendation to full board, to a smaller group of trustees. Additional support is available via national Citizens Advice colleagues with regard to national trends and approaches throughout the Citizens Advice network. Trustee decisions will always be informed by considerations of affordability and organisational resilience.

Our principles are to pay our staff a fair salary that is competitive within the local charity sector, proportionate to the complexity of each role, and responsible in line with our charitable objectives.

All trustees give their time freely and no trustee received remuneration in the year. Details of any trustee expenses are disclosed in note 10.

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**Related Parties**

Rutland Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Rutland Citizens Advice Bureau in order to fulfil its charitable objectives and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of Trustee/Director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

**Major risks**

The organisations risk register is discussed and agreed as part of the Business and Development plan. The Board of Trustees formally review the plan annually and routinely consider risks and mitigations at regular board meetings.

In addition to the risk register, the organisation also has thorough and up to date policies and procedures including:

- Information Assurance
- Business Continuity
- Health & Safety
- Financial protocols
- GDPR

The organisation has an appointed trustee with specific responsibilities in each of the above areas.

Rutland Citizens Advice Bureau has been running under the Covid Recovery Plan in line with the Business continuity protocols established in 2019/20 along with specific operational and risk planning to sustain, review and communicate safe, responsive and effective operations. Business Continuity planning and implementation has demanded more regular consideration of risk and response.

The organisation handbook of policies and procedures is updated annually and signed off by the board of trustees. The handbook is routinely part of staff and trustee induction and is available to all staff on their computer desktop, with any changes informed as part of routine meetings or specific training.



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The organisation undertakes regular training for staff, volunteers and trustees, in addition to holding routine staff meetings, and providing regular support and supervision for volunteers and members of staff. The CEO and the COO meet at least monthly; their conversation will include consideration of risks and mitigation. The CEO conducts monthly meetings with the Finance Officer to consider progress and areas of concern, the Finance Officer also regularly meets with the Finance Trustee. The CEO also meets the Chair of the Board of Trustees at least on a monthly basis, and outside of regular board meetings. The Board of Trustees welcome nominated volunteer engagement and staff representation (in addition to the CEO) at board meetings.

The organisation is supported with regular updates and resources from Citizens Advice at a national level. Further assistance across a range of areas is provided by an appointed relationship manager. This support ensures that the organisation can manage its risks related to all aspects of a running a charitable organisation, and also in terms of the provision of advice.

The leadership self-assessment (LSA) is a risk management tool which helps a local Citizens Advice to understand how effectively the organisation is being lead and where improvements can be made. It allows a passport to external quality marks and also helps our national organisation to plan and offer support. The LSA is assessed by Citizens Advice national each year with a three yearly full audit of the service and inspection of our local evidence supporting the self-assessed scores. In March 2021 we received an excellent score in 50% of assessed areas with the remaining 50% being independently assessed as good. This high score passports us to the Advice Quality Standard (AQS) for the next 3 years. This year the independent assessor stated, *"This was a strong performance following a challenging year."*

The organisation also has access to financial and accounting support. Both these areas of support are proactive in providing alerts to areas of concern or relevant compliance/legal updates.

A significant external risk remains the loss of core funding. The effects of this have been minimised by the procedures in place and regular trustee review of current financial status and the development pipeline. The charity understands the challenges of pressures on public sector funding, in addition to the potential for increased demands for service, and has a fundraising strategy that is reviewed quarterly.

All new activity is fully considered at board level to ensure delivery is in line with charitable objects and that all delivery risks are considered and managed.

The organisation reviews its financial management procedures as required, but at least annually.

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### **3. OBJECTIVES AND ACTIVITIES**

#### **Objectives**

The main objective of Rutland Citizens Advice Bureau is: to promote any charitable purpose for the benefit of the community in Rutland and surrounding areas, by the advancement of education, the protection and preservation of health and relief of poverty, sickness and distress.

#### **Vision and Mission**

##### Vision

A Rutland where all individuals and communities are empowered by advice, information and the chance to be involved.

##### Mission

To improve lives through the provision of excellent information, advice and support, highlighting issues that impact on quality of life, promoting the role of communities in the shaping of a prosperous and resilient place for all.

##### Approach

We will work with other groups and organisations to help our clients find a way forward, whatever their problem.

We will be here for everyone, and we will work to ensure that people will not struggle to get help from us.

We will Stand Up for Equality in access, in challenge, and in operations

We will speak up for changes to policy and practices that are making life harder for people.

We will aim to provide joined up services for our clients, no wrong door and no need to repeat.

We will provide the level of support needed by individuals.

We will encourage and consider approaches and ideas that improve our services and outcomes for clients.

We will ensure that we review our delivery experience and work to utilise learning to inform future activity

We will work to sustain the highest levels of delivery quality and client satisfaction.

We will work with communities to sustainably improve wellbeing, through local capacity, activity and connections.



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We will continue to provide independent, confidential and impartial advice and support.

**Aims, Objectives, Strategies and Activities for the Year**

Rutland Citizens Advice Bureau aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively. In addition to the continuing provision of high quality advisory services to the local community, the strategic objectives of the Business and Development plan were to:

- To work to increase awareness of, and improve access to Rutland Citizens Advice Bureau and Rutland Community Wellbeing Service
- To manage and develop the Rutland Community Wellbeing Service
- To work to highlight those policy, delivery and service issues that are, or have potential to negatively impact on the quality of life of Rutland residents
- To support the resilience, voice and capacity of the social sector in Rutland
- To work to ensure that the business has sufficient funds to support resilience and future growth.
- To deliver the 'Stop Smoking' programme under Rutland Citizens Advice Bureau ownership
- To maintain a well-run business
- To maintain Core Citizens Advice Membership functions

**Public Benefit**

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the bureau during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principle activity of Rutland Citizens Advice Bureau remains the provision of quality, information, advice and representation delivered through an open door advice service in Oakham, telephone advice, e-mail, home visit and outreach service. Additionally, the organisation has also taken the lead role as part of a number of charities who are delivering the Rutland Community Wellbeing Service, which aims to help Rutland residents improve their health and wellbeing and the overall welfare of the community.

In addition to generalist advice the following specialist services were provided during the year:

1. Debt
2. Welfare Rights
3. Housing
4. Prevention of Homelessness



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The following focused/dedicated advice was also provided:

1. Free confidential advice to the population of Rutland
2. People with long term medical conditions
3. Help to Claim (Universal Credit)

The organisation has also provided:

1. An advice and support service to assist Rutland residents to stop smoking
2. A Volunteering brokerage service
3. Support for the community and voluntary sector in the County
4. Discretionary crisis funding under criteria established by Rutland County Council for clients experiencing emergency hardship
5. The Rutland Healthy Small Grants Scheme

### **Contribution of Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

However, the covid-19 pandemic, social distancing regulations and the movement to online service delivery has had a significant impact on volunteering in particular in the last two quarters of the year. Resulting in a drop in volunteer participation during this period.

Citizens Advice Rutland will resume and grow volunteering as soon as governmental restrictions allow.

Rutland Citizens Advice Bureau continues to offer a volunteer brokerage service for the county, promoting volunteering and matching individuals who want to volunteer with Community & Voluntary Sector organisations who have opportunities. This has continued during the pandemic and a number of online and telephone volunteers have been brokered within Rutland.

## **4. ACHIEVEMENTS AND PERFORMANCE**

During 2020/21 demand fluctuated due to the Covid-19 pandemic, with the top three categories remaining Welfare Rights, Housing and Debt. We saw 2,586 unique clients during the year and assisted with 9,749 presenting issues.

Presenting issues break down as follows:

Welfare rights – 5,072

Debt – 626

Housing – 1,660

Other – 2,391

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The financial gain for clients in 2020/21 was £1,676,026. A further gain of £951,902 was reported from our focused advice work for clients with long term health issues. 100% of clients who responded to survey questions are either satisfied or very satisfied with our service.

The externally appraised annual Leadership Self-Assessment that considers nine areas of leadership, recorded that Citizens Advice Rutland is now rated Green (Green, Yellow, Amber, Red scale). The organisation performs similarly against regularly Performance Quality Framework reviews, with People Management, Financial Health and Quality of Advice all routinely scoring highly. This year we had the three yearly audit of all aspects of our work which resulted in a green score and thus ensured that the Advice Quality Mark (AQS) was awarded for the next three years.

Citizens Advice Rutland continued to welcome clients from across the county; over the last 12 months 39% of clients came from wards and parishes outside Oakham and Uppingham. 57% of our clients were women and 43% men. Clients under pension age made up 70% of those seen and those over pension age 30%.

The Rutland Community Wellbeing Service delivered by the Rutland Access Partnership led by Citizens Advice Rutland, and in partnership with Longhurst Group, Bridge East Midlands and with additional support from Age UK Leicestershire & Rutland and Vista, continued to deliver the following wellbeing services to Rutland residents and communities during the year. Support and advice services included:

- Housing and homelessness
- Benefits
- Debt and money management
- Healthy lifestyles
- Stopping smoking
- Emotional wellbeing
- Dementia
- Drug and alcohol use
- Support for older people
- Sight and hearing impairment and volunteering.
- Volunteering
- Community and voluntary sector support

During the fourth year of delivery the service received 3,565 referrals, with client satisfaction levels remaining as good or excellent throughout the year.

#### **Charitable Activities**

In further consideration of some of the funded activity outlined earlier in the report:

Citizens Advice Rutland has provided a small grants scheme to the volunteer and charity Sector under the Rutland Healthy Small Grants Scheme.

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During the year Citizens Advice Rutland delivered the Help to Claim service as part of a national Citizens Advice contract with the Department of Work and Pensions, this service aims to assist Universal Credit applicants through the process of setting up a claim. In Rutland we exceeded delivery targets for numbers of clients advised, and sustained quality standards throughout the year.

Citizens Advice Rutland continued to deliver the Rutland County Council Discretionary Crisis Fund, the fund criteria are set by the County Council, but Citizens Advice Rutland manage this crisis support on their behalf.

We continued to provide advice for people with long term health conditions in the county. This work is supported by fundraising activity undertaken by our fundraising arm - For Rutland. However, the Covid-19 pandemic and restrictions around social distancing have significantly impacted For Rutland's fundraising activities and whilst funds have been raised via mail appeals the amounts raised during the last financial year were down compared to previous years.

The organisation continues to play an active role in working to improve the policies and practices that affect peoples' lives. It works to elevate and highlight issues that are presenting locally, share good practice, and engage with national Citizens Advice campaigns.

Citizens Advice Rutland supports the Community and Voluntary sector in county, focusing on information to build resilience, support capacity, facilitate collaboration, raise awareness of opportunity, and to encourage learning. This work focuses on the positioning of the sector to support individual and community wellbeing.

As part of its focus on supporting the community and voluntary sector in the county, Citizens Advice Rutland continued to promote and administer the Rutland Healthy Small Grants Scheme which has enabled a number of groups and organisations to commence or sustain activity in their localities that have focused on improving the wellbeing of individuals and communities.

The organisation has operated a volunteer brokerage service in the year, encouraging and raising awareness of the wellbeing benefits of volunteering, with significant improvements planned for this activity (see Future Plans 6).

Citizens Advice Rutland has provided stop smoking advice and support as part of the Wellbeing Service. During the year our adviser has worked to raise awareness of the service with professional referrer and individuals, and to promote the wellbeing benefits of stopping. We have worked with a number of clients who have achieved their ambition to stop smoking. However, during the pandemic this service along with all services shifted to 100% online/telephone provision with a modest corresponding fall in numbers of those helped.

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**Fundraising Activities**

As stated above, Citizens Advice Rutland fundraising volunteers operating under the brand of For Rutland have been impacted by the pandemic. Whilst there has been a response to direct mail appeals the in person and events focused fundraising activities have been impacted.

The For Rutland fundraising activity will continue to be important for the organisation to be able to sustain paid adviser capacity to respond to local need for dedicated advice for people with long term health conditions. The expectation is that fundraising activities will resume in person in Q2 in the next financial year.

The organisation is clear about, and committed to, the practices and behaviours outlined in the Fundraising Regulators Code of Fundraising Practice, and continues to work to ensure that activity is legally compliant, as well as open, honest and respectful. Fundraising events and activity is considered by the fundraising committee, and by the Citizens Advice Board of Trustees. All events are subject to risk assessments, (licence applications, if relevant), volunteer briefing and support, and are governed by financial procedures that are considered and refreshed on an annual basis and in consideration of relevant financial, information, safety, and code requirements. Steering group volunteers are inducted into the organisation and key policies and procedures and will also undertake relevant training such as information assurance. Information and guidance is also sought and received from national Citizens Advice who are registered with the Fundraising Regulator.

In addition, Citizens Advice Rutland is extremely grateful for donations from Ecology Resources, The Rutland Trust, The William Brake Foundation, The Edith Murphy Foundation, The Bernhardt-Derham-Reid Discretionary Trust, Oakham Memorial Institute, a number of other clubs and societies, parish councils and from many individuals.

**Investment Activities**

The charity does not currently hold any material investments, although it does maintain one savings account, providing minimal returns. Current savings are considered alongside our reserves policy.

**Factors Affecting the Achievement of Objectives**

The Covid-19 pandemic brought with it unprecedented challenges, but challenges that Citizens Advice Rutland rapidly responded to. The organisation transitioned our service online/telephone so people could continue getting the help they needed. Staff and volunteers adapted swiftly as we expanded our phone, video and email channels. Emergency measures introduced by government last year may have provided some relief for many but the people of Rutland continue to need our services



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Citizens Advice Rutland remained open during Covid 19 and continued to offer online and telephone services, the organisation will transition back to in person advice and home visits as soon as it is safe to do so.

At the end of the next financial year the current five-year contract with Rutland County Council for the Rutland Community Wellbeing Service will end. Rutland County Council are proposing a replacement three year (reducing) grant to Citizens Advice Rutland. At the September 2021 board meeting, a three year service delivery plan, to cover this new grant period, will be put before the Trustee board for approval.

The financial and fundraising position remains the main preoccupation of the senior management team and both financial position and the development pipeline are discussed at each Trustee Meeting.

However there remain a number of factors that are present, or have begun to present, that will have impact on the achievement of objectives:

- Communications and Outreach remains a core competency for the organisation, in terms of communication of the availability of confidential advice to service users, communicating the value added of our work to Rutland County Council and in terms of working with our partners within the county. The charity will hire a communications consultant to assist with these communications needs in the coming financial year. There will always be more work to do to ensure that all parts of the county are aware of the service.
- The health and social care landscape is changing, as are the requirements of Rutland County Council, and Citizens Advice Rutland continues to work hard to ensure it is in the best place to respond to the advice and support needs of people within the county.
- The organisation continues to review its business plan and fundraising strategy to understand medium and long term financial challenges and to respond. The organisation understands the access to service challenges resulting from the rurality of the county, transport challenges, the isolation and distancing requirements of Covid 19 and digital exclusion. The organisation is constantly reviewing access issues to ensure it can reach those that need advice and support. Investment in digital capability and capacity can only form part of the response. Citizens Advice Rutland recognises that the provision of effective and high quality advice that responds to client needs and circumstances can only be met through a blended approach to access, and also through a robust approach to digital exclusion.
- The organisation is committed to the provision of the highest quality of advice, but will need to continue to work with others and seek to influence the systems and approaches by which that quality is measured. System changes can create significant burden without consequential quality gain.



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- Our activities throughout the financial year were severely impacted by Covid-19. Whilst the organisation has responded rapidly and provided a robust and quality digital service, there are many challenges to returning to service as usual/in person activities. The service also endeavoured to contact more vulnerable clients on a regular basis. Support to the community and voluntary sector has increased in intensity given the impacts of groups of organisations many of whom have been called upon to support community responses. Covid-19 has created stress and uncertainty for individuals and organisations and challenges for Citizens Advice Rutland in responding to existing and heightened needs.

## **5. FINANCIAL REVIEW**

### **Financial Position**

Incoming resources in the year were £590,825 (2019/20: £659,645). Of this £60,000 (2019/20: £125,351) related to restricted project activities by 'For Rutland', Rutland Healthy Small Grants Scheme, Help to Claim and Citizens Advice funding Remote Working Equipment and Softphones. Both the Remote Working Equipment and Softphone projects were funded by grants from the Department of Business, Energy and Industrial Strategy to National Citizens Advice from which sub-grants of £4,066 and £1,300 were awarded to Rutland Citizens Advice Bureau (see note 16, page 30).

There was a loss of £31,856 for the year (2019/20: Loss £53,471). Unrestricted funds saw a profit of £16,446 but this was offset by losses and expenditure in the restricted accounts resulting in an overall loss. Due to Covid 19, all fundraising events by For Rutland were cancelled resulting in a loss of £37,821 (2019/20 Loss £1,690). The remainder of the loss was a result of expenditure in all other restricted accounts.

At 31 March 2021 total reserves were £236,680, a reduction from the 2020 figure of £268,536. However, unrestricted reserves had increased by £16,446, the overall reduction being a result of a fall in restricted reserves due to the losses/expenditure already mentioned.

The National Citizens Advice financial health monitoring report noted financial health in areas of liquidity and free reserves at the end of the financial year March 2021, rating both areas at green.

### **Reserves Policy**

The trustees consider and set a Reserves Policy which requires that reserves be maintained at a level which ensures that the bureau's core activities could continue during a period of unforeseen difficulty. The trustees have re-examined the bureau's requirements for free reserves in the light of the predominant risks to the organisation. The main risks to both income and expenditure are highlighted and a calculation made of the possible financial consequences of adverse movements. The free reserves thus identified would provide the opportunity for short-term drawdown of reserves, time for mitigation actions and adjustment to the changed financial circumstances.



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The key areas of risk are:

- The loss of a major funding source including the non-renewal of a funding contract or reduction in scope of funding provided,
- The inability to reduce costs pro rata to any reduction in funding without putting the core service at risk,
- Increased redundancy obligations as a consequence of lack of staff turnover,
- Any unexpected expenditure, especially related to employment, and
- An increase in working capital required if funding is not received in advance.

Citizens Advice Rutland has been in regular communications with Rutland county Council over the last six months and are in the final stages of a negotiation for a three year grant. This will commence once the current contract ends. Approvals for this three year award are now before Rutland County Council. This grant, once approved, will run for three years on an annually reducing basis, requiring a corresponding increase in fundraising year on year. Citizens Advice Rutland will transition to a more mixed fundraising model, consisting of a core grant and additional income provided via bids for tenders and grant applications to a number of charitable foundations. At the September 2021 board meeting a three year service delivery plan, to cover this new grant period, will be put before the Trustee board for approval.

In light of these factors the target for reserves has been set at £115,000 (31 March 2020: £115,000). Total free reserves at 31 March 2021 as set out in these accounts are £159,717. Designated reserves of £3,500 are also held; the reasons for holding these and any restricted reserves are set out in notes 16 and 17.

The Reserves Policy will be reviewed annually in tandem with the bureau's strategy and risk assessment processes.

### **Principal Funding Sources**

Rutland County Council will continue to be the primary source of funding at the end of the current contract. With additional funding coming from individuals and private foundations as well as funding via National Citizens Advice, and our 'For Rutland' fundraising team.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

### **Funds in Deficit**

No funds were in deficit at the balance sheet date.

### **Investment Policy**

As required in its Memorandum paragraph 4.15, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property

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as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

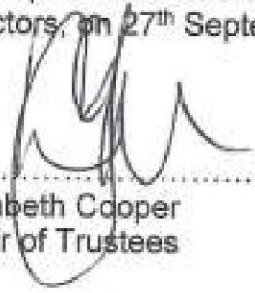
**6. FUTURE PLANS**

- Develop and institute a “New Ways of Working” organisational plan responding to Covid-19 and setting out a hybrid working arrangements designed to deliver the best services both in person and online to different segments of the population of Rutland.
- Continued delivery of Citizens Advice services in Rutland including consideration of approaches to increase and support reach and access.
- Improved communications around the needs within Rutland as well as advertising our services to potential and current users.
- Review digital capability in respect of service promotion and awareness but also in consideration of delivery.
- Provision of infrastructure support to the community voluntary and faith sector in the county. Purchase volunteer brokerages software to improve and streamline the volunteer offering within Rutland.
- Continue with the smoking cessation service.
- To contribute and respond to emerging national Citizens Advice strategies focusing on the future of advice.
- Undertake fundraising and business development activity in line with agreed strategy and to sustain and develop advice services, and to consider new activity or approaches in response to need.

To continue to work to influence and improve local and national policies and practices that affect people's lives.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and reporting by Charities and in accordance with the provisions applicable to companies subject to the small companies' regime.

The report of the trustees was approved by order of the board of trustees, as the company directors, on 27<sup>th</sup> September 2021 and signed on the board's behalf by:

  
.....  
Elizabeth Cooper  
Chair of Trustees



## **Rutland Citizens Advice Bureau**

### **Independent Examiner's report to the Trustees of Rutland Citizens Advice Bureau**

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2021, which are set out on pages 17 to 32.

#### **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 company'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**

Since the company'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 company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Ian Chown FCA  
Institute of Chartered Accounts in England and Wales  
Thorpe House  
93 Headlands  
Kettering  
Northamptonshire  
NN15 6BL

Date: 11<sup>th</sup> October 2021.

# Rutland Citizens Advice Bureau

## Statement of financial activities for the year ended 31 March 2021 Incorporating the Income and Expenditure Account

	Note	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
<b>Income and endowments from:</b>					
Donations and legacies	2	12,545	30,603	43,148	37,106
Charitable activities	3				
Grants and contracts		513,076	28,940	542,016	544,399
Other (including fundraising)		4,000	337	4,337	75,338
Other trading activities	4	-	-	-	525
Investment income	5	1,204	120	1,324	2,277
<b>Total Income</b>		<b>530,825</b>	<b>60,000</b>	<b>590,825</b>	<b>659,645</b>
<b>Expenditure on:</b>					
Raising funds	6	10,970	60	11,030	35,745
Charitable activities	7				
Advice provision		98,845	83,174	182,019	194,136
Partner funding		285,083	-	285,083	285,083
Grants allocated		-	12,847	12,847	69,058
Service provision		4,076	3,000	7,076	12,245
Other		115,405	9,221	124,626	118,849
<b>Total Expenditure</b>		<b>514,379</b>	<b>108,302</b>	<b>622,681</b>	<b>713,116</b>
<b>Net income/(expenditure) and net movement in funds</b>		<b>16,446</b>	<b>(48,302)</b>	<b>(31,856)</b>	<b>(53,471)</b>
Fund balances at 1 April 2020	15	146,771	121,765	268,536	322,007
<b>Fund balances at 31 March 2021</b>	<b>15</b>	<b>163,217</b>	<b>73,463</b>	<b>236,680</b>	<b>268,536</b>

There are no recognised gains or losses in the year, other than those included in the statement of financial activities.

All income and expenditure derives from continuing operations.



**Rutland Citizens Advice Bureau  
Balance Sheet as at 31 March 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<b>Fixed Assets</b>					
Tangible Assets	11	-	-	-	508
<b>Current Assets</b>					
Stock	12	1,237	-	1,237	848
Debtors	13	2,376	1,814	4,190	7,293
Short term deposits		92,274	-	92,274	135,273
Cash at bank and in hand		102,712	91,080	193,792	183,146
		<u>198,599</u>	<u>92,894</u>	<u>291,493</u>	<u>326,560</u>
Creditors - amounts falling due within one year	14	35,382	19,431	54,813	58,532
<b>Net Current Assets</b>		<u>163,217</u>	<u>73,463</u>	<u>236,680</u>	<u>268,028</u>
<b>Net Assets</b>		<u>163,217</u>	<u>73,463</u>	<u>236,680</u>	<u>268,536</u>
Represented by:					
<b>Funds of the Charity</b>	15				
Unrestricted funds					
General funds		159,717	-	159,717	143,271
Designated funds		3,500	-	3,500	3,500
Restricted Funds		-	73,463	73,463	121,765
		<u>163,217</u>	<u>73,463</u>	<u>236,680</u>	<u>268,536</u>

For the year ending 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements were approved by the Board on 27<sup>th</sup> September 2021 and signed on their behalf by:

.....  
Elizabeth Cooper – Chair of Trustees

.....  
John Hawksfield – Finance Trustee

Company Registration No: 5287678  
Charity Registration No: 1107907

**Rutland Citizens Advice Bureau**  
**Statement of Cash Flows for year ended 31 March 2021**

	<b>Total 2021 £</b>	<b>Total 2020 £</b>
<b>Cash flows from operating activities</b>		
Net expenditure	(31,856)	(53,471)
Adjustments for:		
Loss on disposal of fixed assets	508	-
Depreciation	-	46
Interest income	(1,324)	(2,277)
(Increase)/decrease in stock	(389)	380
Decrease/(increase) in debtors	3,103	(796)
(Decrease)/increase in creditors	(3,719)	22,029
Net cash used in operating activities	<u>(33,677)</u>	<u>(34,089)</u>
<b>Cash flows from investing activities</b>		
Purchase of computer equipment	-	(554)
Interest receivable	1,324	2,277
Net cash provided by investing activities	<u>1,324</u>	<u>1,723</u>
<b>Change in cash and cash equivalents in the reporting period</b>	(32,353)	(32,366)
Cash and cash equivalents at 1 April 2020	318,419	350,785
Cash and cash equivalents at 31 March 2021	<u>286,066</u>	<u>318,419</u>
<b>Components of cash and cash equivalents</b>		
Short term deposits	92,274	135,273
Cash at bank and at hand	<u>193,792</u>	<u>183,146</u>
	<u>286,066</u>	<u>318,419</u>

## **Rutland Citizens Advice Bureau**

### **Notes to the financial statements for the year ended 31 March 2021**

#### **1. Accounting policies**

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

##### **a) Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and Generally Accepted Accounting Practice.

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

The financial statements are prepared in Sterling, which is the functional currency of the company, and are rounded to the nearest £. The company's accounts present information about it as an individual undertaking.

##### **b) Legal status of the Charity**

The charity is a private company limited by guarantee and has no share capital. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address is 56 High Street, Oakham, Rutland, LE15 6AL.

##### **c) 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.

##### **d) Judgements and key sources of estimation uncertainty**

In applying the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities. Although actual results may differ from estimates of this type, in the opinion of the trustees, this is unlikely to result in material adjustments to the carrying value of assets and liabilities.



## **Rutland Citizens Advice Bureau**

### **Notes to the financial statements for the year ended 31 March 2021**

#### **1. Accounting policies (continued)**

##### **e) Incoming resources**

###### **j) Donations and grants receivable**

Grants made to finance the activities of the charity are credited to the income and expenditure account in the period to which they relate. Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

###### **ii) Bank interest**

Bank interest is included in the income and expenditure account on receipt.

###### **iii) Other income**

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.

###### **iv) Volunteers**

The value of services provided by volunteers is not incorporated into these financial statements. Further details of their contribution are provided in the Trustees' report.

###### **v) Deferred income**

Grants and fees that are received in advance of delivering services required by performance-related conditions are accounted for as a liability and released to income in the reporting period in which conditions that limit recognition are met.

###### **vi) Legacies**

Legacies are recognised on the earlier of the date the charity is aware that probate has been granted, the estate has been finalised and the charity notified that a distribution will be made, or when a distribution is received from the estate. Legacies are only recognised in the Statement of Financial Activities when it is considered probable that a distribution will be received and that distribution can be measured reliably. When the criteria for income recognition have not been met, the legacy is treated as a contingent asset.

##### **f) Resources expended**

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between fundraising, advice and administration as appropriate. Where such costs

## **Rutland Citizens Advice Bureau**

### **Notes to the financial statements for the year ended 31 March 2021**

#### **1. Accounting policies (continued)**

relate to more than one functional cost category they have been split on an estimate of time or income, as appropriate.

##### **g) Fixed assets and depreciation**

Fixed assets are included at cost. Items are capitalised if their value is over £500.

Depreciation is charged on a straight line basis on the costs of the assets over their estimated useful lives as follows:

Fixtures & fittings:	Remaining period of lease: maximum 6 years
Equipment:	10 years
Computers:	3 years

##### **h) Stocks**

Stock is recognised at the lower of cost and net realisable value. Cost comprises direct materials and, where applicable, those overheads that have been incurred in bringing stock to its present location and condition.

##### **i) Debtors**

Trade and other debtors are measured at the transaction price (including transaction costs). Where the arrangement constitutes a financing transaction, the transaction is recognised at the present value of the future cashflows discounted at a market rate of interest.

##### **j) Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks and other highly-liquid short-term investments with a short maturity of 3 months or less.

##### **k) Creditors**

Creditors 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 can be measured or estimated reliably.

Trade and other creditors are measured at the transaction price. Where the arrangement constitutes a financing transaction, the transaction is recognised at the present value of the future cashflows discounted at a market rate of interest.

## **Rutland Citizens Advice Bureau**

### **Notes to the financial statements for the year ended 31 March 2021**

#### **1. Accounting policies (continued)**

##### **l) Fund accounting**

Unrestricted funds are donations and other income generated for the objects of the charity without specified purposes. These can be used in accordance with the charitable objects at the discretion of the trustees.

Income received for the restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

##### **m) Leases**

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

##### **n) Taxation**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

##### **o) Pension**

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the Statement of Financial Activities in the period in which they are incurred.

##### **p) VAT**

The charity has been able to recover VAT in accordance with the agreed partial exemption method.



## Rutland Citizens Advice Bureau

### Notes to the financial statements for the year ended 31 March 2021

#### 2 Donations and legacies

	Unrestricted £	Restricted £	2021 £	2020 £
<b>Voluntary income</b>				
Donations	2,545	30,603	33,148	37,106
Local Authority grant	10,000	-	10,000	-
Legacies	-	-	-	-
	<u>12,545</u>	<u>30,603</u>	<u>43,148</u>	<u>37,106</u>

The income from donations and legacies was £43,148 (2020: £37,106) of which £12,545 was unrestricted (2020: £7,174) and £30,603 was restricted (2020: £29,932). £10,000 of unrestricted funds came from Rutland County Council in the form of Covid-19 aid to assist businesses.

#### 3 Income from Charitable Activities

	Unrestricted £	Restricted £	2021 £	2020 £
Local Authority contracts	513,060	-	513,060	512,446
Military Outreach grant	-	-	-	9,000
Other grants and contracts	-	28,940	28,940	22,953
Other paid advisory services	16	-	16	121
Fundraising events	-	337	337	72,217
National Insurance rebate	4,000	-	4,000	3,000
	<u>517,076</u>	<u>29,277</u>	<u>546,353</u>	<u>619,737</u>

The income from charitable activities was £546,353 (2020: £619,737) of which £517,076 was unrestricted (2020: £524,874) and £29,277 was restricted (2020: £94,863).

#### 4 Other trading activities

	Unrestricted £	Restricted £	2021 £	2020 £
Rent from meeting rooms	-	-	-	525
	<u>-</u>	<u>-</u>	<u>-</u>	<u>525</u>

The income from other trading activities was £nil (2020: £525) of which £nil was unrestricted (2020: £525).

#### 5 Investment income

	Unrestricted £	Restricted £	2021 £	2020 £
Bank interest received	<u>1,204</u>	<u>120</u>	<u>1,324</u>	<u>2,277</u>

## Rutland Citizens Advice Bureau

### Notes to the financial statements for the year ended 31 March 2021

#### 6 Expenditure

	Direct staffing £	Other direct costs £	Support costs £	2021 £	2020 £
<b>Cost of raising funds</b>					
Other fundraising	9,936	60	1,034	11,030	35,745
<b>Charitable Activities</b>					
Advice provision	159,049	6,413	16,557	182,019	194,136
Partner funding	-	285,083	-	285,083	285,083
Grants allocated	-	12,847	-	12,847	69,058
Grant service provision	3,693	3,000	383	7,076	12,245
Other	106,198	7,371	11,057	124,626	116,849
	<u>276,876</u>	<u>314,774</u>	<u>29,031</u>	<u>622,681</u>	<u>713,116</u>

Total expenditure was £622,681 (2020: £713,116) of which £514,379 (2020: £508,967) was unrestricted and £108,302 (2020: £204,149) restricted.

#### 7 Charitable activities

	2021 £	2020 £
Staff costs	268,940	258,946
Sub-contractors	285,083	285,083
VCF costs	1,541	3,016
Quit smoking costs	2,821	4,635
Rutland Healthy Grants Scheme grants allocated	7,625	69,058
Rutland Healthy Grants Scheme costs	3,000	8,050
Other Grants	5,222	-
Other direct costs	8,422	12,363
Allocated support and governance costs (note 8)	27,997	36,220
	<u>611,651</u>	<u>677,371</u>

Expenditure on charitable activities was £611,651 (2020: £677,371) of which £503,409 was unrestricted (2020: £490,088) and £108,242 was restricted (2020: £187,283).

#### 8 Analysis of support and governance costs

	Support £	Governance £	2021 £	2020 £
Management costs	2,378	-	2,378	4,663
Office, IT and communications	9,253	-	9,253	13,547
Premises costs	11,765	-	11,765	13,647
Legal and professional fees	-	4,357	4,357	4,779
Accountancy services	-	1,277	1,277	1,268
AGM costs	-	1	1	628
	<u>23,396</u>	<u>5,635</u>	<u>29,031</u>	<u>38,532</u>
Analysed between				
Cost of raising funds	833	201	1,034	2,312
Charitable activities	<u>22,563</u>	<u>5,434</u>	<u>27,997</u>	<u>36,220</u>
	<u>23,396</u>	<u>5,635</u>	<u>29,031</u>	<u>38,532</u>

# **Rutland Citizens Advice Bureau**

## **Notes to the financial statements for the year ended 31 March 2021**

### **9 Net income/(expenditure) for the year**

	2021	2020
	£	£
This is stated after charging:		
Depreciation	-	46
Operating costs of leases, properties & machines	13,500	3,385
Independent Examiner's remuneration		
Independent examination	1,277	1,268
Other services	<u>1,327</u>	<u>1,115</u>

### **10 Information regarding Trustees and Employees**

	2021	2020
	£	£
Wages and salaries	248,310	245,463
Social security costs	20,713	20,307
Pension costs	9,853	9,743
	<u>278,876</u>	<u>275,513</u>

The average number of employees was:

2021	2020
No	No
12	12

The average number of employees, on a fulltime equivalent, analysed by function was:

	2021	2020
	No	No
Charitable purposes	5.3	5.5
Fundraising & publicity	0.4	0.3
Management and administration of charity	2.6	2.6
	<u>8.3</u>	<u>8.4</u>

No employee received emoluments in excess of £60,000.

There was no trustees' remuneration or other benefits for the year ended 31 March 2021 or 31 March 2020.  
No trustees received benefits under any pension scheme.

No travel costs were paid to members of the Trustees Board in the year (2020: £nil).

Total remuneration paid to key management personnel in the year was £86,218 (2020: £83,358).

The bureau paid £2,786 in the year ended 31 March 2021 (2020: £2,964) for various insurance services, including professional indemnity cover.



## Rutland Citizens Advice Bureau

### Notes to the financial statements for the year ended 31 March 2021

#### 11 Tangible assets

	Computer Equipment £	Fixtures, fittings and equipment £	Total £
<b>Cost</b>			
At 1 April 2020	554	5,139	5,693
Disposals	(554)	-	(554)
At 31 March 2021	<u>-</u>	<u>5,139</u>	<u>5,139</u>
<b>Depreciation</b>			
At 1 April 2020	46	5,139	5,185
Eliminated on disposals	(46)	-	(46)
At 31 March 2021	<u>-</u>	<u>5,139</u>	<u>5,139</u>
<b>Net Book Value</b>			
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2020	<u>508</u>	<u>-</u>	<u>508</u>

#### 12 Stocks

	2021 £	2020 £
Stamp stock	373	509
Stop smoking stock	864	339
	<u>1,237</u>	<u>848</u>

# Rutland Citizens Advice Bureau

## Notes to the financial statements for the year ended 31 March 2021

<b>13</b>	<b>Debtors</b>	<b>2021</b>	<b>2020</b>
		£	£
	Trade debtors	-	350
	Value Added Tax	505	1,699
	Other Debtors	530	621
	Prepayments	3,155	4,623
		<u>4,190</u>	<u>7,293</u>
<b>14</b>	<b>Creditors - amounts falling due within one ye</b>	<b>2021</b>	<b>2020</b>
		£	£
	Trade creditors	200	2,900
	Other creditors	16,923	8,950
	Accruals	3,588	4,290
	Taxation and social security	5,046	5,570
	Deferred Income	10,731	16,095
	Grants deposited in advance	<u>18,325</u>	<u>20,727</u>
		<u>54,813</u>	<u>58,532</u>
	<b>Movement on deferred income account</b>	<b>£</b>	<b>£</b>
	Deferred income brought forward	16,095	16,095
	Income deferred in the year	-	-
	Amount released from previous year	<u>(5,364)</u>	<u>-</u>
	Deferred income carried forward	<u>10,731</u>	<u>16,095</u>

## Rutland Citizens Advice Bureau

### Notes to the financial statements for the year ended 31 March 2021

#### 15 Movement in funds

Year ended 31 March 2021	At 1 April 2020	Incoming Resources	Outgoing Resources	Transfers between funds	At 31 March 2021
	£	£	£	£	£
<b>Restricted Funds:</b>					
For Rutland	109,745	31,060	(68,881)	-	71,924
Rutland Healthy Small Grants	12,020	-	(10,625)	-	1,395
Help to Claim	-	23,574	(23,574)	-	-
CitA Remote Working Equipment	-	4,066	(4,066)	-	-
CitA Softphone	-	1,300	(1,156)	-	144
<b>Total Restricted Funds</b>	<b>121,765</b>	<b>60,000</b>	<b>(108,302)</b>	<b>-</b>	<b>73,463</b>
<b>Unrestricted Funds</b>					
Designated Property Maint. fund	3,500	-	-	-	3,500
General funds	143,271	530,825	(514,379)	-	159,717
<b>Total Unrestricted Funds</b>	<b>146,771</b>	<b>530,825</b>	<b>(514,379)</b>	<b>-</b>	<b>163,217</b>
<b>Total Funds</b>	<b>268,536</b>	<b>590,825</b>	<b>(622,681)</b>	<b>-</b>	<b>236,680</b>
Year ended 31 March 2020	At 1 April 2019	Incoming Resources	Outgoing Resources	Transfers between funds	At 31 March 2020
	£	£	£	£	£
<b>Restricted Funds:</b>					
For Rutland	111,435	102,705	(104,395)	-	109,745
Rutland Healthy Small Grants	89,128	-	(77,108)	-	12,020
Help to Claim	-	22,646	(22,646)	-	-
<b>Total Restricted Funds</b>	<b>200,563</b>	<b>125,351</b>	<b>(204,149)</b>	<b>-</b>	<b>121,765</b>
<b>Unrestricted Funds</b>					
Designated Property Maint. fund	3,500	-	-	-	3,500
General funds	117,944	534,294	(508,967)	-	143,271
<b>Total Unrestricted Funds</b>	<b>121,444</b>	<b>534,294</b>	<b>(508,967)</b>	<b>-</b>	<b>146,771</b>
<b>Total Funds</b>	<b>322,007</b>	<b>659,645</b>	<b>(713,116)</b>	<b>-</b>	<b>268,536</b>



## **Rutland Citizens Advice Bureau**

### **Notes to the financial statements for the year ended 31 March 2021**

#### **16. Purpose of Restricted funds**

**For Rutland** – This fund was set up to raise funds specifically to benefit the Rutland community. The focus is on the provision of services for those living with cancer, dementia or other long term illnesses or conditions.

**Rutland Healthy Small Grants Scheme** – This scheme is serviced under a contract with the Local Authority to provide a grant application system to help promote community wellbeing activities in the local area. The funding for this service is restricted for the sole purpose of this fund.

**Help to Claim** – Grant awarded by National Citizens Advice, who are in an agreement with the Department of Work and Pensions, to provide advice to those who wish to claim Universal Credit.

**CitA Remote Working Equipment** – Sub-grant awarded by National Citizens Advice from a grant awarded to them from the Department of Business, Energy and Industrial Strategy to enable service to increase capacity to respond to the immediate demand for advice arising from Covid-19.

**CitA Softphone** – Sub-grant awarded by National Citizens Advice from a grant awarded to them from the Department of Business, Energy and Industrial Strategy to enable the service to increase capacity to respond to the immediate demand for advice arising from Covid-19.

#### **17. Purposes of Designated funds**

**Property Maintenance fund** – This fund has been designated to build up a reserve for property maintenance expenditure required under the terms of the leasehold agreement. This year no reserve was made as it was considered that the fund held sufficient reserves to cover any foreseeable maintenance expenditure.

## Rutland Citizens Advice Bureau

### Notes to the financial statements for the year ended 31 March 2021

#### 18. Analysis of net assets between funds

Comparative information for the year ended 31 March 2020

	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Fixed assets	508	-	508
Stock	848	-	848
Debtors	3,948	3,345	7,293
Short term deposits	91,138	44,135	135,273
Cash at bank and in hand	86,368	96,778	183,146
Creditors due within one year	(36,039)	(22,493)	(58,532)
	<u>146,771</u>	<u>121,765</u>	<u>268,536</u>

#### 19. Financial commitments

##### Capital Commitments

At 31 March 2021 there were no capital commitments.

##### Operating lease commitments

At 31 March 2021 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	13,500	6,000
Between two and five years	33,715	9,578
Later than 5 years	7,500	-
	<u>54,715</u>	<u>15,578</u>

## **Rutland Citizens Advice Bureau**

### **Notes to the financial statements for the year ended 31 March 2021**

#### **20. Related party transactions**

Rutland Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Rutland Citizens Advice Bureau in order to fulfil its charitable objectives and comply with the national membership requirements. There were transactions between Rutland Citizens Advice Bureau and Citizens Advice in relation to insurance, information services and, as explained in note 16, grant funding.

There have been no other related party transactions during the year.

#### **21. Pension costs**

A pension scheme for employees is operated on a defined contributions basis. The scheme is open to all employees at any time. The charity contributes 4% of pensionable earnings and the employee a minimum % of gross salary to meet statutory requirements. The assets of the scheme are held separately from those of the charity in an independently administered fund. The fund administrators are Aviva. The pension cost shown in the accounts for the year represents contributions payable by the charity and amounted to £9,853 (2020: £9,743). There were no contributions payable or outstanding at the year end.