

Rutland Citizens Advice Bureau
Report of the Directors and Trustees
and
Financial Statements
for the year ended 31 March 2022

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

Rutland Citizens Advice Bureau
Report of the Directors and Trustees
and
Financial Statements
for the year ended 31 March 2022

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Rutland Citizens Advice Bureau
Report of the Directors and Trustees
for the year ended 31 March 2022

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 2022. 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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Report of the Directors and Trustees

for the year ended 31 March 2022

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

DIRECTORS/ TRUSTEES	ROLE	ELECTED BY	DATE ELECTED
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
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:

EX/DIRECTORS TRUSTEES	ROLE	ELECTED BY	DATE ELECTED	DATE RESIGNED
Hilary Williams	Trustee	Trustees	30 Apr 18	13 Dec 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 2022 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 9.

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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, the organisation has formed a working group of Trustees and staff who review the risk register on a regular basis and feed back to the Board quarterly.

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 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 has been led 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. 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 maintain and grow our core advice function and to deliver a service that assists the population of Rutland.
- To work to increase awareness of, and improve access to, Rutland Citizens Advice Bureau and to provide services in support of the voluntary sector in Rutland
- To manage and develop the voluntary sector in Rutland
- 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 Volunteer Plus brokerage website for Rutland
- 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, 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.

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

- Debt
- Welfare Rights
- Housing
- Prevention of Homelessness

The following focused/dedicated advice was also provided:

- Free confidential advice to the population of Rutland
- To people with long term medical conditions
- Help to Claim (Universal Credit)

The secondary focus of Rutland Citizens Advice Bureau is the provision of services designed to support the voluntary sector across Rutland:

- A Volunteering brokerage service
- Support for the community and voluntary sector in the County
- Discretionary crisis funding under criteria established by Rutland County Council for clients experiencing emergency hardship

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, resulting in a drop in volunteer participation during this period. However, For Rutland, our fundraising arm, maintains a large, healthy body of volunteers who assist with fundraising events and activities across Rutland.

Post pandemic, Citizens Advice Rutland is now in the midst of raising volunteer participation around our advice provision function, our work in support of the voluntary sector and at Trustee and governance level. This process is ongoing.

4. ACHIEVEMENTS AND PERFORMANCE

During 2021/22 the top three categories of advice remained Welfare Rights, Housing and Debt. We saw 2,648 unique clients during the year and assisted with 9,387 presenting issues.

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Presenting issues break down as follows:

Welfare rights – 5,108

Debt – 808

Housing – 1,389

Other – 2,082

The financial gain for clients in 2021/22 was £1,039,812. A further gain of £1,104,769 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. Last year we were awarded the Advice Quality Mark (AQS) for a three year period.

Citizens Advice Rutland continued to welcome clients from across the county; over the last 12 months 33% of clients came from wards and parishes outside Oakham and Uppingham. 62% of our clients were women and 38% men. Clients under pension age made up 71% of those seen and those over pension age 29%.

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 fifth year of delivery the service received 3,720 referrals, with client satisfaction levels remaining as good or excellent throughout the year.

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Charitable Activities

During the past financial year, the organisation has continued to deliver both traditional advice services and services in support of the voluntary sector. In advice provision Rutland Citizens Advice Bureau exceeded delivery targets for numbers of clients advised, and sustained quality standards throughout the year. Our work with the Voluntary sector has grown steadily over the past 12 months, including the ongoing development of the Volunteer Plus website, the recommencement of in person activities and the opening of the Voluntary Sector Hub on the second floor of our Oakham offices in late spring of 2022.

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 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.

Rutland Citizens Advice Bureau continues to play an active role in working to improve the policies and practices that affect peoples' lives and whilst no public campaigns were conducted during the pandemic, research and campaigning will resume in the next 12 months.

Rutland Citizens Advice Bureau has continued to support the Community and Voluntary sector in Rutland, 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.

The Rutland Healthy Small Grants Scheme that Citizens Advice Rutland delivered on behalf of Rutland County Council. A small grants scheme with a focus on supporting the community and voluntary sector in the county, this scheme ended in December 2021 with 100% of funds dispersed.

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.

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Fundraising Activities

As stated above, Citizens Advice Rutland fundraising volunteers continued operating under the brand of For Rutland.

During the reporting period Citizens Advice Rutland conducted a direct mail appeals to Parish and Local Councils in Rutland.

This financial year saw the end of the 5 year Wellbeing contract with Rutland County Council. At the end of the financial year Citizens Advice Rutland transitioned to a 3 year grant to support our core advice work. This new grant, from Rutland County Council, will reduce annually and the shortfall will have to be supplemented from other fundraising. However, the transition was achieved with minimum disruption and no interruption to advice service delivery.

The organisation also secured a 1 year contract for the new financial year to support activities within the voluntary sector, again from Rutland County Council. This will allow the continuation and growth of our voluntary sector work, with predictions for further enlargement of both scope and activities of this work in the new financial year.

As part of the remodelling of the office post pandemic, Citizens Advice Rutland secured funds from Rutland County Council, the National Lottery, Government Infection control funds and the Oakham Memorial Trust allowing the refurbishment and re-structuring of our offices.

Citizens Advice Rutland secured a small grant from Western Power to combat fuel poverty.

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 public 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.

Citizens Advice Rutland has received a number of donations from, The Rutland Trust, The William Brake Foundation, The Hamead Trust Foundation, the High Sheriff Fund, Girdlers' Company Court, Oakham Memorial Institute and a number of other clubs and societies, parish councils and from many individuals.

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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. Provision of services transitioned to online/telephone so people could continue getting the help they needed.

Coming out of the pandemic, the organisation has gradually transitioned to a hybrid service delivery model where face to face, online and 'phone services will be offered. This hybrid way of working has involved both capital investment and changes to staff working practices.

The five-year contract with Rutland County Council for the Rutland Community Wellbeing Service came to an end in March 2022 and was replaced by a grant from Rutland County Council (reducing annually) to support Citizens Advice Rutland and a secondary 1 year contract to continue to support the Voluntary sector.

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:

- The organisation continues to review its business plan and fundraising strategy to understand medium- and long-term challenges and to respond.
- 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 understands some clients face difficulties accessing our services as a result of the rurality of the county, transport challenges or due to digital exclusion.
- Communications and Outreach remains a priority area of focus for the charity. The organisation needs to continue to improve on communication and outreach 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.
- Related to the above, the organisation needs to continue to improve its internet properties around both core advice work and promoting volunteerism.

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- Whilst the organisation has changed how we work and provided a robust and quality digital service, we have now returned to a hybrid service offering in person and digital channels to access both the advice provision and the voluntary sector support activities

5. FINANCIAL REVIEW

Financial Position

Incoming resources in the year were £724,054 (2020/21: £590,825). Of this £198,789 (2020/21: £60,000) related to restricted project activities by 'For Rutland', Help to Claim, Rutland County Council software, Making Advice Safe and Western Power Fuel Deprivation Fund.

There was a net income of £33,908 for the year (2020/21: net expenditure £31,856). Unrestricted funds saw a net expenditure of £7,034 but this was offset by the overall gain in the restricted accounts resulting in an overall net income. Due to Covid 19 restrictions being lifted, For Rutland was able to recommence fundraising events resulting in a gain of £38,315 (2020/21 net expenditure £37,821). The balancing gain was a result of income/expenditure in all other restricted accounts. Transfers between funds represent grants that have been applied to additions to fixed assets in unrestricted funds.

At 31 March 2022 total reserves were £270,588, an increase from the 2021 figure of £236,680, the overall increase being a result of increased restricted reserves and reduced unrestricted reserves as 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 2022, rating them as minimal risk.

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. Citizens Advice Rutland has revised its Risk analysis procedures and has created a working group around Risk that meets quarterly and reports back to the board at each board meeting with a review of the Risk register.

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,

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- 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 continues to maintain regular communications with Rutland County Council and have secured a 3 year grant and a 1 year contract with further work currently in the negotiation stages. The new advice only grant will run for 3 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.

In light of these factors the target for reserves has been set at £115,000 (31 March 2021: £115,000). Total free reserves at 31 March 2022 as set out in these accounts are £148,370. There were no Designated Reserves as at 31 March 2022 as they were used to cover rebuilding work needed to allow a return to the premises (31 March 2021 £3,500). The reasons for holding these and any restricted reserves are set out in notes 15 and 16.

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 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.

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6. FUTURE PLANS

- Socialise the “New Ways of Working” organisational plan and continuing to improve upon the 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.
- Grow and enlarge of voluntary sector hub and our voluntary sector support activities.
- Focus on deprivation, food and fuel poverty across Rutland in particularly targeting the county’s most disadvantaged,
- Review digital capability in respect of service promotion and awareness but also in consideration of delivery.
- Continued 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.
- Work with Rutland County Council to survey & map the voluntary sector operating in the county.
- Work with Rutland County Council to produce and socialise a voluntary sector strategy for Rutland.
- 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.
- Work in greater partnership with a number of charities and service providers working in similar or complimentary areas to the work of Citizens Advice Rutland.

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 11th November 2022 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 accounts of the company for the year ended 31 March 2022, 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.

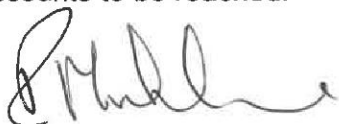
Independent examiner's statement

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 Association of Chartered Certified Accountants, 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.



Richard Monkhouse FCCA
Association of Chartered Certified Accountants
Thorpe House
93 Headlands
Kettering
Northamptonshire
NN15 6BL

Date: 14/11/22

Rutland Citizens Advice Bureau

Statement of financial activities for the year ended 31 March 2022 Incorporating the Income and Expenditure Account

	Note	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:					
Donations and legacies	2	3,585	53,280	56,865	43,148
Charitable activities	3				
Grants and contracts		516,596	72,695	589,291	542,016
Other (including fundraising)		4,144	72,802	76,946	4,337
Investment income	4	940	12	952	1,324
Total Income		525,265	198,789	724,054	590,825
Expenditure on:					
Raising funds	5	26,290	14,300	40,590	11,030
Charitable activities	6				
Advice provision		117,944	99,966	217,910	182,019
Partner funding		285,083	-	285,083	285,083
Grants allocated		-	11,041	11,041	12,847
Service provision		6,646	1,395	8,041	7,076
Other		96,336	31,145	127,481	124,626
Total Expenditure		532,299	157,847	690,146	622,681
Net income/(expenditure) and net movement in funds		(7,034)	40,942	33,908	(31,856)
Transfers between Funds		4,167	(4,167)	-	-
Fund balances at 1 April 2021	14	163,217	73,463	236,680	268,536
Fund balances at 31 March 2022	14	160,350	110,238	270,588	236,680

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 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Fixed Assets					
Tangible Assets	10	11,980	-	11,980	-
Current Assets					
Stock	11	533	-	533	1,237
Debtors	12	4,262	3,634	7,896	4,190
Short term deposits		93,197	-	93,197	92,274
Cash at bank and in hand		71,354	115,400	186,754	193,792
		169,346	119,034	288,380	291,493
Creditors - amounts falling due within one year	13	20,976	8,796	29,772	54,813
Net Current Assets		148,370	110,238	258,608	236,680
Net Assets		160,350	110,238	270,588	236,680
Represented by:					
Funds of the Charity	14				
Unrestricted funds					
General funds		160,350	-	160,350	159,717
Designated funds		-	-	-	3,500
Restricted Funds		-	110,238	110,238	73,463
		160,350	110,238	270,588	236,680

For the year ending 31 March 2022 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 11th November 2022 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 2022

	Total 2022 £	Total 2021 £
Cash flows from operating activities		
Net income/(expenditure)	33,908	(31,856)
Adjustments for:		
Loss on disposal of fixed assets	-	508
Depreciation	2,517	-
Interest income	(952)	(1,324)
Decrease/(Increase) in stock	704	(389)
(Increase)/decrease in debtors	(3,706)	3,103
(Decrease) in creditors	(25,041)	(3,719)
Net cash provided by/(used in) operating activities	<u>7,430</u>	<u>(33,677)</u>
Cash flows from investing activities		
Purchase of computer equipment	(14,497)	-
Interest receivable	952	1,324
Net cash (used in)/provided by investing activities	<u>(13,545)</u>	<u>1,324</u>
Change in cash and cash equivalents in the reporting period	(6,115)	(32,353)
Cash and cash equivalents at 1 April 2021	286,066	318,419
Cash and cash equivalents at 31 March 2022	<u>279,951</u>	<u>286,066</u>
Components of cash and cash equivalents		
Short term deposits	93,197	92,274
Cash at bank and at hand	<u>186,754</u>	<u>193,792</u>
	<u>279,951</u>	<u>286,066</u>

Rutland Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2022

1. Accounting policies

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

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland 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.

Notes to the financial statements for the year ended 31 March 2022

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

Notes to the financial statements for the year ended 31 March 2022

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 2022

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 2022

2 Donations and legacies

	Unrestricted £	Restricted £	2022 £	2021 £
Voluntary income				
Donations	3,585	53,280	56,865	33,148
Local Authority grant	-	-	-	10,000
Legacies	-	-	-	-
	<u>3,585</u>	<u>53,280</u>	<u>56,865</u>	<u>43,148</u>

The income from donations and legacies was £56,865 (2021: £43,148) of which £3,585 was unrestricted (2021: £12,545) and £53,280 was restricted (2021: £30,603). In 2021 £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 £	2022 £	2021 £
Local Authority contracts	516,589	-	516,589	513,060
Other grants and contracts	7	72,695	72,702	28,940
Other paid advisory services	144	-	144	16
Fundraising events	-	72,802	72,802	337
National Insurance rebate	4,000	-	4,000	4,000
	<u>520,740</u>	<u>145,497</u>	<u>666,237</u>	<u>546,353</u>

The income from charitable activities was £666,237 (2021: £546,353) of which £520,740 was unrestricted (2021: £517,076) and £145,497 was restricted (2021: £29,277).

4 Investment income

	Unrestricted £	Restricted £	2022 £	2021 £
Bank Interest received	<u>940</u>	<u>12</u>	<u>952</u>	<u>1,324</u>

The income from investments was £952 (2021: £1,324) of which £940 was unrestricted (2021: £1,204) and £12 was restricted (2021: £120).

Rutland Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2022

5 Expenditure

	Direct staffing £	Other direct costs £	Support costs £	2022 £	2021 £
Cost of raising funds					
Other fundraising	22,283	14,300	4,007	40,590	11,030
Charitable Activities					
Advice provision	171,971	15,011	30,928	217,910	182,019
Partner funding	0	285,083	0	285,083	285,083
Grants allocated	0	11,041	0	11,041	12,847
Grant service provision	5,633	1,395	1,013	8,041	7,076
Other	96,625	13,480	17,376	127,481	124,626
	<u>296,512</u>	<u>340,310</u>	<u>53,324</u>	<u>690,146</u>	<u>622,681</u>

Total expenditure was £690,146 (2021: £622,681) of which £532,299 (2021: £514,379) was unrestricted and £157,847 (2021: £108,302) restricted.

6 Charitable activities

	2022 £	2021 £
Staff costs	274,230	268,940
Sub-contractors	285,083	285,083
VCF costs	5,684	1,541
Quit smoking costs	5,259	2,821
Rutland Healthy Grants Scheme grants allocated	0	7,625
Rutland Healthy Grants Scheme costs	1,395	3,000
Other Grants	11,041	5,222
Other direct costs	17,548	9,422
Allocated support and governance costs (note 8)	49,316	27,997
	<u>649,556</u>	<u>611,651</u>

Expenditure on charitable activities was £649,556 (2021: £611,651) of which £506,009 was unrestricted (2021: £503,409) and £143,547 was restricted (2021: £108,242).

7 Analysis of support and governance costs

	Support £	Governance £	2022 £	2021 £
Management costs	2,737	0	2,737	2,378
Office, IT and communications	14,571	0	14,571	9,253
Premises costs	30,547	0	30,547	11,765
Legal and professional fees	0	3,570	3,570	4,357
Independent examination services	0	1,263	1,263	1,277
AGM costs	0	636	636	1
	<u>47,856</u>	<u>5,468</u>	<u>53,324</u>	<u>29,031</u>
Analysed between				
Cost of raising funds	3,596	411	4,007	1,034
Charitable activities	44,259	5,057	49,316	27,997
	<u>47,856</u>	<u>5,468</u>	<u>53,324</u>	<u>29,031</u>

Rutland Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2022

8 Net income/(expenditure) for the year

	2022	2021
	£	£
This is stated after charging:		
Depreciation	2,517	-
Operating costs of leases, properties & machines	16,862	13,500
Independent Examiner's remuneration		
Independent examination	1,263	1,277
Other services	1,318	1,327
	<u>20,537</u>	<u>14,827</u>

9 Information regarding Trustees and Employees

	2022	2021
	£	£
Wages and salaries	263,650	248,310
Social security costs	22,330	20,713
Pension costs	10,533	9,853
	<u>296,513</u>	<u>278,876</u>

The average number of employees was:

2022	2021
No	No
12	12

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

	2022	2021
	No	No
Charitable purposes	5.3	5.3
Fundraising & publicity	0.5	0.4
Management and administration of charity	2.6	2.6
	<u>8.4</u>	<u>8.3</u>

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

There was no trustees' remuneration or other benefits for the year ended 31 March 2022 or 31 March 2021.
No trustees received benefits under any pension scheme.

No travel costs were paid to members of the Trustee Board in the year (2021: £nil).

Total remuneration paid to key management personnel in the year was £88,232 (2021: £86,218).

The bureau paid £3,292 in the year ended 31 March 2022 (2021: £2,786) for various insurance services, including professional indemnity cover.

Rutland Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2022

10 Tangible assets

	Computer Equipment £	Fixtures, fittings and equipment £	Total £
Cost			
At 1 April 2021	-	5,139	5,139
Additions	5,947	8,550	14,497
At 31 March 2022	<u>5,947</u>	<u>13,689</u>	<u>19,636</u>
Depreciation			
At 1 April 2021	-	5,139	5,139
Charge for year	1,591	926	2,517
At 31 March 2022	<u>1,591</u>	<u>6,065</u>	<u>7,656</u>
Net Book Value			
At 31 March 2022	<u>4,356</u>	<u>7,624</u>	<u>11,980</u>
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>

11 Stocks

	2022 £	2021 £
Stamp stock	533	373
Stop smoking stock	-	864
	<u>533</u>	<u>1,237</u>

Rutland Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2022

12	Debtors	2022	2021
		£	£
	Trade debtors	-	-
	Value Added Tax	2,701	505
	Other Debtors	-	530
	Prepayments	5,195	3,155
		<u>7,896</u>	<u>4,190</u>
13	Creditors - amounts falling due within one year	2022	2021
		£	£
	Trade creditors	1,364	200
	Other creditors	9,822	16,923
	Accruals	10,270	3,588
	Taxation and social security	6,586	5,046
	Deferred Income	480	10,731
	Grants deposited in advance	1,250	18,325
		<u>29,772</u>	<u>54,813</u>
	Movement on deferred income account	£	£
	Deferred income brought forward	10,731	16,095
	Income deferred in the year	480	-
	Amount released in the year	-	-
	Amount released from previous year	(10,731)	(5,364)
	Deferred income carried forward	<u>480</u>	<u>10,731</u>

Rutland Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2022

14 Movement in funds

Year ended 31 March 2022	At 1 April 2021	Incoming Resources	Outgoing Resources	Transfers between funds	At 31 March 2022
	£	£	£	£	£
Restricted Funds:					
For Rutland	71,924	126,094	(87,780)	-	110,238
Rutland Healthy Small Grants	1,395	-	(1,395)	-	-
Help to Claim	-	25,260	(30,729)	5,469	-
RCC Software	-	4,320	-	(4,320)	-
Making Advice safe	-	34,291	(28,975)	(5,316)	-
Western Power	-	8,824	(8,824)	-	-
CitA Softphone	144	-	(144)	-	-
Total Restricted Funds	73,463	198,789	(157,847)	(4,167)	110,238
Unrestricted Funds					
Designated Property Maint. fund	3,500	-	-	(3,500)	-
General funds	159,717	525,265	(532,299)	7,667	160,350
Total Unrestricted Funds	163,217	525,265	(532,299)	4,167	160,350
Total Funds	236,680	724,054	(690,146)	-	270,588

Net transfers to unrestricted funds represent transfers from unrestricted funds of £11,050 to finance deficits on restricted funds and transfers to unrestricted funds of grants of £15,217 that have been applied to additions to fixed assets in unrestricted funds.

Year ended 31 March 2021	At 1 April 2020	Incoming Resources	Outgoing Resources	Transfers between funds	At 31 March 2021
	£	£	£	£	£
Restricted Funds:					
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
Total Restricted Funds	121,765	60,000	(108,302)	-	73,463
Unrestricted Funds					
Designated Property Maint. fund	3,500	-	-	-	3,500
General funds	143,271	530,825	(514,379)	-	159,717
Total Unrestricted Funds	146,771	530,825	(514,379)	-	163,217
Total Funds	268,536	590,825	(622,681)	-	236,680

Rutland Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2022

15. 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, which ended during the year, was 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 was 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.

RCC Software – Rutland County Council funded software to track activities within the voluntary sector.

Western Power – Grant awarded from Western Power Distribution's Community Matters Fund to deliver a service to support vulnerable people affected by fuel poverty. The funding for this service was restricted for the sole purpose of this fund.

Making Advice Safe – Grants from several sources, including Government grants, given to cover the costs of making the premises infection/covid safe in order that offices could be opened to staff and clients again. All funding was restricted to this sole purpose.

16. Purposes of Designated funds

Property Maintenance fund – This fund was designated to build up a reserve for property maintenance expenditure required under the terms of the leasehold agreement. This year saw such expenditure and so the funds have been released back to general reserves.

Rutland Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2022

17. Analysis of net assets between funds

Comparative information for the year ended 31 March 2021

	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Fixed assets	-	-	-
Stock	1,237	-	1,237
Debtors	2,376	1,814	4,190
Short term deposits	92,274	-	92,274
Cash at bank and in hand	102,712	91,080	193,792
Creditors due within one year	(35,382)	(19,431)	(54,813)
	<u>163,217</u>	<u>73,463</u>	<u>236,680</u>

18. Financial commitments

Capital Commitments

At 31 March 2022 there were no capital commitments.

Operating lease commitments

At 31 March 2022 the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022 £	2021 £
Within one year	13,878	13,500
Between two and five years	37,778	33,715
Later than 5 years	-	7,500
	<u>51,656</u>	<u>54,715</u>

Rutland Citizens Advice Bureau

Notes to the financial statements for the year ended 31 March 2022

19. 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 15, grant funding.

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

20. 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 £10,533 (2021: £9,853). There were no contributions payable or outstanding at the year end.