

REGISTERED COMPANY NUMBER: 05408107 (England and Wales)
REGISTERED CHARITY NUMBER: 1110676

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021
FOR
DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU

Stoten Gillam Limited
Chartered Accountants
Alban House
99 High Street South
Dunstable
Bedfordshire
LU6 3SF

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

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FOR THE YEAR ENDED 31 MARCH 2021**

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**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their report with the financial statements of the charity for the year ended 31 March 2021. In accordance with their governing documents, the trustees have adopted the provisions of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

FINANCIAL REVIEW

Financial position

The company has continued to serve as the local Citizens Advice office for the people of Dunstable, Houghton Regis and surrounding areas.

Our main funding support for general advice continues to be Central Bedfordshire Council with additional support coming from Houghton Regis Town Council and charities including Wixamtree Trust and Luton & Beds Community Fund. Total income in the year was higher than the previous year, mainly due to the increased grant income from The Wixamtree Trust for family and social welfare support in the community.

The pandemic led to a reduced number of volunteers but the greater than budgeted income enabled some staff hours to be increased and the recruitment of additional staff members to support the Foodbank project.

Total incoming resources in the year were £182,553 (2020 £170,629).

Total resources expended in the year were £176,420 (2020 £161,669).

The company made a surplus for the year of £6,133 (2020 Surplus £8,960).

Reserves policy

The trustees consider that financial reserves should be held in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising.

Total Reserves were £136,495 at 31st March 2021 (2020 £130,362). These are partly required as a source of contingency cover for operational costs between the twice yearly disbursements of our primary funding grant from Central Bedfordshire Council, but also to meet the board's aim of having reserves to cover at least six months' operations. In addition the reserves will cover unforeseen day-to-day operational costs, non-renewal of anticipated budgeted sources of income (e.g. grants) and planned spending on projects that continue to make it easier for clients to get the advice they seek.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the memorandum and articles of association, which were updated and approved at the AGM on 25 September 2014, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05408107 (England and Wales)

Registered Charity number

1110676

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

Registered office

The Dunstable Centre
Court Drive
Dunstable
Bedfordshire
LU5 4JD

Trustees

Mrs C M Gresham Retired (resigned 7/5/2020)
Mr M I Coulter Retired
Mr C J Nevard Chartered Accountant (resigned 10/12/2020)
Mrs M G Fowler Retired
Mrs A W Harris Semi-Retired (resigned 31/3/2021)
Mr D J Hornby Retired (resigned 31/3/2021)
Mr D R Hook Retired
Mr P J Syred Design Engineer (appointed 7/5/2020)
Mr J R Kane Retired (appointed 10/12/2020)

Independent Examiner

Mr Chris Trevor
Stoten Gillam Limited
Chartered Accountants
Alban House
99 High Street South
Dunstable
Bedfordshire
LU6 3SF

Approved by order of the board of trustees on 29/6/2021 and signed on its behalf by:

Ioan Coulter,

.....
Mr M I Coulter - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

Independent examiner's report to the trustees of Dunstable and District Citizens Advice Bureau ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

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

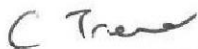
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

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

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



Mr Chris Trevor
Stoten Gillam Limited
Chartered Accountants
Alban House
99 High Street South
Dunstable
Bedfordshire
LU6 3SF

Date:29 June 2021.....

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021**

		2021 Unrestricted funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies		89,632	66,318
Charitable activities			
Charitable activities		92,605	103,135
Other trading activities	2	-	637
Investment income	3	316	539
Total		182,553	170,629
 EXPENDITURE ON			
Raising funds		-	125
Charitable activities			
Charitable activities		168,609	153,867
Other		7,811	7,677
Total		176,420	161,669
 NET INCOME		6,133	8,960
 RECONCILIATION OF FUNDS			
Total funds brought forward		130,362	121,402
 TOTAL FUNDS CARRIED FORWARD		136,495	130,362

The notes form part of these financial statements

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**BALANCE SHEET
31 MARCH 2021**

	Notes	2021 Unrestricted funds £	2020 Total funds £
FIXED ASSETS			
Tangible assets	8	23,774	27,557
CURRENT ASSETS			
Debtors	9	3,252	-
Cash at bank and in hand		120,684	106,802
		<u>123,936</u>	<u>106,802</u>
CREDITORS			
Amounts falling due within one year	10	(11,215)	(3,997)
NET CURRENT ASSETS		<u>112,721</u>	<u>102,805</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>136,495</u>	<u>130,362</u>
NET ASSETS		<u>136,495</u>	<u>130,362</u>
FUNDS	11		
Unrestricted funds		136,495	130,362
TOTAL FUNDS		<u>136,495</u>	<u>130,362</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**BALANCE SHEET - continued
31 MARCH 2021**

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

The financial statements were approved by the Board of Trustees and authorised for issue on ...29/6/2021... and were signed on its behalf by:

Tom Coulter.

Mr M I Coulter - Trustee

The notes form part of these financial statements

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 20% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Dilapidation reserve

There was no requirement for a dilapidation reserve for the year ended 31 March 2021. This will be kept under review going forward.

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

2. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Fundraising events	-	637
	<u> </u>	<u> </u>

3. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	316	539
	<u> </u>	<u> </u>

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	8,951	4,676
Other operating leases	16,346	12,388
Deficit on disposal of fixed assets	-	1,271
	<u> </u>	<u> </u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

During the year travelling costs amounting to £nil (2020: £135) were paid to trustees.

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2021	2020
	8	6
Average monthly staff	<u> </u>	<u> </u>

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

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	66,318
Charitable activities	
Charitable activities	103,135
Other trading activities	637
Investment income	539
Total	<u>170,629</u>
EXPENDITURE ON	
Raising funds	125
Charitable activities	
Charitable activities	153,867
Other	7,677
Total	<u>161,669</u>
NET INCOME	<u>8,960</u>
RECONCILIATION OF FUNDS	
Total funds brought forward	121,402
TOTAL FUNDS CARRIED FORWARD	<u><u>130,362</u></u>

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2020	24,334	12,650	36,984
Additions	756	4,412	5,168
At 31 March 2021	25,090	17,062	42,152
DEPRECIATION			
At 1 April 2020	4,890	4,537	9,427
Charge for year	4,589	4,362	8,951
At 31 March 2021	9,479	8,899	18,378
NET BOOK VALUE			
At 31 March 2021	15,611	8,163	23,774
At 31 March 2020	19,444	8,113	27,557

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Prepayments and accrued income	3,252	-

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Accruals and deferred income	11,215	3,997

11. MOVEMENT IN FUNDS

	At 1/4/20 £	Net movement in funds £	At 31/3/21 £
Unrestricted funds			
General fund	130,362	6,133	136,495
TOTAL FUNDS	130,362	6,133	136,495

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

11. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	182,553	(176,420)	6,133
TOTAL FUNDS	<u>182,553</u>	<u>(176,420)</u>	<u>6,133</u>

Comparatives for movement in funds

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
Unrestricted funds				
General fund	117,402	10,960	2,000	130,362
Dilapidation reserve	4,000	(2,000)	(2,000)	-
	<u>121,402</u>	<u>8,960</u>	<u>-</u>	<u>130,362</u>
TOTAL FUNDS	<u>121,402</u>	<u>8,960</u>	<u>-</u>	<u>130,362</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	170,629	(159,669)	10,960
Dilapidation reserve	-	(2,000)	(2,000)
	<u>170,629</u>	<u>(161,669)</u>	<u>8,960</u>
TOTAL FUNDS	<u>170,629</u>	<u>(161,669)</u>	<u>8,960</u>

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted funds				
General fund	117,402	17,093	2,000	136,495
Dilapidation reserve	4,000	(2,000)	(2,000)	-
	<u>121,402</u>	<u>15,093</u>	<u>-</u>	<u>136,495</u>
TOTAL FUNDS	<u>121,402</u>	<u>15,093</u>	<u>-</u>	<u>136,495</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	353,182	(336,089)	17,093
Dilapidation reserve	-	(2,000)	(2,000)
	<u>353,182</u>	<u>(338,089)</u>	<u>15,093</u>
TOTAL FUNDS	<u>353,182</u>	<u>(338,089)</u>	<u>15,093</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021 nor for the year ended 31 March 2020.

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021**

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	1,875	1,262
Other grants	<u>87,757</u>	<u>65,056</u>
	89,632	66,318
Other trading activities		
Fundraising events	-	637
Investment income		
Deposit account interest	316	539
Charitable activities		
Grants	<u>92,605</u>	<u>103,135</u>
Total incoming resources	182,553	170,629
EXPENDITURE		
Raising donations and legacies		
Fundraising costs	-	125
Charitable activities		
Wages	128,114	111,674
Other		
Social security	5,403	5,445
Pensions	<u>2,408</u>	<u>2,232</u>
	7,811	7,677
Support costs		
Management		
Office rent	16,346	12,388
Insurance	1,766	1,428
Training, reference and information services	2,318	2,425
Telephone	3,290	4,558
Office supplies	3,247	4,221
Carried forward	<u>26,967</u>	<u>25,020</u>

This page does not form part of the statutory financial statements

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021**

	2021 £	2020 £
Management		
Brought forward	26,967	25,020
Advertising	160	-
Other expenses	622	925
Travelling	411	2,389
Office service charges	-	1,928
Repairs and renewals	-	2,062
Subscriptions	479	276
Volunteer expenses	723	771
Accountancy fees	713	810
	<u>30,075</u>	<u>34,181</u>
Finance		
Bank charges	69	60
Other		
Depreciation of fixtures and fittings	4,589	1,595
Depreciation of computer equipment	4,362	3,081
Loss on disposal of tangible fixed assets	-	1,271
	<u>8,951</u>	<u>5,947</u>
Governance costs		
AGM and Board meeting expenses	480	980
Trustees travel expenses	-	135
Independent examiners' fee	920	890
	<u>1,400</u>	<u>2,005</u>
Total resources expended	<u>176,420</u>	<u>161,669</u>
Net income	<u><u>6,133</u></u>	<u><u>8,960</u></u>

This page does not form part of the statutory financial statements