

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 2022
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 2022**

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**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

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 2022. 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. Funding was also provided by National Citizens Advice on behalf of the government specifically to assist with the Universal Credit benefit.

The £5,681 deficit for the year is smaller than budgeted due to the loss of staff and the ability of existing staff to cover. However, as previously discussed, this is not a sustainable model. Hence the 3-year budget including provisions for an additional part-time supervisor.

Total incoming resources in the year were £178,298 (2021 : £182,553).

Total resources expended in the year were £183,979 (2021 : £176,420).

The company made a deficit for the year of £5,681 (2021 : Surplus £6,133).

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 £130,814 at 31st March 2022 (2021 £136,495). 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 a company limited by guarantee as defined by the Companies Act 2006 and is controlled by its governing document, the memorandum and articles of association, which were updated and approved at the AGM on 25 September 2014.

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 2022**

Registered office

The Dunstable Centre
Court Drive
Dunstable
Bedfordshire
LU5 4JD

Trustees

Mr M I Coulter Retired
Mrs M G Fowler Retired (resigned 4/9/2021)
Mr D R Hook Retired
Mr P J Syred Design Engineer
Mr J R Kane Retired
Ms S Thorne Retired (appointed 16/9/2021)
Miss V Harding Team Leader (appointed 16/9/2021) (resigned 29/4/2022)
Mrs R Y Tsang Chartered Accountant (appointed 16/9/2021)
Mr A Whayman Civil Engineer (appointed 6/1/2022)

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 10 AUGUST 2022 and signed on its behalf by:


.....

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 2022.

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:10/08/2022

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	Unrestricted funds £	Restricted fund £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		69,915	399	70,314	89,632
Charitable activities					
Charitable activities		103,678	4,250	107,928	92,605
Investment income	2	56	-	56	316
Total		173,649	4,649	178,298	182,553
EXPENDITURE ON					
Charitable activities					
Charitable activities		179,365	4,614	183,979	176,420
NET INCOME/(EXPENDITURE)		(5,716)	35	(5,681)	6,133
RECONCILIATION OF FUNDS					
Total funds brought forward		136,495	-	136,495	130,362
TOTAL FUNDS CARRIED FORWARD		130,779	35	130,814	136,495

The notes form part of these financial statements

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**BALANCE SHEET
31 MARCH 2022**

	Notes	Unrestricted funds £	Restricted fund £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	8	16,612	-	16,612	23,774
CURRENT ASSETS					
Debtors	9	3,077	-	3,077	3,252
Cash at bank and in hand		123,750	35	123,785	120,684
		<u>126,827</u>	<u>35</u>	<u>126,862</u>	<u>123,936</u>
CREDITORS					
Amounts falling due within one year	10	(12,660)	-	(12,660)	(11,215)
NET CURRENT ASSETS		<u>114,167</u>	<u>35</u>	<u>114,202</u>	<u>112,721</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>130,779</u>	<u>35</u>	<u>130,814</u>	<u>136,495</u>
NET ASSETS		<u>130,779</u>	<u>35</u>	<u>130,814</u>	<u>136,495</u>
FUNDS	11				
Unrestricted funds				130,779	136,495
Restricted funds				35	-
TOTAL FUNDS				<u>130,814</u>	<u>136,495</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 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**

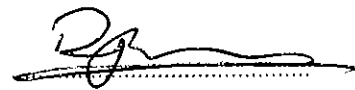
**BALANCE SHEET - continued
31 MARCH 2022**

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 10 August 2022 and were signed on its behalf by:



Mr M I Coulter - Trustee



Mrs R Y Tsang - 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 2022**

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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

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.

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 2022. This will be kept under review going forward.

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

2. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	56	316
	<u>56</u>	<u>316</u>

3. GRANTS PAYABLE

	2022	2021
	£	£
Charitable activities	4,215	-
	<u>4,215</u>	<u>-</u>

Monies were received by the charity to enable them to provide some assistance to individuals suffering fuel poverty.

4. NET INCOME/(EXPENDITURE)

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

	2022	2021
	£	£
Depreciation - owned assets	9,826	8,951
Other operating leases	13,510	16,346
	<u>23,336</u>	<u>25,297</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

6. STAFF COSTS

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

	2022	2021
Average monthly staff	6	8
	<u>6</u>	<u>8</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 2022**

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	89,632	-	89,632
Charitable activities			
Charitable activities	92,605	-	92,605
Investment income	316	-	316
Total	182,553	-	182,553
EXPENDITURE ON			
Charitable activities			
Charitable activities	176,420	-	176,420
NET INCOME	6,133	-	6,133
RECONCILIATION OF FUNDS			
Total funds brought forward	130,362	-	130,362
TOTAL FUNDS CARRIED FORWARD	136,495	-	136,495

8. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2021	25,090	17,062	42,152
Additions	319	2,345	2,664
At 31 March 2022	25,409	19,407	44,816
DEPRECIATION			
At 1 April 2021	9,479	8,899	18,378
Charge for year	4,506	5,320	9,826
At 31 March 2022	13,985	14,219	28,204
NET BOOK VALUE			
At 31 March 2022	11,424	5,188	16,612
At 31 March 2021	15,611	8,163	23,774

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Prepayments and accrued income	<u>3,077</u>	<u>3,252</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Accruals and deferred income	<u>12,660</u>	<u>11,215</u>

11. MOVEMENT IN FUNDS

	At 1/4/21 £	Net movement in funds £	At 31/3/22 £
Unrestricted funds			
General fund	136,495	(5,716)	130,779
Restricted funds			
Restricted fund	-	35	35
TOTAL FUNDS	<u>136,495</u>	<u>(5,681)</u>	<u>130,814</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	173,649	(179,365)	(5,716)
Restricted funds			
Restricted fund	4,649	(4,614)	35
TOTAL FUNDS	<u>178,298</u>	<u>(183,979)</u>	<u>(5,681)</u>

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

11. MOVEMENT IN FUNDS - continued

Comparatives for 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	<u>130,362</u>	<u>6,133</u>	<u>136,495</u>

Comparative 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>

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

	At 1/4/20 £	Net movement in funds £	At 31/3/22 £
Unrestricted funds			
General fund	130,362	417	130,779
Restricted funds			
Restricted fund	-	35	35
TOTAL FUNDS	<u>130,362</u>	<u>452</u>	<u>130,814</u>

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

11. MOVEMENT IN FUNDS - continued

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	356,202	(355,785)	417
Restricted funds			
Restricted fund	4,649	(4,614)	35
TOTAL FUNDS	<u>360,851</u>	<u>(360,399)</u>	<u>452</u>

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022 nor for the year ended 31 March 2021.

**DUNSTABLE AND DISTRICT CITIZENS ADVICE
BUREAU**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2022**

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	797	1,875
Other grants	69,517	87,757
	<u>70,314</u>	<u>89,632</u>
Investment income		
Deposit account interest	56	316
Charitable activities		
Grants	107,928	92,605
Total incoming resources	<u>178,298</u>	<u>182,553</u>
EXPENDITURE		
Charitable activities		
Wages	131,469	128,114
Social security	6,185	5,403
Pensions	2,625	2,408
Grants to individuals	4,215	-
	<u>144,494</u>	<u>135,925</u>
Support costs		
Management		
Office rent	13,510	16,346
Insurance	604	1,766
Training, reference and information services	3,529	2,318
Telephone	2,754	3,290
Office supplies	4,189	3,247
Advertising	223	160
Other expenses	162	622
Travelling	235	411
Subscriptions	497	479
Volunteer expenses	1,350	723
Accountancy fees	739	713
	<u>27,792</u>	<u>30,075</u>
Finance		
Bank charges	96	69
Carried forward	96	69

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 2022**

	2022 £	2021 £
Finance		
Brought forward	96	69
Interest on PAYE	5	-
	<u>101</u>	<u>69</u>
 Other		
Depreciation of fixtures and fittings	4,505	4,589
Depreciation of computer equipment	5,320	4,362
	<u>9,825</u>	<u>8,951</u>
 Governance costs		
AGM and Board meeting expenses	879	480
Independent examiners' fee	888	920
	<u>1,767</u>	<u>1,400</u>
 Total resources expended	<u>183,979</u>	<u>176,420</u>
 Net (expenditure)/income	<u>(5,681)</u>	<u>6,133</u>

This page does not form part of the statutory financial statements