

Swindon 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 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of 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).

Report of the Trustees
for the Year Ended 31 March 2021

OBJECTIVES AND ACTIVITIES

Objectives and aims

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

The aims of our charity are:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect their lives.

We do this through the provision of free, confidential, impartial and independent advice to anybody who needs us. We promote diversity and equality, and continue to challenge discrimination

Strategic Priorities

Our strategic objectives and priorities for 2020/21 were:

- Make it easier to get advice
- Make Citizens Advice Swindon a great place to volunteer and work
- Strengthen Partnerships and work as one service
- Become a stronger and more sustainable organisation
- Champion equalities and be more influential

The onset of the Covid-19 pandemic meant that we had to change our approach to advice delivery completely overnight. This year our service has been delivered remotely using a multi-channel approach, predominantly over the phone plus via email, webchat and video appointment.

Through our 24 paid staff and 35 volunteers this year we have offered a core generalist advice service alongside a range of specialist advice projects. The provision of holistic advice allows us to cover a range of topics which predominantly includes:

Welfare Benefits	Debt and Money matters
Housing	Employment
Immigration and Nationality	Family and Personal
Consumer	Discrimination
Health and Social Care	Utilities and Energy

During 2020/21 our advice teams provided:

- Debt advice funded through the Money Advice Service
- Specialist housing (Money) advice for people facing homelessness funded by Swindon Borough Council and Sovereign Housing
- Debt and budgeting advice targeting Thames Water customers funded through the Thames Water Trust Fund
- Specialist Benefits advice mainly focussing on disability benefit appeals through our Swindon Borough Council funding
- Specialist benefits advice for people affected by cancer funded by Macmillan
- Immigration and nationality advice up to OISC level 2 funded by Swindon Borough Council
- Specialist Energy advice funded through Citizens Advice Energy Advice Project
- Help to Claim service, assisting people to make their initial Universal Credit claim funded by DWP
- Generalist advice to people living in South Swindon Parish funded by South Swindon Parish Council

This year we have formed deeper and stronger partnerships with both statutory and voluntary sector agencies to help meet the rising demand for advice during a turbulent year.

Our commitment to the recruitment, training and development of our volunteer workforce has continued although with the pandemic came a significant drop in volunteer numbers due to health concerns and other personal circumstances. This drop however did not see a significant reduction in the number of people helped as figures within this report will show.

Swindon and District Citizens Advice
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Report of the Trustees
for the Year Ended 31 March 2021

Again this year we achieved excellent scores in the Performance Quality Framework introduced by Citizens Advice in April 2017, in the areas of Governance, Financial management, People management and Quality of advice. This means we are: well governed; have good strategic business planning; risk management (including having in place a full business continuity and recovery plan); financial management; people management; partnership working; research and campaigns and equality leadership.

We also continue to hold the Advice Quality Standard Mark with casework accreditation in Debt, Benefits and Disability.

Public benefit

The Citizens Advice service is aimed at providing advice and information for all. Individual problems are dealt with through face-to-face advice, on the telephone, by email and via www.citizensadvice.org.uk. We also campaign locally and nationally for improvements to services and the law. We use the evidence we collect from helping our clients to make a difference for people who may never come to a Citizens Advice office by communicating our evidence for change to policymakers in government and the wider public and private sector. A visit to a Citizens Advice local office for one person could lead to a change in policy or law that will positively affect the lives of many more.

Our generalist advice service, funded through a contract with Swindon Borough Council, remains our "core" activity offering an essential service to the diverse communities and individuals who live in Swindon and the surrounding area. Citizens Advice is nationally recognised as a place where if you have a problem of any kind help will be provided. This is a great strength for us and a challenge in being able to ensure access to everyone who needs our help.

Through our work we aim to reduce poverty and improve the general wellbeing of its clients. We contribute to the local economy through encouraging and assisting in the take up of welfare benefits and working with clients to manage their debt.

STRATEGIC REPORT

Achievement and performance

Charitable activities

This was the final year of a 7 year contract with Swindon Borough Council and the CCG. A successful bid was made for a further 5 plus 2 year contract taking us up to 2028/29. Demand for our service during the pandemic has been phenomenal with many more people facing the challenges of rising costs, redundancy, job loss, furlough, fear of losing their homes and the need to claim benefits for the first time.

Covid-19 plus Brexit resulted in a huge surge in demand for our service this year with unprecedented for help from people who have never accessed our service before. This presented both challenges and opportunities. We had to source and purchase equipment to ensure our services could be delivered successfully from home and invest resources into training to ensure our advisers kept up to date with changes in law. We funded new computer and telephony equipment from a number of sources including a grant from BEIS through Citizens Advice, funding from Wiltshire and Swindon Community Foundation, Sovereign Housing, Greenham Trust and Miss Lawrence Trust.

We saw a surge of demand for help from people concerned about paying their household bills this year, especially their Council Tax and rent. At Citizens Advice we know that when people experience changes in their lives they are more likely to get into difficulty - 9 in 10 of the people we helped with debts had a recent change of circumstances such as ill health, job loss or relationship breakdown

The most common issues presented during the year related to debt and benefits but the most marked rise in demand came in the areas of housing and employment. In total we helped 7044 people with 23,241 different issues.

A comparison of our client profile to the general population of Swindon evidences that the clients we help locally are more likely to:

- live on a low income
- be disabled or have a long term health condition
- be from a BAME community
- be at risk of fuel poverty
- live in rented accommodation
- be unemployed or economically inactive
- live in areas with higher levels of disadvantage or deprivation

During the year our service:

- saw on average 9000 Swindon residents per month access advice pages on our website
- increased client's income by £3,199,320 through successful benefits applications and appeals
- helped clients deal with £6,607,000 of personal debt; average individual client debt was £10,061

Using a treasury approved model, we know that for every £1 invested in Citizens Advice Swindon:

- we benefit our clients by £11.89
- our public value is £22.07
- we bring fiscal benefits of £3.51

Using this model we calculate that we also:

- saved Swindon Borough Council £157,775 by preventing homelessness and housing evictions
- saved Housing Providers £428,363 by preventing evictions
- saved the NHS £336,976 by reducing use of mental health and GP services, and keeping people in work

The difference this makes:

- 93% of people rated their overall experience of our service as good or very good
- 92% said they would definitely recommend our service to others
- 8 in 10 people said that their problem was solved mostly, partly or completely following our advice
- 6 in 10 of people said they felt less stressed, depressed or anxious as a result of the help they received from Citizens Advice Swindon
- 5 in 10 of people said their physical health had improved as a result of the help they received from Citizens Advice Swindon

Volunteering Opportunities

Report of the Trustees
for the Year Ended 31 March 2021

Our dedicated volunteers continue to be the lifeblood of the organisation. This year we surveyed them to find out more about their experiences with us. When asked:

- 100% said they had acquired one or more new skills through volunteering with us
- 3 in 5 said working for us had increased their employability
- 97% said it kept them mentally active
- 4 in 5 said it had a positive impact on their general health and mental wellbeing
- 86% said they felt more engaged with their community
- 8 in 10 said they had increased confidence in their own abilities

The estimated value of the work carried out by our volunteers this year is £439,753. 50% of volunteers who left us this year did so because they had gained employment.

Financial review

Financial position

The financial position summarised in the Statement of Financial activities shows an overall surplus in income over expenditure of £24,838. However, this is a result of planned and approved expenditure of restricted reserves to be carried over for continuation of projects to continue meeting demand.

Citizens Advice Swindon has a broad range of funders and the trustees would like to thank Swindon Borough Council and Clinical Commissioning Group, Macmillan, Money and Pension Service, Thames Water Trust Fund, DWP, Sovereign Housing, South Swindon Parish Council, North Swindon Central Parish Council, Wiltshire and Swindon Community Foundation, Miss Lawrence Trust, Greenham Trust and Citizens Advice Energy Project for their support this year through a range of contracts and grants.

The trustees recognise that there is a heavy reliance on Local Authority funding and aim to continue to diversify funding streams as much as possible to allow us to complement our core funded delivery.

The charity remains in a stable position in relation to core funds with the award of a new 5 plus 2 year contract awarded by Swindon Borough Council and BSW ICA commissioned contract. Macmillan have confirmed further funding until December 2024 and Thames Water trust fund will continue until June 2023.

Investment policy and objectives

The service's excess funds have historically been held in the COIF Charities Deposit Fund. The current account is regularly reviewed and any funds not needed in the short term are invested in the COIF fund.

Reserves policy

This reserves policy is monitored and reviewed by the trustees annually

Unrestricted reserves

The trustees believe that the charity should hold financial reserves in order to ensure that it can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. It has taken into account the reliability and continuance of future funding, timing of cashflows and working capital requirement. The trustees consider therefore that it would be prudent to set aside an amount equivalent to three months' operating expenditure for this purpose.

Designated reserves

In addition, unrestricted funds have been designated for the following purposes:

Contractual commitment reserve - a reserve to ensure that the charity is able to cover contracted payments to staff such as redundancy.

Restricted reserves

Funds that are restricted by the donor or funder are listed within the accounts and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the organisation's financial year and the funding year of the project concerned.

STRATEGIC REPORT

Future plans

The charity has adopted the following strategic objectives in its Business Plan:

ACCESS and Quality: <ul style="list-style-type: none">• Provide good Access to our advice service in ways that best suit clients' needs and situations• Maintain external quality accreditation to support continued funding through evidence of our high quality service SUSTAINABILITY: <ul style="list-style-type: none">• Maintain excellent external relationships to ensure best outcomes for our clients and safeguard the future of our service - including securing resources• Continue to develop all staff to the highest level of expertise and ensure continued recruitment, training and development of volunteers	ADVOCACY: <ul style="list-style-type: none">• Campaign to improve policies which affect people's lives to alleviate suffering and hardship• Particular focus on poverty, mental health and reducing inequality CULTURE: <ul style="list-style-type: none">• To be a collaborative, innovative and a high performing service that promotes equality, diversity and inclusion, and challenges discrimination.• To value our staff teams and be a highly recommended place to work and volunteer
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Although Covid-19 continues to present some operational challenges we have proven our ability to adapt and continue delivering services and this will be the focus of our work in the next year. We will continue to find new ways to reach our clients and develop strategic delivery partnerships that ensure vulnerable people who need our advice can reach us.

As we move forward we envisage the effects of Covid-19 will reach far and wide across the population of Swindon. With financial uncertainty and job losses being the major concern.

We will invest in our training function, including introducing fast track training to onboard more volunteers to help meet demand; and ensure the ongoing upskilling of our staff and volunteers to meet the challenges of fast changing legislation.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Swindon and District Citizens Advice Bureau (Citizens Advice Swindon) is a charitable company, limited by guarantee. The charitable company was established under Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association.

Members support the aims of the organisation and are invited to the Annual General Meeting. Members elect the trustees of the management committee and these individuals are also company directors. In the event of the charitable company being wound up, members are required to contribute an amount not exceeding £1.

Swindon and District Citizens Advice Bureau is a member of Citizens Advice, the National Association of Citizens Advice Bureaux. As the membership body Citizens Advice formally audits and monitors quality and management processes within the local office.

Recruitment and appointment of new trustees

Our aim is to ensure that the needs of our clients are appropriately reflected through the diversity of the trustee body and to enhance the potential pool of trustees, the charity seeks to identify potential new trustees relevant to the nature of its work.

A broad range of skills and expertise are represented on the Management Committee which include Business, Local Government, social care, financial services and legal skills. Each year the committee undertakes a skills audit which enables the identification of training & development opportunities and any skills gaps. In the event of particular skills being lost due to retirements or where gaps in skills are identified, individuals may be approached for co-option mid-year if it is felt they match the required needs of the bureau.

The Trustees are committed to pursuing the recruitment of new trustees next year with an aim to further increase expertise in Business Development and , as well as targeting recruitment within under represented communities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

Swindon & District Citizens Advice Bureau currently has a management committee 5 trustees who meet a minimum of six times a year and are responsible for the strategic direction and policy of the charity. Other than for 'Confidential' agenda items, the Senior Management Team attends board meetings as does a representative of the Volunteers. All are encouraged to take a full part in the board's discussions before trustees reach their decisions.

Day to day responsibility for the provision of services rests with the Chief Executive. The Chief Executive is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The Trustees delegate to the Chief Executive the day to day responsibility for the strategic, financial and operational management of the service, including supervision of the management team.

Induction and training of new trustees

All new Trustees undergo a period of induction, this consists of attending trustee board meetings, meeting with the Chief Executive and Chair of Trustees and shadowing advice sessions. Annual training records are kept for all trustees which includes a record of any training undertaken outside of the organisation which is relevant to their role.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees review the main risks to the charity as part of its annual business planning process, this identifies the current constraints and potential risks to current and future service delivery.

A risk register is kept under review throughout the year to ensure appropriate controls are in place to provide reasonable mitigation and assurance against identified issues.

The main risks identified and the actions proposed to mitigate these are:

- The uncertainty around future face to face services in the light of Covid-19 at the end of the - services will continue to be delivered remotely until it is deemed safe to go back to the office locations.
- Maintaining current financial stability - Although the current financial position is strong, the outlook over future years is less certain, with potential recommissioning of both MAPS debt funding and DWP Help to Claim. We will prioritise influencing stakeholders and funders to continue funding priority services. We will work in partnership with SBC and the ICA to look at new opportunities to meet demand.
- Rising demand means that we need to build our adviser and caseworker capacity - we will prioritise growing our workforce and concentrate on training and retention
- Maintaining access to our services for clients - increasing demand for our service means that we need to continually assess and address capacity issues. We will invest in training and strengthen the capacity within our training team to ensure we have the resources to recruit, train and retain more volunteers. We will work to increase capacity across all channels of advice including telephone and webchat.
- Reputational damage through risks relating to the handling of information - risks are regularly reviewed and policies updated and communicated. All staff undergo annual GDPR training.

The trustees continue to regularly monitor all of the funding agreements and contracts to ensure that the individual terms of each funding provider are met.

All policies and procedures are regularly reviewed by the trustees to ensure that they continue to meet the needs of the charity.

In addition to the above the charity is involved in an area of voluntary service in which it is essential, for the protection of those served by the charity, for employees to be properly assessed in order to minimise risk both to the charity's beneficiaries and the employees themselves. For this reason, before any prospective employee is engaged by the charity, comprehensive checks will be conducted by way of reference to the Disclosure and Barring Service if appropriate, previous references and an induction programme.

Information Assurance

The trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Swindon & District Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

4141854 (England and Wales)

Registered Charity number

1115564

Registered office

1 Sanford Street
Swindon
Wiltshire
SN1 1QH

Swindon and District Citizens Advice
Bureau

Report of the Trustees
for the Year Ended 31 March 2021

Trustees

A Bennett
M Howard
M Box
C Gannicott
D Langley

Company Secretary

Claire Newport Chief Executive

Independent Examiner

Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

Advisers

Bankers
Lloyds Bank PLC
5 High Street
Swindon
Wiltshire

CCLA
St Alphanage House
2 Fore Street
London

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 13 December 2021 and signed on the board's behalf by:

M Box - Chair

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke at the end.

Independent Examiner's Report to the Trustees of
Swindon and District Citizens Advice
Bureau

Independent examiner's report to the trustees of Swindon 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

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

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

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.



Christopher Vaughan
Institute of Chartered Accountants in England and Wales
Chris Vaughan
Accountants
195 Ermin Street
Swindon
Wiltshire
SN3 4NA

13 December 2021

Swindon and District Citizens Advice
Bureau

Statement of Financial Activities
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	218	677,537	677,755	655,395
Investment income	3	182	-	182	933
Other income		<u>1</u>	<u>-</u>	<u>1</u>	<u>-</u>
Total		401	677,537	677,938	656,328
EXPENDITURE ON					
Charitable activities	4				
Advice Services		-	653,100	653,100	669,172
		<u>-</u>	<u>653,100</u>	<u>653,100</u>	<u>669,172</u>
NET INCOME/(EXPENDITURE)		401	24,437	24,838	(12,844)
RECONCILIATION OF FUNDS					
Total funds brought forward		278,493	125,679	404,172	417,016
		<u>278,493</u>	<u>125,679</u>	<u>404,172</u>	<u>417,016</u>
TOTAL FUNDS CARRIED FORWARD		<u>278,894</u>	<u>150,116</u>	<u>429,010</u>	<u>404,172</u>

The notes form part of these financial statements

Swindon and District Citizens Advice
Bureau

Balance Sheet
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
CURRENT ASSETS					
Debtors	10	11,439	-	11,439	14,123
Cash at bank and in hand		<u>307,381</u>	<u>150,116</u>	<u>457,497</u>	<u>416,618</u>
		318,820	150,116	468,936	430,741
CREDITORS					
Amounts falling due within one year	11	(39,926)	-	(39,926)	(26,569)
		<u>278,894</u>	<u>150,116</u>	<u>429,010</u>	<u>404,172</u>
NET CURRENT ASSETS					
		<u>278,894</u>	<u>150,116</u>	<u>429,010</u>	<u>404,172</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>278,894</u>	<u>150,116</u>	<u>429,010</u>	<u>404,172</u>
NET ASSETS		<u>278,894</u>	<u>150,116</u>	<u>429,010</u>	<u>404,172</u>
FUNDS	12				
Unrestricted funds				278,894	278,493
Restricted funds				<u>150,116</u>	<u>125,679</u>
TOTAL FUNDS				<u>429,010</u>	<u>404,172</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.

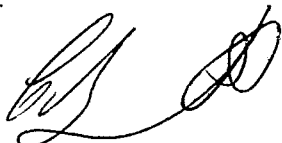
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- 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 financial statements were approved by the Board of Trustees and authorised for issue on 13 December 2021 and were signed on its behalf by:

C Gannicott - Treasurer



M Box - Chair



The notes form part of these financial statements

Swindon and District Citizens Advice
Bureau

Balance Sheet - continued
31 March 2021

The notes form part of these financial statements

Swindon and District Citizens Advice
Bureau

Cash Flow Statement
for the Year Ended 31 March 2021

	Notes	31.3.21 £	31.3.20 £
Cash flows from operating activities			
Cash generated from operations	1	<u>40,697</u>	<u>(24,198)</u>
Net cash provided by/(used in) operating activities		<u>40,697</u>	<u>(24,198)</u>
Cash flows from investing activities			
Interest received		<u>182</u>	<u>933</u>
Net cash provided by investing activities		<u>182</u>	<u>933</u>
		<u> </u>	<u> </u>
Change in cash and cash equivalents in the reporting period		40,879	(23,265)
Cash and cash equivalents at the beginning of the reporting period		<u>416,618</u>	<u>439,883</u>
Cash and cash equivalents at the end of the reporting period		<u>457,497</u>	<u>416,618</u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2021

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM
OPERATING ACTIVITIES**

	31.3.21 £	31.3.20 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	24,838	(12,844)
Adjustments for:		
Interest received	(182)	(933)
Decrease/(increase) in debtors	2,684	(13,684)
Increase in creditors	<u>13,357</u>	<u>3,263</u>
Net cash provided by/(used in) operations	<u>40,697</u>	<u>(24,198)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	<u>416,618</u>	<u>40,879</u>	<u>457,497</u>
	<u>416,618</u>	<u>40,879</u>	<u>457,497</u>
Total	<u>416,618</u>	<u>40,879</u>	<u>457,497</u>

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.

Allocation and apportionment of costs

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor areas, per capita or estimated usage.

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	- 33% 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.

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.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

2. DONATIONS AND LEGACIES

	31.3.21	31.3.20
	£	£
Donations	218	1,031
Grants	<u>677,537</u>	<u>654,364</u>
	<u>677,755</u>	<u>655,395</u>

Grants received, included in the above, are as follows:

	31.3.21	31.3.20
	£	£
Other grants	<u>677,537</u>	<u>654,364</u>

3. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	<u>182</u>	<u>933</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 5) £	Totals £
Advice Services	<u>577,965</u>	<u>75,135</u>	<u>653,100</u>

5. SUPPORT COSTS

	Management £	Information technology £	Other £	Governance costs £	Totals £
Advice Services	<u>41,498</u>	<u>12,887</u>	<u>19,250</u>	<u>1,500</u>	<u>75,135</u>

6. 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

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

7. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	526,191	529,037
Social security costs	41,865	39,270
Other pension costs	<u>25,310</u>	<u>23,979</u>
	<u>593,366</u>	<u>592,286</u>

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

	31.3.21	31.3.20
Advice Workers	25	24
Administration	<u>6</u>	<u>6</u>
	<u>31</u>	<u>30</u>

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

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	281	655,114	655,395
Investment income	<u>933</u>	<u>-</u>	<u>933</u>
Total	1,214	655,114	656,328
EXPENDITURE ON			
Charitable activities			
Advice Services	<u>20,363</u>	<u>648,809</u>	<u>669,172</u>
NET INCOME/(EXPENDITURE)	(19,149)	6,305	(12,844)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>297,642</u>	<u>119,374</u>	<u>417,016</u>
TOTAL FUNDS CARRIED FORWARD	<u>278,493</u>	<u>125,679</u>	<u>404,172</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

9. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2020 and 31 March 2021	<u>6,221</u>	<u>5,264</u>	<u>11,485</u>
DEPRECIATION			
At 1 April 2020 and 31 March 2021	<u>6,221</u>	<u>5,264</u>	<u>11,485</u>
NET BOOK VALUE			
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2020	<u>-</u>	<u>-</u>	<u>-</u>

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Other debtors	11,439	13,773
Prepayments	<u>-</u>	<u>350</u>
	<u>11,439</u>	<u>14,123</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Trade creditors	3,479	3,261
Social security and other taxes	5,478	-
Accruals and deferred income	<u>30,969</u>	<u>23,308</u>
	<u>39,926</u>	<u>26,569</u>

12. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	184,856	401	-	185,257
Designated Funds	<u>93,637</u>	<u>-</u>	<u>-</u>	<u>93,637</u>
	278,493	401	-	278,894
Restricted funds				
Masdap	4,226	12,963	-	17,189
North Swindon Advice Point	731	(9,049)	8,318	-
Macmillan	8,801	(2,093)	-	6,708
Energy Best Deal	20,119	(16,154)	-	3,965
East Swindon	-	(2,990)	2,990	-
Others	6,464	3,792	7,249	17,505
Swindon Borough Council	85,338	37,049	(18,557)	103,830
Thames Water	<u>-</u>	<u>919</u>	<u>-</u>	<u>919</u>
	<u>125,679</u>	<u>24,437</u>	<u>-</u>	<u>150,116</u>
TOTAL FUNDS	<u>404,172</u>	<u>24,838</u>	<u>-</u>	<u>429,010</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	401	-	401
Restricted funds			
Masdap	81,091	(68,128)	12,963
North Swindon Advice Point	1	(9,050)	(9,049)
Macmillan	38,864	(40,957)	(2,093)
Energy Best Deal	9,085	(25,239)	(16,154)
East Swindon	8,000	(10,990)	(2,990)
Others	83,024	(79,232)	3,792
Swindon Borough Council	423,472	(386,423)	37,049
Thames Water	<u>34,000</u>	<u>(33,081)</u>	<u>919</u>
	<u>677,537</u>	<u>(653,100)</u>	<u>24,437</u>
TOTAL FUNDS	<u>677,938</u>	<u>(653,100)</u>	<u>24,838</u>

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	183,642	1,214	-	184,856
Designated Funds	<u>114,000</u>	<u>(20,363)</u>	<u>-</u>	<u>93,637</u>
	297,642	(19,149)	-	278,493
Restricted funds				
Masdap	-	4,226	-	4,226
North Swindon Advice Point	-	731	-	731
Macmillan	(403)	9,204	-	8,801
Energy Best Deal	27,005	(6,886)	-	20,119
East Swindon	-	(5,546)	5,546	-
Others	13,856	(7,952)	560	6,464
Swindon Borough Council	78,916	12,836	(6,414)	85,338
Thames Water	<u>-</u>	<u>(308)</u>	<u>308</u>	<u>-</u>
	<u>119,374</u>	<u>6,305</u>	<u>-</u>	<u>125,679</u>
TOTAL FUNDS	<u>417,016</u>	<u>(12,844)</u>	<u>-</u>	<u>404,172</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,214	-	1,214
Designated Funds	<u>-</u>	<u>(20,363)</u>	<u>(20,363)</u>
	1,214	(20,363)	(19,149)
Restricted funds			
Masdap	52,145	(47,919)	4,226
North Swindon Advice Point	15,500	(14,769)	731
Macmillan	52,924	(43,720)	9,204
Energy Best Deal	15,398	(22,284)	(6,886)
East Swindon	250	(5,796)	(5,546)
Others	67,650	(75,602)	(7,952)
Swindon Borough Council	417,172	(404,336)	12,836
Thames Water	<u>34,075</u>	<u>(34,383)</u>	<u>(308)</u>
	<u>655,114</u>	<u>(648,809)</u>	<u>6,305</u>
TOTAL FUNDS	<u>656,328</u>	<u>(669,172)</u>	<u>(12,844)</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

12. 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	183,642	1,615	-	185,257
Designated Funds	<u>114,000</u>	<u>(20,363)</u>	<u>-</u>	<u>93,637</u>
	297,642	(18,748)	-	278,894
Restricted funds				
Masdap	-	17,189	-	17,189
North Swindon Advice Point	-	(8,318)	8,318	-
Macmillan	(403)	7,111	-	6,708
Energy Best Deal	27,005	(23,040)	-	3,965
East Swindon	-	(8,536)	8,536	-
Others	13,856	(4,160)	7,809	17,505
Swindon Borough Council	78,916	49,885	(24,971)	103,830
Thames Water	<u>-</u>	<u>611</u>	<u>308</u>	<u>919</u>
	<u>119,374</u>	<u>30,742</u>	<u>-</u>	<u>150,116</u>
TOTAL FUNDS	<u>417,016</u>	<u>11,994</u>	<u>-</u>	<u>429,010</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	1,615	-	1,615
Designated Funds	<u>-</u>	<u>(20,363)</u>	<u>(20,363)</u>
	1,615	(20,363)	(18,748)
Restricted funds			
Masdap	133,236	(116,047)	17,189
North Swindon Advice Point	15,501	(23,819)	(8,318)
Macmillan	91,788	(84,677)	7,111
Energy Best Deal	24,483	(47,523)	(23,040)
East Swindon	8,250	(16,786)	(8,536)
Others	150,674	(154,834)	(4,160)
Swindon Borough Council	840,644	(790,759)	49,885
Thames Water	<u>68,075</u>	<u>(67,464)</u>	<u>611</u>
	<u>1,332,651</u>	<u>(1,301,909)</u>	<u>30,742</u>
TOTAL FUNDS	<u>1,334,266</u>	<u>(1,322,272)</u>	<u>11,994</u>

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

14. RESTRICTED FUNDS

The charity's restricted funds have the following purposes:

- (i) MASDAP
Face to Face debt case work.
- (ii) Swindon Borough Council
This fund comprises a service contract with Swindon Borough Council for the provision of the bureau's services. This covers the costs of staff and running costs in connection with the operation of the bureau.
- (iii) Outreaches
Resources provided to finance advice points in North Swindon and East Swindon, carrying out the same functions as the main branch.
- (iv) Macmillan
Fund utilised to provide advice to cancer sufferers and their families.
- (v) Energy Best Deal
Grant to fund talks on energy and switching energy suppliers etc..
- (vi) Other
Smaller funds to provide advice to people affected by MS, Sovereign Housing tenants and the administration of Pension Wise appointments in Swindon

15. DESIGNATED FUNDS

The charity's designated funds have the following purpose:
Redundancy liabilities

16. DEPRECIATION

Expenditure on fixed assets amounting to less than £1000 per item is not capitalised.

17. CONTROL

The charity is controlled by its trustees who are named on page 6. No individual exercises overall control.

Swindon and District Citizens Advice
Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	218	1,031
Grants	<u>677,537</u>	<u>654,364</u>
	677,755	655,395
Investment income		
Deposit account interest	182	933
Other income		
Other income	<u>1</u>	<u>-</u>
Total incoming resources	677,938	656,328
EXPENDITURE		
Charitable activities		
Wages	500,641	505,265
Social security	41,865	39,270
Pensions	25,310	23,979
Volunteer expenses	3,268	10,786
Telephone	<u>6,881</u>	<u>-</u>
	577,965	579,300
Support costs		
Management		
Wages	25,550	23,772
Occupancy costs	279	9,599
Telephone	9,358	4,898
Postage and stationery	5,579	28,006
Repairs and renewals	<u>732</u>	<u>-</u>
	41,498	66,275
Information technology		
Computers and IT Equipment	12,887	-
Other		
Insurance	2,399	2,379
Sundries	13,310	15,729
Training and recruitment	<u>3,541</u>	<u>4,100</u>
	19,250	22,208
Governance costs		
Accountancy and legal fees	1,500	1,389

This page does not form part of the statutory financial statements

Swindon and District Citizens Advice
Bureau

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
Total resources expended	<u>653,100</u>	<u>669,172</u>
Net income/(expenditure)	<u>24,838</u>	<u>(12,844)</u>