

# CITIZENS ADVICE SERVICES CORBY & KETTERING

England & Wales · Charity number 1119081

## Details

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Other names	CORBY BOROUGH WELFARE RIGHTS AND CITIZENS ADVICE BUREAU, Citizens Advice North Northants
Status	Registered
Legal form	Charitable company
Company number	<a href="#">06156809</a>
Registered	2007-05-04
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address Citizens Advice Services  
The Corby Cube  
Parkland Gateway  
George Street  
Corby  
NN17 1QG

Phone 01536265501

Email [enquiries@nca.uk](mailto:enquiries@nca.uk)

Website [www.nca.uk](http://www.nca.uk)

## Activities

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**Objects:** TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN CORBY AND SURROUNDING AREAS ('THE AREA OF BENEFIT') BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

**Activities:** Citizens Advice North Northants provide a free, confidential, impartial and independent advice service to the residents of North Northamptonshire and surrounding areas.

## Classification

- **How:** Provides Human Resources, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** The General Public/mankind

## Geography

- **Area of benefit:** CORBY
- Northamptonshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£579,358	£615,083	£455,566	17
2024-03-31	£509,350	£473,060	£491,291	15
2023-03-31	£361,211	£372,724	-	-
2022-03-31	£400,259	£352,842	-	-
2021-03-31	£421,181	£352,852	-	-

## Trustees

Name	Role	Appointed
<b>Paul Clarke</b>	Chair	2014-09-03
Audrey Teodorini		2022-08-10
Emma Louise Wynne		2019-06-16
Keith Jones		2026-02-10
Lesley Anne Thurland		2021-07-15
Matthew James Quincey		2024-04-02
Russell Roberts		2025-02-12
Stephen Peter William Souch		2026-05-13

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

England & Wales - Charity number 1119081

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# Accounts

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**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**REPORT OF THE TRUSTEES**



**REGISTERED NUMBER: 06156809 (England and Wales)**

**REGISTERED CHARITY NUMBER: 1119081**

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**(A COMPANY LIMITED BY GUARANTEE AND  
NOT HAVING A SHARE CAPITAL)**

**REPORT OF THE TRUSTEES  
AND UNAUDITED FINANCIAL STATEMENTS FOR THE  
YEAR ENDED 31ST MARCH 2025**

**AZETS**

**Independent Examiner**

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**REPORT AND ACCOUNTS – YEAR ENDED 31ST MARCH 2025**



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## **CITIZENS ADVICE SERVICES CORBY & KETTERING**



### **REPORT OF THE TRUSTEES**

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report together with the financial statements of the Charity for the year ended 31st March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) FRS 102 “Accounting and Reporting by Charities” (FRS 102) in preparing the annual report and financial statements of the charity.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

Charity Name:	Citizens Advice Services Corby & Kettering
Charity Registration:	1119081
Company Number:	06156809
Registered Office:	The Corby Cube Parkland Gateway George Street Corby Northants NN17 1QG
Company Secretary:	Philip Arkell
Bank:	National Westminster Bank plc 25 Corporation Street Corby Northants NN17 1NR
Independent Examiner:	P Tyler Azets Thorpe House 93 Headlands Kettering Northants NN15 6BL
Solicitors:	Seatons Solicitors 1 Alexandra Road Corby Northants NN17 1PE

**REPORT OF THE TRUSTEES**

**Report of the Chair**

This year has been both exceptionally successful and undeniably challenging for Citizens Advice North Northants. I am proud to report that, once again, our reach and impact have grown significantly, testament to the hard work and dedication of our team, volunteers, and partners.

In November, we took an important step in aligning more closely with our community by rebranding as Citizens Advice North Northants. This change better reflects the political and geographic boundaries of the unitary authority we serve. Since the rebrand, we have launched new services in partnership with Oundle and Thrapston Town Councils, and we are actively exploring further opportunities to support communities across North Northamptonshire.

Our operational performance has been particularly strong. As you will see in the Operations Report, income generated for our clients rose by 33% to an impressive £5.9 million. At the same time, we saw a 21% increase in enquiries—an indication of the growing demand for our services and the trust placed in us by the community.

However, the year has not been without significant challenges. Over the past 12 months, we experienced a loss of approximately £250,000 in local and national government funding - nearly half of our previous income. With a projected funding deficit for 2025/26, the Trustee Board was compelled to make difficult decisions, including a management restructure to ensure the organisation's sustainability. While such changes are never easy, I believe they will ultimately make our charity more resilient and responsive to the future needs of our community.

I would like to extend my heartfelt thanks to my fellow Trustees for their unwavering support, to our remarkable volunteers who give so generously of their time, and to our dedicated staff team, whose professionalism ensures we continue to deliver high-quality advice and support.

Together, we face the future with determination and a shared commitment to improving lives across North Northamptonshire.

Paul Clarke  
Chair of the Trust Board

**Directors and Trustees**

The directors of the charitable company (the Charity) are its Trustees for the purpose of Charity law and throughout this report are collectively referred to as the Trustees.

The following Trustees (who are also directors) served during the year:

Adrian Chambers	Director/Trustee	
Paul Clarke	Chair	
Jessica Cotton	Treasurer	Resigned 17 March 2025
Matthew Quincey	Treasurer	Appointed 2 April 2024
Patrisha Dewar	Director/Trustee	Resigned 16 October 2024
Audrey Teodorini	Vice Chair	
Lesley Thurland	Director/Trustee	
Christopher Woolmer	Director/Trustee	
Emma Wynne	Director/Trustee	
Russell Roberts	Director/Trustee	Appointed 12 February 2025

**REPORT OF THE TRUSTEES**

**OBJECTIVES AND ACTIVITIES**

**Objects**

The object of Citizens Advice Services Corby & Kettering is the promotion of any charitable purpose for the benefit of the communities of Corby and Kettering Borough by the advancement of education, the protection of health and the relief of poverty, sickness and distress. The Trustees confirm that they have referred to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the Trust’s objectives and in planning its future activities.

Citizens Advice Services Corby & Kettering 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 that individuals do not suffer through a 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 primary objective of the period was to ensure that the level of services delivered were maintained at their current level despite a difficult economic climate. Increasing the number of volunteers also remained high priority.









**Quality of Advice**

As a local Citizens Advice, we are regularly and robustly quality assured by the national Citizens Advice audit team to ensure that we meet our membership requirements and maintain the standards required of the Advice Quality Standard (AQS), the Money & Pensions Service (MaPS) and Financial Conducts Authority (FCA).

The national Citizens Advice performance and quality framework entails independently auditing our client records, gathering feedback directly from clients who have used our service, as well as monitoring our finances, HR and governance processes.

We meet all national Citizens Advice standards

**Impact Dashboard**

	<b>25K+</b>	We handled <b>25,860 enquiries</b> via telephone or at public Advice Desks.
	<b>+20%</b>	<b>20% increase in enquiries.</b> This equates to <b>1 enquiry for every 3 minutes</b> we were open.
	<b>29k+</b>	Our advisers helped with <b>29,526 issues</b> ; an <b>8% increase</b> compared with last year.
	<b>£5.9m+</b>	We have helped our clients to secure <b>£5,906,477</b> in additional income.
	<b>£1.7m+</b>	We have helped clients to manage <b>£1,780,605</b> of debt.
	<b>2.5k</b>	We have supported <b>2,554 local people</b> with casework, and more complex advice and support. A 29% increase on last year.
	<b>9k+</b>	Our volunteers have delivered approximately 9,412 hours of service. The equivalent of £140,000 or more than 5.5 full time advisers
	<b>93%</b>	<b>93%</b> of clients said that they would recommend us to others and use our services again.

**REPORT OF THE TRUSTEES**

**Our work**

Our service is provided free at the point of delivery. It includes the provision of front-line diagnostic advice with referrals to specialist staff and external agencies where appropriate.

We help our clients with issues that are important to them.

- Debt: We advise on managing money, negotiating with creditors, and choosing debt management options.
- Benefits: We advise people on how to claim benefits to which they may be entitled. We also assist clients with appeals and mandatory reconsiderations.
- Housing: We advise clients on issues including eviction, private tenancies, social housing tenancies, possession orders, property repairs and homelessness
- Energy: We advise clients on issues relating to energy supply, energy costs and help with issues relating to suppliers or tariffs.
- Employment: We advise employees on issues including unfair dismissal, employment rights, discrimination and bullying
- Relationships: We give information on how to access legal help and give advice on practical solutions in response to issues such as neighbor disputes, domestic violence, school problems, and family breakups.
- We deliver financial capability training and employability support to help local people survive the cost-of-living crisis and improve their prospects of securing a job.

We also give information on how to access specialist help and give advice on a wide range of issues including disputed tax, immigration, consumer, legal and education issues.

**Service Provision**

Once again, we have seen a significant increase in demand for, and delivery of, advice over the last year and continue to offer more accessible community-based services across North Northamptonshire.

Over the last 12 months we delivered services in the following locations

**Kettering:**

- |                                  |                    |
|----------------------------------|--------------------|
| • Kettering Community Unit (KCU) | 1 session per week |
| • Desborough Library             | 1 session per week |
| • Rothwell Library               | 1 session per week |
| • Burton Latimer Library         | 1 session per week |
| • Salvation Army                 | 1 session per week |
| • Highfields Community Centre    | 1 session per week |
| • The Grange Hub                 | 1 session per week |

**Corby:**

- |                                  |                     |
|----------------------------------|---------------------|
| • Corby Foodbank                 | 2 sessions per week |
| • Kingswood Neighbourhood Centre | 1 day per week      |
| • Hazelwood Neighbourhood Centre | 1 day per week      |
| • Home-Start Corby               | 1 session per week  |
| • Corby MIND                     | 1 session per week  |

**East Northants:**

- |                          |                                    |
|--------------------------|------------------------------------|
| • Oundle Foodbank        | 1 day per week                     |
| • Oundle Town Council    | 1 session per week                 |
| • Thrapston Town Council | 1 session per week (pilot project) |

Our outreach services offer triage, full advice and even casework as required.

Telephone advice remains the most popular channel although its popularity continues to fall from a high of 78%

**REPORT OF THE TRUSTEES**

two years ago to 62% last year and down to 47% this year. At the same time, face-to-face services have increased from 24% to 30% likely as a result of the expansion of our outreach services. Clients appreciate the convenience of telephone advice but for many, the complexity of benefits forms and the challenges associated with digital access mean that access to face-to-face services remain extremely popular.

The new email advice service, launched in August 2023, has increased in popularity from 12% to 21% over the last year - a 61% increase to 1,356 clients. We are now responding to over 5 emails per day. This service is of particular value because it enables people who cannot access our services during office hours to submit an enquiry at a time that is convenient to them.

How people access our services



**Our Partners**

Our ability to reach the most vulnerable members of our community is dictated largely by the success of partnerships across the voluntary and statutory sectors.

We are pleased to say that we continue to work with North Northants Council to ensure that local residents have access to advice no matter where they live. The advice services strategic grant is now delivered in partnership with Citizens Advice West Northants and Cherwell and Community Law Service.

Our partners include:

- North Northants Council
- Citizens Advice West Northants and Cherwell
- Community Law Service
- Support North Northants
- Trussell Trust (Corby, Oundle and Kettering)
- Northamptonshire MIND
- Highfields Community Centre
- The Grange Hub
- HomeStart Corby
- Job Centre Plus
- KCU (Kettering Community Unit)
- Community Libraries (Burton Latimer, Desborough and Rothwell)
- Salvation Army (Kettering)
- Kettering, Corby, Oundle and Thrapston Town Councils

**Our Impact**

Although the cost-of-living crisis is no longer front-page news, local people continue to face financial challenges with many managing a negative budget. We have experienced a substantial rise in both the number and complexity of cases.

In the last year, we have seen a 21% increase in enquiries through our public advice desks and phones lines, rising

**REPORT OF THE TRUSTEES**

to 25,860. This is on top of a 35% increase over the last two years and equates to one enquiry every 3 minutes we are open.

Our advisers have helped address 33,906 issues, a 15% increase on the previous year, the equivalent of 130 issues presented each working day.

This translates into our advisers securing £5,906,477 in additional income, a 33% increase on the previous year and supporting our clients to manage £1,780,605 in debt.

**Volunteering**

As an organisation reliant upon the dedication and commitment of highly trained volunteers, it remains necessary to recruit, induct and train at least 10 -15 new volunteers each year to meet demand.

We now have 25 volunteers supporting our advice services as well as our 9 volunteer trustees who are responsible for the governance of the charity.

In the last year, we are proud to say that our volunteers donated 9,160 hours the equivalent of 5.4 full time staff.

**Website, social media and new access channels**

I am very pleased to report that our social media presence has improved significantly over the last 12 months. We now have a much-improved Facebook profile and our website, and particularly the enquiry form, attract a great number of visitors.

**Multiply and UKSPF Projects**

At the end of the year, funding for our Multiply (financial capability) and UKSPF (employability) projects came to an end. This was a great shame since both projects have proved incredibly successful with our employability project (STEP) helping 27% of participants secure employment and potentially generating about £500,000 in additional income.

**REPORT OF THE TRUSTEES**

**FINANCIAL REVIEW**

**Financial Position**

Total incoming resources in the year were £579,358, of this £568,440 related to project restricted activities.

A loss of £35,725 was made in the year. At 31st March 2025 total reserves were £455,566 however these include restricted funds (ie those funds received for contractually restricted activities but not yet spent) of £67,345. The trustees have also designated a total of £360,000 of funds for specific purposes, as set out in note 11, this leaves general unrestricted funds of £28,221 at 31st March 2025.

**Reserves Policy**

Citizens Advice Services Corby & Kettering is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The trustees have allocated the financial reserves set aside to allow for sufficient cash flow to maintain the core service of the Organisation at a level equivalent to at least six (6) months normal operating expenditure with a goal of increasing this to nine (9) months over the coming years. This is the equivalent of £233,000 rising to £350,000.

The Trustees have recently reviewed our redundancy liability which is relatively high given the good staff retention rate. The trustees have allocated £77,000 in our designated reserves to meet this liability in the event that the Charity were to dissolve.

In recognition that the charity is accommodated within local authority premises, the trustees recognise that we may be asked to vacate these premises in the coming years. As a result, the trustees have allocated £50,000 in designated reserves to cover the cost of securing alternate office accommodation.

Summary of designated reserves:

6 months operating costs	£233,000
Redundancy liability	£77,000
Office accommodation contingency	£50,000
Total	£360,000

**Principal Funding Sources**

The Trustee Board extends their gratitude to North Northamptonshire Council (NNC) who continue to support the core operating of the Charity in both Corby and Kettering. Additionally, project specific funding was received from; Citizens Advice, NNC for Corby & Kettering Homelessness, Department for Education (via NNC) for the Multiply project, Henry Smith Charity and Trussell Trust.

NNC provide premises to the Charity in both Corby & Kettering, further details of this can be seen in Note 13.

**FUTURE PLANS**

Citizens Advice Services Corby & Kettering plan to expand their reach to include the whole of North Northamptonshire and will continue their work to ensure that the necessary funds are secured so that the services people need are in place when our help is needed. Strategic priorities for the next twelve (12) months are to seek new funding streams to support further project delivery and introduce services in the areas of Wellingborough and East Northants. We will continue to ensure that we are fit for purpose and look forward to working with our Partners in the future to serve our clients.

**REPORT OF THE TRUSTEES**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Citizens Advice Services Corby & Kettering is a company limited by guarantee governed by its Memorandum and Articles of Association dated 19<sup>th</sup> October 2022. It is registered as a Charity with the Charity Commission. Members are elected from the local community and must either reside or work in the Boroughs of Corby or Kettering. However such applications require the approval of the Trustees. There are currently nine members, each of whom agrees to contribute £1 in the event of the Charity winding up.

**Appointment of Trustees**

As set out in the Articles of Association the first Trustees shall be those persons notified to Companies House as the first directors of the Charity. Trustees are not required to retire by rotation and remain as Trustees until they resign. There shall be a minimum number of three Trustees and a maximum number of fifteen Trustees.

The Trustees have the power to appoint additional Trustees or to fill a vacancy arising amongst the Trustees. The members have the power to nominate additional Trustees, or Trustees to fill a vacancy, at a general meeting.

**Trustee induction and training**

New Trustees undergo an orientation day to brief them on their legal obligations under Charity and company law, the content of the Memorandum and Articles of Association, the decision-making processes, the business plan and recent financial performances of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

**Organisational Structure**

Citizens Advice Services Corby & Kettering 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 Citizens Advice Services Corby & Kettering and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet, as a minimum, quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

**Major Risks**

Citizens Advice Services Corby & Kettering has carried out a risk assessment and a risk strategy has been agreed which is incorporated in the Organisation's Business and Development Plan. The Trustees recognise that any major risks to which the Charity might be exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of the loss of funding which is becoming increasingly difficult to replace. The Charity strives to minimize exposure through securing funding from diverse donors

Signed on behalf of the Trustees

P Arkell, Secretary



Date : 20/8/25.....

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF  
CITIZENS ADVICE SERVICES CORBY & KETTERING**

I report on the accounts of the company for the year ended 31 March 2025 which are set out on pages 9 to 17.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

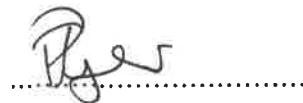
**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



P Tyler  
Chartered Accountant (ICAEW)  
Azets  
Thorpe House  
93 Headlands  
KETTERING  
Northamptonshire  
NN15 6BL

Date: ..... 23/09/2025

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2025**

	Notes	Unrestricted Undesignated Funds	Designated Funds	Restricted Income Funds 31.03.25	Total Funds 31.03.25	Total Funds 31.03.24
<b>INCOMING RESOURCES INCOME AND ENDOWMENTS FROM:</b>	<b>2</b>					
Donations and legacies	2A	4,069	-	-	4,069	2,480
Investments	2B	3,716	-	-	3,716	2,894
Charitable activities	2C	3,133	-	568,440	571,573	503,976
<b>Total Income and Endowments</b>		<b>10,918</b>	<b>-</b>	<b>568,440</b>	<b>579,358</b>	<b>509,350</b>
<b>RESOURCES EXPENDED</b>	<b>3</b>					
Expenditure on charitable activities		454	-	(615,537)	(615,083)	(473,060)
<b>Total expenditure</b>		<b>-</b>	<b>-</b>	<b>(615,537)</b>	<b>(615,083)</b>	<b>(473,060)</b>
<b>NET INCOMING/(EXPENDITURE) BEFORE TRANSFERS</b>		<b>11,372</b>	<b>-</b>	<b>(47,097)</b>	<b>(35,725)</b>	<b>36,290</b>
<b>EXCEPTIONAL INCOME</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TRANSFER</b>		<b>(25,500)</b>	<b>25,500</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>(14,128)</b>	<b>25,500</b>	<b>(47,097)</b>	<b>(35,725)</b>	<b>36,290</b>
<b>Total funds brought forward</b>		<b>42,349</b>	<b>334,500</b>	<b>114,442</b>	<b>491,291</b>	<b>455,001</b>
<b>Total funds carried forward</b>		<b>£28,221</b>	<b>£360,000</b>	<b>£67,345</b>	<b>£455,566</b>	<b>£491,291</b>

There were no endowment funds for the year.

There were no recognised gains or losses for the period to 31 March 2025 other than those included in the Statement of Financial Activities.

All activities were continuing during the period.

The notes on pages 12 to 18 form part of these accounts.

**BALANCE SHEET AT 31ST MARCH 2025**

	<u>Notes</u>	<u>2025</u>	<u>2024</u>
<b>FIXED ASSETS</b>			
Tangible assets	7	-	-
<b>CURRENT ASSETS</b>			
Debtors	8	65,735	64,346
Cash at bank and in hand		<u>410,374</u>	<u>486,761</u>
		<u>476,109</u>	<u>551,107</u>
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>			
	9	<u>(20,543)</u>	<u>(59,816)</u>
<b>NET CURRENT ASSETS</b>		<u>455,566</u>	<u>491,291</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	10	<u>£455,566</u>	<u>£491,291</u>
<b>THE FUNDS OF THE CHARITY:</b>			
<b>UNRESTRICTED FUNDS</b>	11	28,221	42,349
<b>DESIGNATED FUNDS</b>	11	360,000	334,500
<b>RESTRICTED FUNDS</b>	12	67,345	114,442
<b>TOTAL CHARITY FUNDS</b>		<u>£455,566</u>	<u>£491,291</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

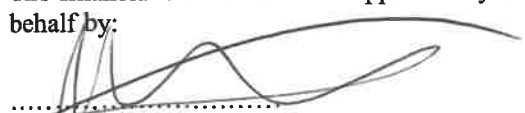
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

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.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard 102 (FRS 102).

The financial statements were approved by the Board of Trustees on 20 Aug 25... and were signed on its behalf by:

.....  
  
 P Clarke

\* Notes on pages 12 to 18 form part of these financial statements.

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025**

**1. ACCOUNTING POLICIES**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Charity's financial statements.

**Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006 and the requirements of the Statement of Recommended Practice (SORP FRS 102), Accounting and Reporting by Charities.

**ASSETS**

**Tangible Fixed Assets for use by Charity**

Fixed assets are recorded at cost or, in cases where fixed assets have been donated to Citizens Advice Services Corby & Kettering at the original cost to that Charity.

**Depreciation**

Depreciation has been provided at the following rates in order to write down cost or valuation, less estimated residual value, of all tangible fixed assets by equal annual instalments over their expected useful lives.

Furniture	25%	Reducing balance
Equipment	33⅓%	Straight line

**INCOMING RESOURCES**

**Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the Charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and donations**

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resources.

**Contractual income and performance related grants**

This is only included in the SoFA once the related goods or services have been delivered.

**Gifts in kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the Charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the Charity.

Gifts in kind for use by the Charity are included in the SoFA as incoming resources when receivable.

**Donated services and facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025**

benefit to the Charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the Charity of the service or facility received.

**Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

**Investment income**

This is included in the accounts when receivable.

**EXPENDITURE AND LIABILITIES**

**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

**Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to Trustees on governance or constitutional matters.

**Grants with performance conditions**

Where the Charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the Charity.

**Value Added Tax**

As the majority of Citizens Advice Services Corby & Kettering's activities are classified as exempt or non-business activities for the purposes of value added tax, Citizens Advice Services Corby & Kettering is unable to reclaim any value added tax which it suffers on its purchases.

**Taxation**

No provision has been made for corporate tax or deferred tax as the charitable organisation is a registered Charity and is, therefore, exempt from taxation.

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025**

**2. ANALYSIS OF INCOMING RESOURCES**

	<u>2025</u>	<u>2024</u>
	£	£
<b>2A VOLUNTARY INCOME</b>		
Donations and legacies	£4,069	£2,480
<b>2B INVESTMENT INCOME</b>		
Interest received	£3,716	£2,894

**2C INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Awards for All	-	-	-	19,980
Big Local	-	12,185	12,185	18,278
Kettering Foodbank	-	41,184	41,184	-
NNC Corby/Corby Borough Council	-	91,666	91,666	28,000
NESS (Warm Homes)	-	2,998	2,998	8,994
Henry Smith	-	15,000	15,000	48,000
Corby Borough Council Homelessness	-	-	-	19,367
NNC Kettering/Kettering Borough Council	-	-	-	88,000
NNC Kettering/KBC Housing	-	-	-	32,000
NNC Household Support	-	10,500	10,500	37,870
Trussell Trust Food Bank	-	18,551	18,551	10,703
CITA – Other	-	13,165	13,165	31,125
Support Northamptonshire	-	28,500	28,500	-
UKSPF	-	59,012	59,012	-
Lottery	-	105,473	105,473	-
Multiply	-	134,491	134,491	123,121
Corby Foodbank	-	26,084	26,084	15,150
Dignity In Crisis	-	-	-	10,000
Other	3,133	9,631	12,764	23,388
	<b>£3,133</b>	<b>£568,440</b>	<b>£571,573</b>	<b>£503,976</b>

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025**

**3. ANALYSIS OF RESOURCES EXPENDED**

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
	£	£	£	£
<b>3 CHARITABLE ACTIVITIES</b>				
Volunteer and travel expenses	(250)	18,852	18,602	10,785
Training and conference fees	-	1,780	1,780	1,253
Rent, rates and utilities	-	5,822	5,822	6,517
Citizens Advice Membership	-	6,949	6,949	8,860
Wages and salaries (note 4)	25	493,624	493,649	391,003
Telephone	-	12,104	12,104	5,584
Partner Payment	-	45,832	45,832	20,226
Printing, postage and stationery	(229)	20,118	19,889	13,960
IT Equipment	-	3,869	3,869	4,123
Independent examiners fee (note 6)	-	3,720	3,720	4,080
Consultancy fees	-	711	711	1,344
Repairs and maintenance	-	672	672	2,583
Room hire	-	1,484	1,484	2,742
	<u>(£454)</u>	<u>£615,537</u>	<u>£615,083</u>	<u>£473,060</u>

**4. EMPLOYEES**

	<u>2025</u>	<u>2024</u>
	£	£
Staff costs were as follows:-		
Gross wages, salaries and benefits in kind	452,117	355,060
Employer's national insurance costs	35,077	30,266
Pension	6,455	5,677
	<u>£493,649</u>	<u>£391,003</u>

	<u>2025</u>	<u>2024</u>
Staff numbers were as follows:-		
Management	3	3
Other	14	12
All relate to work on Charitable Activities	<u>17</u>	<u>15</u>

There were no 'high paid' staff in the year. 'High paid' is currently defined in statute as being £60,000 per annum.

**5. TRUSTEES**

	<u>2025</u>	<u>2024</u>
	£	£
Out of pocket expenses reimbursed to Trustees:-	-	-
Number of Trustees who were paid expenses	-	-

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025**

**6. FEES FOR INDEPENDENT EXAMINATION**

	<u>2025</u>	<u>2024</u>
Independent examiner's fees for reporting on the accounts	£3,720	£4,080

**7. TANGIBLE FIXED ASSETS**

	<u>Furniture &amp; Equipment</u>	<u>Total</u>
Cost	£	£
At 1 April 2024	26,881	26,881
Additions	-	-
Disposals	-	-
At 31st March 2025	<u>26,881</u>	<u>26,881</u>
DEPRECIATION		
At 1 April 2024	26,881	26,881
Charge for year	-	-
Eliminated on Disposal	-	-
At 31st March 2025	<u>26,881</u>	<u>26,881</u>
NET BOOK VALUE		
At 31st March 2025	<u>£ -</u>	<u>£ -</u>
At 31st March 2024	<u>£ -</u>	<u>£ -</u>

**8. DEBTORS**

	<u>2025</u>	<u>2024</u>
	£	£
Other debtors	<u>£ 65,735</u>	<u>£ 64,346</u>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<u>2025</u>	<u>2024</u>
	£	£
Other creditors	<u>£20,543</u>	<u>£59,816</u>

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025**

**10. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<u>General Funds</u>	<u>Designated Funds</u>	<u>Restricted Funds</u>	<u>Total Funds</u>
	£	£	£	
Tangible Fixed Assets	-	-	-	-
Current assets	28,221	360,000	87,888	476,109
Current liabilities	-	-	(20,543)	(20,543)
Net assets at 31st March 2025	<u>£28,221</u>	<u>£360,000</u>	<u>£67,345</u>	<u>£455,566</u>

**11. UNRESTRICTED FUNDS**

	<u>01.04.24</u>	<u>Incoming</u>	<u>Outgoing</u>	<u>Transfer</u>	<u>31.03.25</u>
	£	£	£	£	£
General purpose	42,349	10,918	454	(25,500)	28,221
Designated Funds	<u>334,500</u>	<u>-</u>	<u>-</u>	<u>25,500</u>	<u>360,000</u>
	<u>£376,849</u>	<u>£10,918</u>	<u>£454</u>	<u>£-</u>	<u>£388,221</u>

The level of designated funds are set by the Trustees on an annual basis after due consideration of likely future expenditure. As such the Trustees decide upon allocations to or from designated funds.

At 31 March 2025 the Trustees had allocated the designated funds as follows:

- Redundancy costs (in the event the charity ceased) £77,000
- 6 months operating costs £233,000
- Office accommodation contingency £50,000

**12. RESTRICTED FUNDS**

	<u>01.04.24</u>	<u>Incoming</u>	<u>Outgoing</u>	<u>Transfers</u>	<u>31.03.25</u>
	£	£	£	£	£
Awards for All	19,980	-	(19,980)	-	-
Big Local	(370)	12,185	(11,815)	-	-
Corby Food Bank	(5,975)	26,084	(19,234)	-	875
Kettering Food Bank		41,184	(40,185)	-	999
Dignity In Crisis	(253)	-	253	-	-
NNC	-	91,666	(91,611)	-	55
Henry Smith	27,007	15,000	(42,007)	-	-
Lottery	-	105,473	(65,496)	-	39,977
Oundle Food Bank	(3,410)	18,551	(15,141)	-	-
Support Northamptonshire		28,500	(23,715)	-	4,785
NESS	-	2,998	(2,998)	-	-
Other	18,915	9,631	(7,892)	-	20,654
UKSPF	-	59,012	(59,012)	-	-
NNC Household Support	17,644	10,500	(28,144)	-	-
CITA – Other	4,230	13,165	(17,395)	-	-
Multiply	<u>36,674</u>	<u>134,491</u>	<u>(171,165)</u>	<u>-</u>	<u>-</u>
	<u>£114,442</u>	<u>£568,440</u>	<u>£615,537</u>	<u>-</u>	<u>£67,345</u>

**12. RESTRICTED FUNDS (continued)**

- CLS Northamptonshire – sub-contract delivery partner on the NNC Financial Inclusion project providing casework services in debt, benefits and energy advice
- CAWNAC - sub-contract delivery partner on the NNC Financial Inclusion project providing casework services in debt, benefits and energy advice
- Big Local provided funding for outreach worker within the Corby Kingswood and Hazelwood Community Centres
- NNC provide funding to support the core service in Corby and also specialist benefits and debt advice
- Henry Smith Charity provide funding for additional debt and benefits advice
- UKSPF funds provides the funding to support long term unemployed people by removing the barriers that prevent them from entering employment
- Citizens Advice provided funding for the Remote Services work delivered to reduce barriers to advice by offering remote services
- Support Northamptonshire provided funding to support individual residents with benefits advice and casework

**13. DONATED FACILITIES**

North Northants Council (NNC) provides premises (and associated utilities) to the charity at no charge in both Corby and Kettering. The Trustees recognising this valuable contribution to the charity's activities, but as a donated facility, its commercial value should not be reflected in these accounts.

**14. TRANSACTIONS WITH RELATED PARTIES**

Other than as described in Note 5, there are no transactions with related parties during the year.

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

England & Wales - Charity number 1119081

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# Accounts

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**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**REPORT OF THE TRUSTEES**



REGISTERED NUMBER: 06156809 (England and Wales)  
REGISTERED CHARITY NUMBER: 1119081

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**(A COMPANY LIMITED BY GUARANTEE AND  
NOT HAVING A SHARE CAPITAL)**

**REPORT OF THE TRUSTEES  
AND UNAUDITED FINANCIAL STATEMENTS FOR THE  
YEAR ENDED 31ST MARCH 2024**

**AZETS**

**Independent Examiner**

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**REPORT AND ACCOUNTS – YEAR ENDED 31ST MARCH 2024**



CONTENTS	Pages	1 - 6	Report of the Trustees
		7	Report of the Independent Examiners
		8	Statement of financial activities
		9	Balance sheet
		10 - 16	Notes to the accounts

**REPORT OF THE TRUSTEES**

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report together with the financial statements of the Charity for the year ended 31st March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) FRS 102 “Accounting and Reporting by Charities” (FRS 102) in preparing the annual report and financial statements of the charity.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Charity Name:	Citizens Advice Services Corby & Kettering
Charity Registration:	1119081
Company Number:	06156809
Registered Office:	The Corby Cube Parkland Gateway George Street Corby Northants NN17 1QG
Company Secretary:	Philip Arkell
Bank:	National Westminster Bank plc 25 Corporation Street Corby Northants NN17 1NR
Independent Examiner:	P Tyler Azets Thorpe House 93 Headlands Kettering Northants NN15 6BL
Solicitors:	Seatons Solicitors 1 Alexandra Road Corby Northants NN17 1PE

**REPORT OF THE TRUSTEES**

**Report of the Chair**

Sadly, this year has seen no let up in the cost of living crisis which has beset our country for some years and unfortunately, I see no quick end or improvement in our situation in the foreseeable future.

If you take a look at our impact dashboard you will see that we have been able to help so many more people as they navigate their lives over the past year. I'm acutely aware that nothing will change in the short term however we should be encouraged by the fact that our organisation will be there for all those who need our help over our many areas of expertise.

I would like to take this opportunity to let you know that our tremendous and expertly trained staff under the leadership of Phil our CEO have worked tirelessly over the past year to ensure that all who need help get it. Citizens Advice would be nothing without its volunteers, and I pay tribute to all our volunteers including our Trust Board who have also been part of this increasingly growing journey in the last year.

I should also say how grateful we are to North Northants Council and it's Leadership team whose support with our premises is invaluable and we are so grateful. I look forward to working more closely with them in the future.

The financial results stand for themselves so I am able to conclude by saying that I am confident that our Organisation will be there to help and enhance the lives of so many people in the coming years.

Paul Clarke  
Chair of the Trust Board

**Directors and Trustees**

The directors of the charitable company (the Charity) are its Trustees for the purpose of Charity law and throughout this report are collectively referred to as the Trustees.

The following Trustees (who are also directors) served during the year:

Adrian Chambers	Director/Trustee	
Paul Clarke	Chair	
Jessica Cotton	Treasurer	
Patrisha Dewar	Director/Trustee	
Joy Lyman	Director/Trustee	Resigned 3 April 2024
Matthew Quincey	Director/Trustee	Co-opted 3 April 2024
Audrey Teodorini	Vice Chair	
Lesley Thurland	Director/Trustee	
Christopher Woolmer	Director/Trustee	
Emma Wynne	Director/Trustee	

**OBJECTIVES AND ACTIVITIES**

**Objects**

The object of Citizens Advice Services Corby & Kettering is the promotion of any charitable purpose for the benefit of the communities of Corby and Kettering Borough by the advancement of education, the protection of health and the relief of poverty, sickness and distress. The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's objectives and in planning its future activities.

Citizens Advice Services Corby & Kettering aims to provide free, confidential, impartial and independent advice

**REPORT OF THE TRUSTEES**

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 that individuals do not suffer through a 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 primary objective of the period was to ensure that the level of services delivered were maintained at their current level despite a difficult economic climate. Increasing the number of volunteers also remained high priority.

**Our work**

Our service is provided free at the point of delivery. It includes the provision of front-line diagnostic advice with referrals to specialist staff and external agencies where appropriate.

We help our clients with issues that are important to them.

- Debt: We advise on managing money, negotiating with creditors, and choosing debt management options.
- Benefits: We advise people on how to claim benefits to which they may be entitled. We also assist clients with appeals and mandatory reconsiderations.
- Housing: We advise clients on issues including eviction, private tenancies, social housing tenancies, possession orders, property repairs and homelessness
- Energy: We advise clients on issues relating to energy supply, energy costs and help with issues relating to suppliers or tariffs.
- Employment: We advise employees on issues including unfair dismissal, employment rights, discrimination and bullying
- Relationships: We give information on how to access legal help and give advice on practical solutions in response to issues such as neighbour disputes, domestic violence, school problems, and family breakups.
- We deliver financial capability training and employability support to help local people survive the cost-of-living crisis and improve their prospects of securing a job.

We also give information on how to access specialist help and give advice on a wide range of issues including disputed tax, immigration, consumer, legal and education issues.

**Service Provision**

Although we offer a full advice service from our offices in Corby and Kettering, we have continued to develop our outreach services across North Northamptonshire.

We now deliver services in the following locations

Kettering:

- Kettering Community Unit (KCU) 1 session per week
- Desborough Library 1 session per week
- Rothwell Library 1 session per week
- Burton Latimer Library 1 session per week
- Salvation Army 1 session per week
- Highfields Community Centre 1 session per week

Corby:

- Corby Foodbank 2 sessions per week
- Kingswood Neighbourhood Centre 1 day per week
- Hazelwood Neighbourhood Centre 1 day per week
- Home-Start Corby 1 session per week

East Northants:

**REPORT OF THE TRUSTEES**

- Oundle Foodbank 1 day per week
- Encompass, Rushden 1 session per week

Wellingborough:

- Daylight Centre 1 session per week

Our outreach services offer triage, full advice and even casework as required.

Telephone advice remains the most popular channel although it has dropped from 78% last year to just 62%. At the same time, face-to-face services have increased in popularity rising from 17% to 24%. Clients appreciate the convenience of telephone advice but also value the flexibility of being able to book a face-to-face appointment when they need practical help – for instance, with a benefit claim form.

The new email advice service was launched in August 2023 using a web form published on our website. This now represents 12% of advice work.

**Our Partners**

Our ability to reach the most vulnerable members of our community is dictated largely by the success of partnerships across the voluntary and statutory sectors.

We are pleased to say that we continue to work with North Northants Council to ensure that local residents have access to advice no matter where they live. The advice services strategic grant is now delivered in partnership with Citizens Advice West Northants and Cherwell and Community Law Service.

Our partners include:

- Citizens Advice West Northants and Cherwell
- Community Law Service
- Daylight Centre (Wellingborough)
- Encompass (Rushden)
- Highfields Community Centre
- HomeStart Corby
- Job Centre Plus
- KHL Big Local
- KCU (Kettering Community Unit)
- Library Service (Burton Latimer, Desborough and Rothwell)
- Salvation Army (Kettering)
- Trussell Trust (Corby, Oundle and Kettering)

We are pleased to report that we plan to work in partnership with Northamptonshire MIND and Support North Northants next year.

**Our Impact**

Although the cost-of-living crisis is no longer characterised by rampant inflation, local people continue to face financial challenges with many managing a negative budget. We have experienced a substantial rise in both the number and complexity of cases – clients can approach us with a housing issue but may also require debt advice and/or help applying for welfare benefits.

In the last year, we have seen a further 5% increase in enquiries through our public advice desks and phone lines, rising to 21,431. This is on top of a 30% increase last year and equates to one enquiry every 3.3 minutes we are open.

Our advisers have helped address 29,526 issues, an 8% increase on the previous year, the equivalent of 123 issues presented each working day.

This translates into our advisers securing £4,470,464 in additional income, a 7% increase on the previous year and

**REPORT OF THE TRUSTEES**

supporting our clients to manage £2,488,817 in debt. This is a 22% increase in the level of debt faced by clients in 12 months.

**Volunteering**

As the cost-of-living crisis took hold, the demand for advice services increased substantially. As an organisation reliant upon the dedication and commitment of highly trained volunteers, it remains necessary to recruit, induct and train at least 10-15 new volunteers to meet this demand.

We now have 25 volunteers supporting our advice services as well as our 9 volunteer trustees who are responsible for the governance of the charity.

In the last year, we are proud to say that our volunteers donated 9,412 hours the equivalent of 5.5 full time staff and generated more than £1m income for our clients.

**Website, social media and new access channels**

Our website and the accompanying webform has attracted a great deal of traffic from our clients. In less than a year, we received 828 requests for advice representing 12% of all cases.

This service is particularly helpful to those people who work and want an 'out of hours' service and for those able to resolve their issue once given the correct information.

**Food banks**

Our advice services are now firmly embedded across the food bank network in North Northants. Not only do we partner with the Trussell Trust in Corby, Oundle and Kettering, but we are also working alongside the food banks at the Daylight Centre in Wellingborough and Encompass in Rushden.

These outreach services are essential in enabling us to reach those people living in food poverty who may need help with income maximisation or debt management.

**Multiply and UKSPF Projects**

We continue to support local people through the Multiply project, focussing on financial capability, and more recently the UKSPF project which helps people distant from the employment market to get work.

These projects dovetail well into our advice provision and help us to deliver a holistic service across North Northamptonshire.

**REPORT OF THE TRUSTEES**

**FINANCIAL REVIEW**

**Financial Position**

Total incoming resources in the year were £509,350, of this £503,276 related to project restricted activities.

A profit of £36,290 was made in the year. At 31st March 2024 total reserves were £491,291 however these include restricted funds (ie those funds received for contractually restricted activities but not yet spent) of £114,442. The trustees have also designated a total of £334,500 of funds for specific purposes, as set out in note 11, this leaves general unrestricted funds of £42,349 at 31st March 2024.

**Reserves Policy**

Citizens Advice Services Corby & Kettering is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The trustees have allocated the financial reserves set aside allow for sufficient cash flow to maintain the core service of the Organisation at a level equivalent to at least three (3) months normal operating expenditure. This is the equivalent of £138,000.

The Trustees have recently reviewed our redundancy liability which is relatively high given the good staff retention rate. The trustees have allocated £146,500 in our designated reserves to meet this liability in the event that the Charity were to dissolve.

In recognition that the charity is accommodated within local authority premises, the trustees recognise that we may be asked to vacate these premises in the coming years. As a result, the trustees have allocated £50,000 in designated reserves to cover the cost of securing alternate office accommodation.

Summary of designated reserves:

3 months operating costs	£138,000
Redundancy liability	£146,500
Office accommodation contingency	£50,000
Total	£334,500

**Principal Funding Sources**

The Trustee Board extends their gratitude to North Northamptonshire Council (NNC) who continue to support the core operating of the Charity in both Corby and Kettering. Additionally, project specific funding was received from; Citizens Advice, NNC for Corby & Kettering Homelessness, Department for Education (via NNC) for the Multiply project, Henry Smith Charity and Trussell Trust.

NNC provide premises to the Charity in both Corby & Kettering, further details of this can be seen in Note 12.

**FUTURE PLANS**

Citizens Advice Services Corby & Kettering plan to expand their reach to include the whole of North Northamptonshire and will continue their work to ensure that the necessary funds are secured so that the services people need are in place when our help is needed. Strategic priorities for the next twelve (12) months are to seek new funding streams to support further project delivery and introduce services in the areas of Wellingborough and East Northants. We will continue to ensure that we are fit for purpose and look forward to working with our Partners in the future to serve our clients.

**REPORT OF THE TRUSTEES**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Citizens Advice Services Corby & Kettering is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th March 2007. It is registered as a Charity with the Charity Commission. Members are elected from the local community and must either reside or work in the Boroughs of Corby or Kettering. However such applications require the approval of the Trustees. There are currently nine members, each of whom agrees to contribute £1 in the event of the Charity winding up.

**Appointment of Trustees**

As set out in the Articles of Association the first Trustees shall be those persons notified to Companies House as the first directors of the Charity. Trustees are not required to retire by rotation and remain as Trustees until they resign. There shall be a minimum number of three Trustees and a maximum number of fifteen Trustees.

The Trustees have the power to appoint additional Trustees or to fill a vacancy arising amongst the Trustees. The members have the power to nominate additional Trustees, or Trustees to fill a vacancy, at a general meeting.

**Trustee induction and training**

New Trustees undergo an orientation day to brief them on their legal obligations under Charity and company law, the content of the Memorandum and Articles of Association, the decision-making processes, the business plan and recent financial performances of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

**Organisational Structure**

Citizens Advice Services Corby & Kettering 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 Citizens Advice Services Corby & Kettering and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet, as a minimum, quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

**Major Risks**

Citizens Advice Services Corby & Kettering has carried out a risk assessment and a risk strategy has been agreed which is incorporated in the Organisation's Business and Development Plan. The Trustees recognise that any major risks to which the Charity might be exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of the loss of funding which is becoming increasingly difficult to replace. The Charity strives to minimize exposure through securing funding from diverse donors

Signed on behalf of the Trustees

P Arkell, Secretary

Date 16/10/2024

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF  
CITIZENS ADVICE SERVICES CORBY & KETTERING**

I report on the accounts of the company for the year ended 31 March 2024 which are set out on pages 9 to 17.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

P Tyler  
Chartered Accountant (ICAEW)  
Azets  
Thorpe House  
93 Headlands  
KETTERING  
Northamptonshire  
NN15 6BL

Date: 16/10/2024

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2024**

	Notes	Unrestricted Undesignated Funds	Designated Funds	Restricted Income Funds 31.03.24	Total Funds 31.03.24	Total Funds 31.03.23
<b>INCOMING RESOURCES</b>						
<b>INCOME AND ENDOWMENTS</b>						
<b>FROM:</b>						
Donations and legacies	2A	2,480	-	-	2,480	1,812
Investments	2B	2,894	-	-	2,894	2,083
Charitable activities	2C	700	-	503,276	503,976	357,316
<b>Total Income and Endowments</b>		<b>6,074</b>	<b>-</b>	<b>503,276</b>	<b>509,350</b>	<b>361,211</b>
<b>RESOURCES EXPENDED</b>						
Expenditure on charitable activities	3	-	-	(473,060)	(473,060)	372,724
<b>Total expenditure</b>		<b>-</b>	<b>-</b>	<b>(473,060)</b>	<b>(473,060)</b>	<b>372,724</b>
<b>NET INCOMING/(EXPENDITURE) BEFORE TRANSFERS</b>		<b>6,074</b>	<b>-</b>	<b>30,216</b>	<b>36,290</b>	<b>(11,513)</b>
<b>EXCEPTIONAL INCOME</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TRANSFER</b>		<b>(144,500)</b>	<b>144,500</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>(138,426)</b>	<b>144,500</b>	<b>30,216</b>	<b>36,290</b>	<b>(11,513)</b>
Total funds brought forward		180,775	190,000	84,226	455,001	466,514
<b>Total funds carried forward</b>		<b>£42,349</b>	<b>£334,500</b>	<b>£114,442</b>	<b>£491,291</b>	<b>£455,001</b>

There were no endowment funds for the year.

There were no recognised gains or losses for the period to 31 March 2024 other than those included in the Statement of Financial Activities.

All activities were continuing during the period.

The notes on pages 11 to 17 form part of these accounts.

**BALANCE SHEET AT 31ST MARCH 2024**

	<u>Notes</u>	<u>2024</u>	<u>2023</u>
<b>FIXED ASSETS</b>			
Tangible assets	7	-	-
<b>CURRENT ASSETS</b>			
Debtors	8	64,346	11,797
Cash at bank and in hand		<u>486,761</u>	<u>481,660</u>
		<u>551,107</u>	<u>493,457</u>
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	9	<u>(59,816)</u>	<u>(38,456)</u>
<b>NET CURRENT ASSETS</b>		<u>491,291</u>	<u>455,001</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	10	<u>£491,291</u>	<u>£455,001</u>
<b>THE FUNDS OF THE CHARITY:</b>			
<b>UNRESTRICTED FUNDS</b>	11	42,349	180,775
<b>DESIGNATED FUNDS</b>	11	334,500	190,000
<b>RESTRICTED FUNDS</b>	12	114,442	84,226
<b>TOTAL CHARITY FUNDS</b>		<u>£491,291</u>	<u>£455,001</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2024 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.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard 102 (FRS 102).

The financial statements were approved by the Board of Trustees on 16/10/2024 and were signed on its behalf by:

P Clarke

Notes on pages 10 to 17 form part of these financial statements.

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024**

**1. ACCOUNTING POLICIES**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Charity's financial statements.

**Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006 and the requirements of the Statement of Recommended Practice (SORP FRS 102), Accounting and Reporting by Charities.

**ASSETS**

**Tangible Fixed Assets for use by Charity**

Fixed assets are recorded at cost or, in cases where fixed assets have been donated to Citizens Advice Services Corby & Kettering at the original cost to that Charity.

**Depreciation**

Depreciation has been provided at the following rates in order to write down cost or valuation, less estimated residual value, of all tangible fixed assets by equal annual instalments over their expected useful lives.

Furniture	25%	Reducing balance
Equipment	33⅓%	Straight line

**INCOMING RESOURCES**

**Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the Charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and donations**

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resources.

**Contractual income and performance related grants**

This is only included in the SoFA once the related goods or services have been delivered.

**Gifts in kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the Charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the Charity.

Gifts in kind for use by the Charity are included in the SoFA as incoming resources when receivable.

**Donated services and facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024**

benefit to the Charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the Charity of the service or facility received.

**Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

**Investment income**

This is included in the accounts when receivable.

**EXPENDITURE AND LIABILITIES**

**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

**Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to Trustees on governance or constitutional matters.

**Grants with performance conditions**

Where the Charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the Charity.

**Value Added Tax**

As the majority of Citizens Advice Services Corby & Kettering's activities are classified as exempt or non-business activities for the purposes of value added tax, Citizens Advice Services Corby & Kettering is unable to reclaim any value added tax which it suffers on its purchases.

**Taxation**

No provision has been made for corporate tax or deferred tax as the charitable organisation is a registered Charity and is, therefore, exempt from taxation.

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024**

**2. ANALYSIS OF INCOMING RESOURCES**

	<u>2024</u>	<u>2023</u>
	£	£
<b>2A VOLUNTARY INCOME</b>		
Donations and legacies	£2,480	£1,812
<b>2B INVESTMENT INCOME</b>		
Interest received	£2,894	£2,083

**2C INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Awards for All	-	19,980	19,980	9,932
Big Local	-	18,278	18,278	18,278
BBO - Goodwill Solutions	-	-	-	13,420
NNC Corby/Corby Borough Council	-	28,000	28,000	28,000
NESS (Warm Homes)	-	8,994	8,994	42,720
Henry Smith	-	48,000	48,000	47,200
Corby Borough Council Homelessness	-	19,367	19,367	19,367
NNC Kettering/Kettering Borough Council	-	88,000	88,000	80,000
NNC Kettering/KBC Housing	-	22,000	22,000	30,000
NNC Household Support	-	37,870	37,870	3,000
Trussell Trust Food Bank	-	10,703	10,703	10,100
CITA – Other	-	31,125	31,125	15,000
Multiply	-	123,121	123,121	10,930
Corby Foodbank	-	15,150	15,150	-
Dignity In Crisis	-	10,000	10,000	-
Other	700	22,688	23,388	29,369
	<u>£700</u>	<u>£503,276</u>	<u>£503,976</u>	<u>£357,316</u>

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024**

**3. ANALYSIS OF RESOURCES EXPENDED**

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
<b>3 CHARITABLE ACTIVITIES</b>	£	£	£	£
Volunteer and travel expenses	-	10,785	10,785	15,014
Training and conference fees	-	1,253	1,253	923
Rent, rates and utilities	-	6,517	6,517	4,241
Citizens Advice Membership	-	8,860	8,860	8,140
Wages and salaries (note 4)	-	391,003	391,003	324,658
Telephone	-	5,584	5,584	4,353
Partner Payment	-	20,226	20,226	-
Printing, postage and stationery	-	13,960	13,960	12,215
IT Equipment	-	4,123	4,123	-
Independent examiners fee (note 6)	-	4,080	4,080	3,180
Consultancy fees	-	1,344	1,344	-
Repairs and maintenance	-	2,583	2,583	-
Room hire	-	2,742	2,742	-
	£-	£473,060	£473,060	£372,724

**4. EMPLOYEES**

	<u>2024</u>	<u>2023</u>
	£	£
Staff costs were as follows:-		
Gross wages, salaries and benefits in kind	355,060	300,003
Employer's national insurance costs	30,266	20,202
Pension	5,677	4,453
	<u>£391,003</u>	<u>£324,658</u>
Staff numbers were as follows:-		
Management	3	3
Other	12	12
All relate to work on Charitable Activities	<u>15</u>	<u>15</u>

There were no 'high paid' staff in the year. 'High paid' is currently defined in statute as being £60,000 per annum.

**5. TRUSTEES**

	<u>2024</u>	<u>2023</u>
	£	£
Out of pocket expenses reimbursed to Trustees:-	-	-
Number of Trustees who were paid expenses	-	-

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024**

**6. FEES FOR INDEPENDENT EXAMINATION**

	<u>2024</u>	<u>2023</u>
	£	£
Independent examiner's fees for reporting on the accounts	£4,080	£3,180
	<hr/>	<hr/>

**7. TANGIBLE FIXED ASSETS**

	<u>Furniture and Equipment</u>	<u>Total</u>
	£	£
Cost		
At 1 April 2023	26,881	26,881
Additions	-	-
Disposals	-	-
	<hr/>	<hr/>
At 31st March 2024	26,881	26,881
	<hr/>	<hr/>
DEPRECIATION		
At 1 April 2023	26,881	26,881
Charge for year	-	-
Eliminated on Disposal	-	-
	<hr/>	<hr/>
At 31st March 2024	26,881	26,881
	<hr/>	<hr/>
NET BOOK VALUE		
At 31st March 2024	£ -	£ -
	<hr/>	<hr/>
At 31st March 2023	£ -	£ -
	<hr/>	<hr/>

**8. DEBTORS**

	<u>2024</u>	<u>2023</u>
	£	£
Other debtors	£ 64,346	£ 11,797
	<hr/>	<hr/>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<u>2024</u>	<u>2023</u>
	£	£
Other creditors	£59,816	£38,456
	<hr/>	<hr/>

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024**

**10. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<u>General Funds</u>	<u>Designated Funds</u>	<u>Restricted Funds</u>	<u>Total Funds</u>
	£	£	£	
Tangible Fixed Assets	-	-	-	-
Current assets	42,349	334,500	174,258	551,107
Current liabilities	-	-	(59,816)	(59,816)
Net assets at 31st March 2024	<u>42,349</u>	<u>334,500</u>	<u>114,442</u>	<u>491,291</u>

**11. UNRESTRICTED FUNDS**

	<u>01.04.23</u>	<u>Incoming</u>	<u>Outgoing</u>	<u>Transfer</u>	<u>31.03.24</u>
	£	£	£	£	£
General purpose	180,775	6,074	-	(144,500)	42,349
Designated Funds	<u>190,000</u>	<u>-</u>	<u>-</u>	<u>144,500</u>	<u>334,500</u>
	<u>£370,775</u>	<u>£8,574</u>	<u>-</u>	<u>£-</u>	<u>£376,849</u>

The level of designated funds are set by the Trustees on an annual basis after due consideration of likely future expenditure. As such the Trustees decide upon allocations to or from designated funds.

At 31 March 2024 the Trustees had allocated the designated funds as follows:

- Redundancy costs (in the event the charity ceased)	£146,500
- 3 months operating costs	£138,000
- Office accommodation contingency	£50,000

**12. RESTRICTED FUNDS**

	<u>01.04.23</u>	<u>Incoming</u>	<u>Outgoing</u>	<u>Transfers</u>	<u>31.03.24</u>
	£	£	£	£	£
Awards for All	-	19,980	-	-	19,980
Big Local	6,880	18,278	(25,528)	-	(370)
Corby Food Bank	-	15,150	(21,125)	-	(5,975)
Dignity In Crisis	-	10,000	(10,253)	-	(253)
Corby Borough Council (CBC)	-	28,000	(28,000)	-	-
CBC Homelessness	-	19,367	(19,367)	-	-
Henry Smith	27,662	48,000	(48,655)	-	27,007
Kettering Borough Council (KBC)	-	88,000	(88,000)	-	-
KBC Housing	-	22,000	(22,000)	-	-
Oundle Food Bank	-	10,703	(14,113)	-	(3,410)
NESS	9,129	8,994	(18,123)	-	-
Other	17,300	22,688	(21,073)	-	18,915
NNC Helpline	3,000	-	(3,000)	-	-
NNC Household Support	-	37,870	(20,226)	-	17,644
CITA – Other	15,000	31,125	(41,895)	-	4,230
Multiply	5,255	123,121	(91,702)	-	36,674
	<u>£84,226</u>	<u>£503,276</u>	<u>£473,060</u>	<u>-</u>	<u>114,442</u>

**12. RESTRICTED FUNDS (continued)**

- CLS Northamptonshire – sub-contract delivery partner on the Northants Energy Saving Service providing casework services in debt, benefits and energy advice
- Big Local provided funding for outreach worker within the Corby Kingswood and Hazelwood Community Centres
- CBC Homelessness provide funding to support a part-time money advice worker
- NNC provide funding to support the core service in Corby and also specialist benefits advice
- NNC provide funding to support the core service in Kettering and also specialist debt advice
- Henry Smith Charity provide funding for additional debt and benefits advice
- ESF funds provides the funding to support long term unemployed people by removing the barriers that prevent them from entering employment
- Citizens Advice provided funding for the Help to Claim service which helped clients making their claim for Universal Credit.

**13. DONATED FACILITIES**

North Northants Council (NNC) provides premises (and associated utilities) to the charity at no charge in both Corby and Kettering. The Trustees recognising this valuable contribution to the charity's activities, but as a donated facility, its commercial value should not be reflected in these accounts.

**14. TRANSACTIONS WITH RELATED PARTIES**

Other than as described in Note 5, there are no transactions with related parties during the year.

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

England & Wales - Charity number 1119081

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# Accounts

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**REPORT OF THE TRUSTEES**

**REGISTERED NUMBER: 06156809 (England and Wales)  
REGISTERED CHARITY NUMBER: 1119081**

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**(A COMPANY LIMITED BY GUARANTEE AND  
NOT HAVING A SHARE CAPITAL)**

**REPORT OF THE TRUSTEES  
AND UNAUDITED FINANCIAL STATEMENTS FOR THE  
YEAR ENDED 31ST MARCH 2023**

**AZETS**

**Independent Examiner**

CONTENTS	Pages	1 - 6	Report of the Trustees
		7	Report of the Independent Examiners
		8	Statement of financial activities
		9	Balance sheet
		10 - 16	Notes to the accounts

**REPORT OF THE TRUSTEES**

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report together with the financial statements of the Charity for the year ended 31st March 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) FRS 102 "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Charity Name: Citizens Advice Services Corby & Kettering

Charity Registration: 1119081

Company Number: 06156809

Registered Office: The Corby Cube  
Parkland Gateway  
George Street  
Corby  
Northants  
NN17 1QG

Company Secretary: Philip Arkell

Bank: National Westminster Bank plc  
25 Corporation Street  
Corby  
Northants  
NN17 1NR

Independent Examiner: P Tyler  
Azets  
Thorpe House  
93 Headlands  
Kettering  
Northants  
NN15 6BL

Solicitors: Seatons Solicitors  
1 Alexandra Road  
Corby  
Northants  
NN17 1PE

**REPORT OF THE TRUSTEES**

**Report of the Chair**

As I said last year, we were about to enter the biggest cost of living crisis to hit the U.K. in a generation. I take no pleasure in the fact that I was correct. Indeed the crisis has worsened over 2022 into 2023 and I see no end to it.

If you take a look at our impact dashboard you'll see that we have increased our help to so many more people over the last year and been able to in many ways positively impact their lives. I'm acutely aware that nothing will change in the short term however rest assured our organisation will be there to act as a 'safety net' for those who need to access our many services.

I would like to thank sincerely our staff who have worked tirelessly under the leadership of Phil our Chief Officer over the year and I'd also pay tribute to those who have been responsible to increase our volunteer base over three-fold. I also thank our volunteers for their skills and enthusiasm and also thank our Trust Board without whom we could not operate.

Our grateful thanks are also due to North Northants council and its leadership for their support with our premises. We look forward to the future working closely with them going forward.

I can conclude confidently in the knowledge that our organisation will continue to help and enhance the lives of so many people in North Northants in future years.

Paul Clarke  
Chair of Trustees

**Directors and Trustees**

The directors of the charitable company (the Charity) are its Trustees for the purpose of Charity law and throughout this report are collectively referred to as the Trustees.

The following Trustees (who are also directors) served during the year:

Trish Dewar	
Joy Lyman	
Christopher Woolmer	
Adrian Chambers	
Paul Clarke	(Chair)
Emma Wynne	(Vice chair)
Alex Parsons	- Resigned 11 <sup>th</sup> May 2022
Jessica Cotton	(Treasurer)
Lesley Thurland	
Audrey Teodorini	Appointed 10 <sup>th</sup> August 2022

**OBJECTIVES AND ACTIVITIES**

**Objects**

The object of Citizens Advice Services Corby & Kettering is the promotion of any charitable purpose for the benefit of the communities of Corby and Kettering Borough by the advancement of education, the protection of health and the relief of poverty, sickness and distress. The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's objectives and in planning its future activities.

Citizens Advice Services Corby & Kettering 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

**REPORT OF THE TRUSTEES**

social policies and services and to ensure that individuals do not suffer through a 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 primary objective of the period was to ensure that the level of services delivered were maintained at their current level despite a difficult economic climate. Increasing the number of volunteers also remained high priority.

**Our work**

Our service is provided free at the point of delivery. It includes the provision of front-line diagnostic advice with referrals to specialist staff and external agencies where appropriate.

We help our clients with issues that are important to them.

- Debt: We advise on managing money, negotiating with creditors, and choosing debt management options.
- Benefits: We advise people on how to claim benefits to which they may be entitled. We also assist clients with appeals and mandatory reconsiderations.
- Housing: We advise clients on issues including eviction, private tenancies, social housing tenancies, possession orders, property repairs and homelessness
- Energy: We advise clients on issues relating to energy supply, energy costs and help with issues relating to suppliers or tariffs.
- Employment: We advise employees on issues including unfair dismissal, employment rights, discrimination and bullying
- Relationships: We give information on how to access legal help and give advice on practical solutions in response to issues such as neighbour disputes, domestic violence, school problems, and family breakups.

We also give information on how to access specialist help and give advice on a wide range of issues including disputed tax, immigration, consumer, legal and education issues.

**Service Provision**

After a few years of significant disruption to our services as a result of the pandemic, we are pleased to report that services are now back to normal with the full range of face-to-face appointments, telephone advice and outreach services available.

Of course, many of those we support are unable, or reluctant, to access services within the Municipal Buildings. To meet this demand, we offer appointments at the following outreach locations:

**Kettering:**

- |   |                     |
|---|---------------------|
| <input type="checkbox"/> Kettering Community Unit (KCU) | 2 sessions per week |
| <input type="checkbox"/> Desborough Library             | 1 session per week  |
| <input type="checkbox"/> Rothwell Library               | 1 session per week  |
| <input type="checkbox"/> Burton Latimer Library         | 1 session per week  |

**Corby:**

- |   |                     |
|---|---------------------|
| <input type="checkbox"/> Corby Foodbank                 | 2 sessions per week |
| <input type="checkbox"/> Kingswood Neighbourhood Centre | 1 day per week      |
| <input type="checkbox"/> Hazelwood Neighbourhood Centre | 1 day per week      |
| <input type="checkbox"/> Home-Start Corby               | 1 session per week  |

**East Northants:**

- |  |                |
|--|----------------|
| <input type="checkbox"/> Oundle Foodbank | 1 day per week |
|--|----------------|

Our outreach services offer triage, full advice and even casework as required.

Telephone advice remains the most popular channel although it has dropped from a peak of 94% during the pandemic, to 78% as traditional face-to-face services increase in popularity. Clients appreciate the convenience of telephone advice but also value the flexibility of being able to book a face-to-face appointment when they need

**REPORT OF THE TRUSTEES**

practical help – for instance, with a benefit claim form.

In order to increase access to our advice services, we will be adding a new email advice service in the coming months. A web form will be published on our website to help those for whom telephone or face-to-face access is not convenient or appropriate.

**Our Impact**

The cost-of-living crisis is the perhaps the greatest threat to the livelihood of local people in generations. We have experienced a substantial rise in both the number and complexity of cases – clients can approach us with a housing issue but may also require debt advice and/or help applying for welfare benefits.

In the last year, we have seen a 30% increase in enquiries through our public advice desks and phones lines, rising to 20,368. This equates to one enquiry every 3.5 minutes we are open.

Our advisers have helped address 27,396 issues, a 22% increase on the previous year, the equivalent of 110 issues presented each working day.

This translates into our advisers securing £4,175,174 in additional income, a 14% increase on the previous year and supporting our clients to manage £2,047,520 in debt. This is a 15% increase in the level of debt faced by clients in 12 months.

**Volunteering**

As the impact of the pandemic subsided, and the cost-of-living crisis took hold, the demand for advice services increased substantially. As an organisation reliant upon the dedication and commitment of highly trained volunteers, it was necessary to recruit, induct and train at least 10-15 new volunteers to meet this demand.

Having secured funding from Awards for All and Kettering, Corby and Desborough town councils we created a new role of Training Coordinator and restructured our recruitment processes.

We now have 13 new volunteers who have completed their training and have started to deliver initial assessment (gateway) interviews with a further 9 volunteers being processed. This could enable us to support up to 1,500 new clients per annum

In the last year, we are proud to say that our volunteers donated 7,037 the equivalent of 4.1 full time staff or £121,000.

**Corby Reception**

Some years ago, as a result of funding cuts, we were forced to reduce our Corby Reception opening hours from 5 to 3 days. With the recent increase in demand for advice, we have secured alternate funding from National Citizens Advice to re-open the reception for the full 5 days for a 9-month period.

We sincerely hope that once these funds have been expended, we will be able to sustain this level of public access.

**Website, social media and new access channels**

Over the past few years, the digital realm has grown enormously. The pandemic accelerated this process substantially and has created an increased demand for online content.

This year, we have updated our website ([www.nca.uk](http://www.nca.uk)) with dynamic links to advice and information and launched our Facebook page. We hope this will empower our clients to access relevant information before requesting an appointment.

In March 2023, we began delivery on the Northamptonshire cluster of the national Adviceline. We had withdrawn from this service during the pandemic to focus on more immediate priorities but have now resumed service. Adviceline provides Northamptonshire clients immediate access to level 1 advice rather than waiting for an appointment. This service is delivered in partnerships with other local Citizens Advice offices across the county.

In a similar vein, we have spent time preparing for the launch of our new email advice service. Although 78% of

**REPORT OF THE TRUSTEES**

our advice is still delivered by telephone, we recognise that an increasing number of clients want to approach us through different channels.

The benefit of the email service is that it allows us to deliver tailored information to those clients who are either unable to contact us by phone or pop into the office. From an operational perspective, the service also means that we can focus on telephone and face-to-face advice at peak periods and address email enquiries at quieter times during the day.

**Food banks**

As the cost-of-living crisis took hold, we developed services in collaboration with our colleagues at the Trussell Trust. In July 2022, we started working at Corby Food Bank, providing drop-in advice services on Monday and Friday afternoons as well as more detailed advice work outside opening times.

The success of this project led to the development of our Oundle Food Bank advice service which we launched on 1st April 2023. In both instances, our focus is to provide advice to people faced with food poverty to enable them to maximise their income, manage their debts thereby increasing their financial resilience.

We continue to act as a conduit for Kettering Community Unit Food Bank providing emergency access to food when the food bank is closed.

**KHL Big Local**

We have been delivering twice weekly full advice sessions at Kingswood and Hazelwood Neighbourhood Centres in Corby for 5½ years. During this time, we have generated over £4.5 million in additional income – the equivalent of £41 for every £1 invested.

This project generates essential income for communities that are some of the most deprived in North Northamptonshire.

**Multiply Project**

Supporting clients with their financial capability has always been a priority for us.

When North Northants Council launched the Multiply scheme to improve adult numeracy it was the perfect opportunity for us expand this area. We have developed courses (one-to-one and/or small group) that use practical maths to help people create their household budgets, understand credit, maximise income and understand and manage their debt.

In our experience, personalised learning is more likely to engage the learner whilst also ensuring that the learner leaves with a practical tool to use in everyday life.

**Redundancy Surgeries**

In January 2022, Orchard House Foods announced the closure of the Corby plant resulting in the immediate redundancy of about 500 permanent staff and a further 250 agency personnel.

The impact of this closure was catastrophic for many families who relied upon Orchard Foods for multiple incomes.

We are proud to say that within one week of the declaration, Citizens Advice Corby & Kettering had hosted the first of three redundancy surgeries offering tailored advice on redundancy rights, welfare benefit entitlements and any other advice workers requested. We were particularly pleased to be joined by our partners from NNC, DWP and Home-Start Corby

Over the three sessions, we supported about 50 families.

## **REPORT OF THE TRUSTEES**

### **FINANCIAL REVIEW**

#### **Financial Position**

Total incoming resources in the year were £361,211, of this £352,153 related to project restricted activities.

A deficit of £11,513 was made in the year. At 31st March 2023 total reserves were £455,001 however these include restricted funds (ie those funds received for contractually restricted activities but not yet spent) of £84,226. The trustees have also designated a further £190,000 of funds for specific purposes, as set out in note 11, this leaves general unrestricted funds of £180,775 at 31st March 2023.

#### **Reserves Policy**

Citizens Advice Services Corby & Kettering is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. Therefore, the financial reserves we have set aside allow for sufficient cash flow to maintain the core service of the Organisation at a level equivalent to at least three (3) months normal operating expenditure. The Trustees have recently reviewed our redundancy liability and in the event that the Charity were to dissolve have ensured that funds are available to meet this.

#### **Principal Funding Sources**

The Trustee Board extends their gratitude to North Northamptonshire Council (NNC) who continue to support the core operating of the Charity in both Corby and Kettering. Additionally, project specific funding was received from; Citizens Advice, NNC for Corby & Kettering Homelessness, CLS Northamptonshire (Warm Homes Energy Project), Henry Smith Charity and KHL Big Local.

NNC provide premises to the Charity in both Corby & Kettering, further details of this can be seen in Note 12.

### **FUTURE PLANS**

Citizens Advice Services Corby & Kettering plan to expand their reach to include the whole of North Northamptonshire and will continue their work to ensure that the necessary funds are secured so that the services people need are in place when our help is needed. Strategic priorities for the next twelve (12) months are to seek new funding streams to support further project delivery and introduce services in the areas of Wellingborough and East Northants. We will continue to ensure that we are fit for purpose and look forward to working with our Partners in the future to serve our clients.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

Citizens Advice Services Corby & Kettering is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th March 2007. It is registered as a Charity with the Charity Commission. Members are elected from the local community and must either reside or work in the Boroughs of Corby or Kettering. However such applications require the approval of the Trustees. There are currently nine members, each of whom agrees to contribute £1 in the event of the Charity winding up.

#### **Appointment of Trustees**

As set out in the Articles of Association the first Trustees shall be those persons notified to Companies House as the first directors of the Charity. Trustees are not required to retire by rotation and remain as Trustees until they resign. There shall be a minimum number of three Trustees and a maximum number of fifteen Trustees.

The Trustees have the power to appoint additional Trustees or to fill a vacancy arising amongst the Trustees. The members have the power to nominate additional Trustees, or Trustees to fill a vacancy, at a general meeting.

#### **Trustee induction and training**

New Trustees undergo an orientation day to brief them on their legal obligations under Charity and company law, the content of the Memorandum and Articles of Association, the decision-making processes, the business plan and recent financial performances of the Charity. Trustees are encouraged to attend appropriate external training

REPORT OF THE TRUSTEES

events where these will facilitate the undertaking of their role.

**Organisational Structure**

Citizens Advice Services Corby & Kettering 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 Citizens Advice Services Corby & Kettering and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet, as a minimum, quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

**Major Risks**

Citizens Advice Services Corby & Kettering has carried out a risk assessment and a risk strategy has been agreed which is incorporated in the Organisation's Business and Development Plan. The Trustees recognise that any major risks to which the Charity might be exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of the loss of funding which is becoming increasingly difficult to replace. The Charity strives to minimize exposure through securing funding from diverse donors

Signed on behalf of the Trustees

P Arkell, Secretary

Date

 13/11/2023

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF  
CITIZENS ADVICE SERVICES CORBY & KETTERING**

I report on the accounts of the company for the year ended 31 March 2023 which are set out on pages 9 to 17.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



P Tyler  
Chartered Accountant (ICAEW)  
Azets  
Thorpe House  
93 Headlands  
KETTERING  
Northamptonshire  
NN15 6BL

Date: ..... 27/4/..... 2023

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2023**

	<u>Notes</u>	<u>Unrestricted Undesignated Funds</u>	<u>Designated Funds</u>	<u>Restricted Income Funds 31.03.23</u>	<u>Total Funds 31.03.23</u>	<u>Total Funds 31.03.22</u>
<b>INCOMING RESOURCES INCOME AND ENDOWMENTS FROM:</b>	<b>2</b>					
Donations and legacies	2A	1,812	-	-	1,812	3,229
Investments	2B	2,083	-	-	2,083	-
Charitable activities	2C	5,163	-	352,153	357,316	400,259
<b>Total Income and Endowments</b>		<b>9,058</b>	<b>-</b>	<b>352,153</b>	<b>361,211</b>	<b>403,488</b>
<b>RESOURCES EXPENDED</b>	<b>3</b>					
Expenditure on charitable activities		-	-	372,724	372,724	369,155
<b>Total expenditure</b>		<b>-</b>	<b>-</b>	<b>372,724</b>	<b>372,724</b>	<b>369,155</b>
<b>NET INCOMING/(EXPENDITURE) BEFORE TRANSFERS</b>		<b>9,058</b>	<b>-</b>	<b>( 20,571 )</b>	<b>( 11,513 )</b>	<b>34,333</b>
<b>EXCEPTIONAL INCOME</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28,414</b>
<b>TRANSFER</b>		<b>26,312</b>	<b>-</b>	<b>( 26,312 )</b>	<b>-</b>	<b>-</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>35,370</b>	<b>-</b>	<b>( 46,883 )</b>	<b>( 11,513 )</b>	<b>62,747</b>
<b>Total funds brought forward</b>		<b>145,405</b>	<b>190,000</b>	<b>131,109</b>	<b>466,514</b>	<b>403,767</b>
<b>Total funds carried forward</b>		<b>£180,775</b>	<b>£190,000</b>	<b>£84,226</b>	<b>£455,001</b>	<b>£466,514</b>

There were no endowment funds for the year.

There were no recognised gains or losses for the period to 31 March 2023 other than those included in the Statement of Financial Activities.

All activities were continuing during the period.

The notes on pages 11 to 16 form part of these accounts.

**BALANCE SHEET AT 31ST MARCH 2023**

	<u>Notes</u>	<u>2023</u>	<u>2022</u>
<b>FIXED ASSETS</b>			
Tangible assets	7	-	-
<b>CURRENT ASSETS</b>			
Debtors	8	11,797	-
Cash at bank and in hand		<u>481,660</u>	<u>515,012</u>
		<u>493,457</u>	<u>515,012</u>
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	9	<u>(38,456)</u>	<u>(48,498)</u>
<b>NET CURRENT ASSETS</b>		<u>455,001</u>	<u>466,514</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	10	<u>£455,001</u>	<u>£466,514</u>
<b>THE FUNDS OF THE CHARITY:</b>			
<b>UNRESTRICTED FUNDS</b>	11	180,775	145,405
<b>DESIGNATED FUNDS</b>	11	190,000	190,000
<b>RESTRICTED FUNDS</b>	12	84,226	131,109
<b>TOTAL CHARITY FUNDS</b>		<u>£455,001</u>	<u>£466,514</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

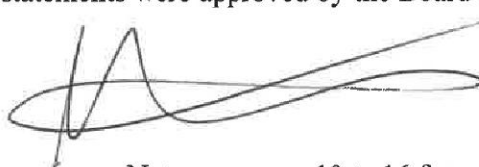
The trustees acknowledge their responsibilities for

- (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.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard 102 (FRS 102).

The financial statements were approved by the Board of Trustees on ...23/11/... 2023 and were signed on its behalf by:

P Clarke



Notes on pages 10 to 16 form part of these financial statements.

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**1. ACCOUNTING POLICIES**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Charity's financial statements.

**Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006 and the requirements of the Statement of Recommended Practice (SORP FRS 102), Accounting and Reporting by Charities.

**ASSETS**

**Tangible Fixed Assets for use by Charity**

Fixed assets are recorded at cost or, in cases where fixed assets have been donated to Citizens Advice Services Corby & Kettering at the original cost to that Charity.

**Depreciation**

Depreciation has been provided at the following rates in order to write down cost or valuation, less estimated residual value, of all tangible fixed assets by equal annual instalments over their expected useful lives.

Furniture	25%	Reducing balance
Equipment	33⅓%	Straight line

**INCOMING RESOURCES**

**Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the Charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and donations**

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resources.

**Contractual income and performance related grants**

This is only included in the SoFA once the related goods or services have been delivered.

**Gifts in kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the Charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the Charity.

Gifts in kind for use by the Charity are included in the SoFA as incoming resources when receivable.

**Donated services and facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

benefit to the Charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the Charity of the service or facility received.

**Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

**Investment income**

This is included in the accounts when receivable.

**EXPENDITURE AND LIABILITIES**

**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

**Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to Trustees on governance or constitutional matters.

**Grants with performance conditions**

Where the Charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the Charity.

**Value Added Tax**

As the majority of Citizens Advice Services Corby & Kettering's activities are classified as exempt or non-business activities for the purposes of value added tax, Citizens Advice Services Corby & Kettering is unable to reclaim any value added tax which it suffers on its purchases.

**Taxation**

No provision has been made for corporate tax or deferred tax as the charitable organisation is a registered Charity and is, therefore, exempt from taxation.

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**2. ANALYSIS OF INCOMING RESOURCES**

	<u>2023</u>	<u>2022</u>
	£	£
<b>2A VOLUNTARY INCOME</b>		
Donations and legacies	£1,812	£3,229
<b>2B INVESTMENT INCOME</b>		
Interest received	£2,083	£ -

**2C INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
Awards for All	-	9,932	9,932	-
Big Local	-	18,278	18,278	18,278
BBO - Goodwill Solutions	-	13,420	13,420	-
NNC Corby/Corby Borough Council	-	28,000	28,000	28,000
NESS (Warm Homes)	-	42,720	42,720	33,164
Henry Smith	-	47,200	47,200	40,000
Corby Borough Council Homelessness	-	19,367	19,367	19,367
NNC Kettering/Kettering Borough Council	-	80,000	80,000	80,000
NNC Kettering/KBC Housing	-	30,000	30,000	30,000
CITA Energy Funds	-	-	-	4,620
CITA - Universal Credit	-	-	-	98,921
NNC Household Support	-	3,000	3,000	26,312
Trussell Trust Food Bank	-	10,100	10,100	-
CITA – Other	-	15,000	15,000	-
Multiply	-	10,930	10,930	-
Other	5,163	24,206	29,369	21,597
	<u>£5,163</u>	<u>£352,153</u>	<u>£357,316</u>	<u>£400,259</u>

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**3. ANALYSIS OF RESOURCES EXPENDED**

	Unrestricted Funds 2023	Restricted Funds 2023	Total 2023	Total 2022
<b>3 CHARITABLE ACTIVITIES</b>	£	£	£	£
Volunteer and travel expenses	-	15,014	15,014	11,152
Training and conference fees	-	923	923	2,389
Rent, rates and utilities	-	4,241	4,241	5,457
Citizens Advice Membership	-	8,140	8,140	7,508
Wages and salaries (note 4)	-	324,658	324,658	323,774
Telephone	-	4,353	4,353	7,507
Printing, postage and stationery	-	12,215	12,215	7,614
IT equipment	-	-	-	813
Independent examiners fee	-	3,180	3,180	2,940
	£-	£372,724	£372,724	£369,155

**4. EMPLOYEES**

	<u>2023</u>	<u>2022</u>
	£	£
Staff costs were as follows:-		
Gross wages, salaries and benefits in kind	300,003	299,243
Employer's national insurance costs	20,202	20,108
Pension	4,453	4,423
	<u>£324,658</u>	<u>£323,774</u>
Staff numbers were as follows:-	<u>2023</u>	<u>2022</u>
Management	3	3
Other	12	12
All relate to work on Charitable Activities	<u>15</u>	<u>15</u>

There were no 'high paid' staff in the year. 'High paid' is currently defined in statute as being £60,000 per annum.

**5. TRUSTEES**

	<u>2023</u>	<u>2022</u>
	£	£
Out of pocket expenses reimbursed to Trustees:-	-	-
Number of Trustees who were paid expenses	-	-
	<u>-</u>	<u>-</u>

**NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023**

**6. FEES FOR INDEPENDENT EXAMINATION**

	<u>2023</u>	<u>2022</u>
	£	£
Independent examiner's fees for reporting on the accounts	£3,180	£2,940
	<hr/>	<hr/>

**7. TANGIBLE FIXED ASSETS**

	<u>Furniture and Equipment</u>	<u>Total</u>
	£	£
Cost		
At 1 April 2022	26,881	26,881
Additions	-	-
Disposals	-	-
At 31st March 2023	<hr/> 26,881	<hr/> 26,881
DEPRECIATION		
At 1 April 2022	26,881	26,881
Charge for year	-	-
Eliminated on Disposal	-	-
At 31st March 2023	<hr/> 26,881	<hr/> 26,881
NET BOOK VALUE		
At 31st March 2023	<hr/> £ -	<hr/> £ -
At 31st March 2022	<hr/> £ -	<hr/> £ -
	<hr/>	<hr/>

**8. DEBTORS**

	<u>2023</u>	<u>2022</u>
	£	£
Other debtors	£11,797	£ -
	<hr/>	<hr/>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<u>2023</u>	<u>2022</u>
	£	£
Other creditors	£38,456	£48,498
	<hr/>	<hr/>

## NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

## 10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	<u>General Funds</u>	<u>Designated Funds</u>	<u>Restricted Funds</u>	<u>Total Funds</u>
	£	£	£	
Tangible Fixed Assets	-	-	-	-
Current assets	180,775	190,000	122,682	493,457
Current liabilities	-	-	(38,456)	(38,456)
Net assets at 31st March 2023	<u>180,775</u>	<u>190,000</u>	<u>84,226</u>	<u>455,001</u>

## 11. UNRESTRICTED FUNDS

	<u>01.04.22</u>	<u>Incoming</u>	<u>Outgoing</u>	<u>Transfer</u>	<u>31.03.23</u>
	£	£	£	£	£
General purpose	145,405	9,058		26,312	180,775
Designated Funds	<u>190,000</u>	-	-	-	<u>190,000</u>
	<u>£335,405</u>	<u>£9,058</u>	-	<u>£26,312</u>	<u>£370,775</u>

The level of designated funds are set by the Trustees on an annual basis after due consideration of likely future expenditure. As such the Trustees decide upon allocations to or from designated funds.

At 31 March 2023 the Trustees had allocated the designated funds as follows:

- Redundancy costs (in the event the charity ceased) £100,000
- 3 months operating costs £90,000

## 12. RESTRICTED FUNDS

	<u>01.04.22</u>	<u>Incoming</u>	<u>Outgoing</u>	<u>Transfers</u>	<u>31.03.23</u>
	£	£	£	£	£
Awards for All	-	9,932	(9,932)	-	-
Big Local	4,880	18,278	(16,278)	-	6,880
Defra	8,700	-	(8,700)	-	-
ESF funds	5,376	-	(5,376)	-	-
CLS - NCC	16,255	-	(16,255)	-	-
Corby Borough Council (CBC)	-	28,000	(28,000)	-	-
CBC Homelessness	-	19,367	(19,367)	-	-
Henry Smith	18,809	47,200	(38,347)	-	27,662
Kettering Borough Council (KBC)	-	80,000	(80,000)	-	-
KBC Housing	-	30,000	(30,000)	-	-
Trussell Trust Food Bank	-	10,100	(10,100)	-	-
CITA - Universal Credit	13,791	-	(13,791)	-	-
NESS	23,219	42,720	(56,810)	-	9,129
Other	13,767	24,206	(20,673)	-	17,300
NNC Household Support	26,312	-	-	(26,312)	-
BBO – Goodwill Solutions	-	13,420	(13,420)	-	-
NNC	-	3,000	-	-	3,000
CITA – Other	-	15,000	-	-	15,000
Multiply	-	10,930	(5,675)	-	5,255
	<u>£131,109</u>	<u>£352,153</u>	<u>£372,724</u>	<u>(£26,312)</u>	<u>£84,226</u>

**12. RESTRICTED FUNDS (continued)**

- CLS Northamptonshire – sub-contract delivery partner on the Northants Energy Saving Service providing casework services in debt, benefits and energy advice
- Big Local provided funding for outreach worker within the Corby Kingswood and Hazelwood Community Centres
- CBC Homelessness provide funding to support a part-time money advice worker
- NNC provide funding to support the core service in Corby and also specialist benefits advice
- NNC provide funding to support the core service in Kettering and also specialist debt advice
- Henry Smith Charity provide funding for additional debt and benefits advice
- ESF funds provides the funding to support long term unemployed people by removing the barriers that prevent them from entering employment
- Citizens Advice provided funding for the Help to Claim service which helped clients making their claim for Universal Credit.

**13. DONATED FACILITIES**

North Northants Council (NNC) provides premises (and associated utilities) to the charity at no charge in both Corby and Kettering. The Trustees recognising this valuable contribution to the charity's activities, but as a donated facility, its commercial value should not be reflected in these accounts.

**14. TRANSACTIONS WITH RELATED PARTIES**

Other than as described in Note 5, there are no transactions with related parties during the year.



**CITIZENS ADVICE SERVICES CORBY & KETTERING**

England & Wales - Charity number 1119081

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# Accounts

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REGISTERED NUMBER: 06156809 (England and Wales)  
REGISTERED CHARITY NUMBER: 1119081

**CITIZENS ADVICE SERVICES CORBY & KETTERING**  
**(A COMPANY LIMITED BY GUARANTEE AND**  
**NOT HAVING A SHARE CAPITAL)**

**REPORT OF THE TRUSTEES**  
**AND UNAUDITED FINANCIAL STATEMENTS FOR THE**  
**YEAR ENDED 31ST MARCH 2022**

**AZETS**

**Independent Examiner**

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**REPORT AND ACCOUNTS – YEAR ENDED 31ST MARCH 2022**

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**CITIZENS ADVICE SERVICES CORBY & KETTERING****REPORT OF THE TRUSTEES**

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report together with the financial statements of the Charity for the year ended 31st March 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) FRS 102 "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and Financial statements of the charity.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Charity Name:	Citizens Advice Services Corby & Kettering
Charity Registration:	1119081
Company Number:	06156809
Registered Office:	The Corby Cube Parkland Gateway George Street Corby Northants NN17 1QG
Company Secretary:	Debbie Egan
Bank:	National Westminster Bank plc 25 Corporation Street Corby Northants NN17 1NR
Independent Examiner:	P Tyler Azets Thorpe House 93 Headlands Kettering Northants NN15 6BL
Solicitors:	Seatons Solicitors 1 Alexandra Road Corby Northants NN17 1PE

## **CITIZENS ADVICE SERVICES CORBY & KETTERING**

### **REPORT OF THE TRUSTEES (continued)**

#### **Directors and Trustees**

The directors of the charitable company (the Charity) are its Trustees for the purpose of Charity law and throughout this report are collectively referred to as the Trustees.

The following Trustees (who are also directors) served during the year:

Trish Dewar	(Vice chair)
Joy Lyman	
Christopher Woolmer	
Adrian Chambers	
Paul Clarke	(Chair)
Emma Wynne	
Alex Parsons	
Jessica Cotton	(Treasurer)
Lesley Thurland	

#### **OBJECTIVES AND ACTIVITIES**

##### **Objects**

The object of Citizens Advice Services Corby & Kettering is the promotion of any charitable purpose for the benefit of the communities of Corby and Kettering Borough by the advancement of education, the protection of health and the relief of poverty, sickness and distress. The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's objectives and in planning its future activities.

##### **Aims, Objectives, Strategies and Activities for the Period**

Citizens Advice Services Corby & Kettering 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 that individuals do not suffer through a 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 primary objective of the period was to ensure that the level of services delivered were maintained at their current level despite a difficult economic climate. Increasing the number of volunteers also remained high priority.

The principal activity of Citizens Advice Services Corby & Kettering remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided from our town centre offices through face-to-face consultations, telephone advice, home visits and various outreach services within the Borough. In addition, due to project funding, the following services were provided;

- Outreach services in Corby Kingswood/Hazel Leys
- Money advice casework
- Outreach services in Kettering Borough libraries
- Home visiting
- Financial Capability Courses
- Energy appointments
- Employability services

## **CITIZENS ADVICE SERVICES CORBY & KETTERING**

### **REPORT OF THE TRUSTEES (continued)**

#### **Charitable Activities**

The key achievements in the year for the Charity were increasing the number of Volunteers recruited in both Adviser and Administration roles; continuation of advice services within Burton Latimer, Desborough and Rothwell libraries; attracting further funds to support new employability services; continued delivery on Energy Best Deal information to consumers; securing new funding to deliver outreach services in Corby.

#### **FINANCIAL REVIEW**

##### **Financial Position**

Total incoming resources in the year were £406,488, of this £400,259 related to project restricted activities.

A surplus of £62,747 was made in the year. At 31st March 2022 total reserves were £466,514 however these include restricted funds (ie those funds received for contractually restricted activities but not yet spent) of £131,109. The trustees have also designated a further £190,000 of funds for specific purposes, as set out in note 11, this leaves general unrestricted funds of £145,405 at 31st March 2022.

##### **Reserves Policy**

Citizens Advice Services Corby & Kettering is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. Therefore, the financial reserves we have set aside allow for sufficient cash flow to maintain the core service of the Organisation at a level equivalent to at least three (3) months normal operating expenditure. The Trustees have recently reviewed our redundancy liability and in the event that the Charity were to dissolve have ensured that funds are available to meet this.

##### **Principal Funding Sources**

The Trustee Board extends their gratitude to North Northamptonshire Council (NNC) who continue to support the core operating of the Charity in both Corby and Kettering. Additionally, project specific funding was received from; Citizens Advice, NNC for Corby & Kettering Homelessness, CLS Northamptonshire (Warm Homes Energy Project), Henry Smith Charity and KHL Big Local.

NNC provide premises to the Charity in both Corby & Kettering, further details of this can be seen in Note 12.

#### **FUTURE PLANS**

Citizens Advice Services Corby & Kettering plan to expand their reach to include the whole of North Northamptonshire and will continue their work to ensure that the necessary funds are secured so that the services people need are in place when our help is needed. Strategic priorities for the next twelve (12) months are to seek new funding streams to support further project delivery and introduce services in the areas of Wellingborough and East Northants. We will continue to ensure that we are fit for purpose and look forward to working with our Partners in the future to serve our clients.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

Citizens Advice Services Corby & Kettering is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th March 2007. It is registered as a Charity with the Charity Commission. Members are elected from the local community and must either reside or work in the Boroughs of Corby or Kettering. However such applications require the approval of the Trustees. There are currently nine members, each of whom agrees to contribute £1 in the event of the Charity winding up.

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**REPORT OF THE TRUSTEES (continued)**

**Appointment of Trustees**

As set out in the Articles of Association the first Trustees shall be those persons notified to Companies House as the first directors of the Charity. Trustees are not required to retire by rotation and remain as Trustees until they resign. There shall be a minimum number of three Trustees and a maximum number of fifteen Trustees.

The Trustees have the power to appoint additional Trustees or to fill a vacancy arising amongst the Trustees. The members have the power to nominate additional Trustees, or Trustees to fill a vacancy, at a general meeting.

**Trustee induction and training**

New Trustees undergo an orientation day to brief them on their legal obligations under Charity and company law, the content of the Memorandum and Articles of Association, the decision making processes, the business plan and recent financial performances of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

**Organisational Structure**

Citizens Advice Services Corby & Kettering 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 Citizens Advice Services Corby & Kettering and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet, as a minimum, quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

**Major Risks**

Citizens Advice Services Corby & Kettering has carried out a risk assessment and a risk strategy has been agreed which is incorporated in the Organisation's Business and Development Plan. The Trustees recognise that any major risks to which the Charity might be exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of the loss of funding which is becoming increasingly difficult to replace. The Charity strives to minimize exposure through securing funding from diverse donors

Signed on behalf of the Trustees

D Egan, Secretary

Date ..... 2022



**CITIZENS ADVICE SERVICES CORBY & KETTERING****INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF  
CITIZENS ADVICE SERVICES CORBY & KETTERING**

I report on the accounts of the company for the year ended 31 March 2022 which are set out on pages 6 to 14.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



P Tyler  
Chartered Accountant (ICAEW)  
Azets  
Thorpe House  
93 Headlands  
KETTERING  
Northamptonshire  
NN15 6BL

Date: ..... 28 OCTOBER ..... 2022

**CITIZENS ADVICE SERVICES CORBY & KETTERING****STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2022**

	<u>Notes</u>	Unrestricted Undesignated Funds	Designated Funds	Restricted Income Funds 31.03.22	Total Funds 31.03.22	Total Funds 31.03.21
INCOMING RESOURCES	2					
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	2A	3,229	-	-	3,229	7,394
Investments	2B	-	-	-	-	95
Charitable activities	2C	-	-	400,259	400,259	413,692
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total Income and Endowments		3,229	-	400,259	403,488	421,181
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
RESOURCES EXPENDED	3					
Expenditure on charitable activities		-	-	369,155	369,155	352,842
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total expenditure		-	-	369,155	369,155	352,842
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
NET INCOMING/(EXPENDITURE) BEFORE TRANSFERS		3,229	-	31,104	34,333	68,339
EXCEPTIONAL INCOME	15	28,414	-	-	28,414	28,414
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
NET MOVEMENT IN FUNDS		31,643	-	31,104	62,747	96,753
Total funds brought forward		113,762	190,000	100,005	403,767	307,014
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward		£145,405	£190,000	£131,109	£466,514	£403,767
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

There were no endowment funds for the year.

There were no recognised gains or losses for the period to 31 March 2022 other than those included in the Statement of Financial Activities.

All activities were continuing during the period.

The notes on pages 8 to 14 form part of these accounts

**CITIZENS ADVICE SERVICES CORBY & KETTERING****BALANCE SHEET AT 31ST MARCH 2022**

	<u>Notes</u>	<u>2022</u>	<u>2021</u>
<b>FIXED ASSETS</b>			
Tangible assets	7	-	-
<b>CURRENT ASSETS</b>			
Debtors	8	-	5,125
Cash at bank and in hand		515,012	477,784
		<u>515,012</u>	<u>482,909</u>
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	9	(48,498)	(107,651)
<b>NET CURRENT ASSETS</b>		<u>466,514</u>	<u>375,258</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	10	<u>£466,514</u>	<u>£375,258</u>
<b>THE FUNDS OF THE CHARITY:</b>			
<b>UNRESTRICTED FUNDS</b>	11	145,405	85,253
<b>DESIGNATED FUNDS</b>	11	190,000	190,000
<b>RESTRICTED FUNDS</b>	12	131,109	100,005
<b>TOTAL CHARITY FUNDS</b>		<u>£466,514</u>	<u>£375,258</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 charitable 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.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard 102 (FRS 102).

The financial statements were approved by the Board of Trustees on ... *19th October* 2022 and were signed on its behalf by:

P Clarke



Notes on pages 8 to 14 form part of these financial statements.

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**1. ACCOUNTING POLICIES**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Charity's financial statements.

**Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006 and the requirements of the Statement of Recommended Practice (SORP FRS 102), Accounting and Reporting by Charities.

**ASSETS**

**Tangible Fixed Assets for use by Charity**

Fixed assets are recorded at cost or, in cases where fixed assets have been donated to Citizens Advice Services Corby & Kettering at the original cost to that Charity.

**Depreciation**

Depreciation has been provided at the following rates in order to write down cost or valuation, less estimated residual value, of all tangible fixed assets by equal annual instalments over their expected useful lives.

Furniture	25%	Reducing balance
Equipment	33⅓%	Straight line

**INCOMING RESOURCES**

**Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the Charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

**Grants and donations**

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resources.

**Contractual income and performance related grants**

This is only included in the SoFA once the related goods or services have been delivered.

**Gifts in kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the Charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the Charity.

Gifts in kind for use by the Charity are included in the SoFA as incoming resources when receivable.

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022**

**Donated services and facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the Charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the Charity of the service or facility received.

**Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

**Investment income**

This is included in the accounts when receivable

**EXPENDITURE AND LIABILITIES**

**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

**Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to Trustees on governance or constitutional matters.

**Grants with performance conditions**

Where the Charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the Charity.

**Value Added Tax**

As the majority of Citizens Advice Services Corby & Kettering's activities are classified as exempt or non-business activities for the purposes of value added tax, Citizens Advice Services Corby & Kettering is unable to reclaim any value added tax which it suffers on its purchases

**Taxation**

No provision has been made for corporate tax or deferred tax as the charitable organisation is a registered Charity and is, therefore, exempt from taxation.

**CITIZENS ADVICE SERVICES CORBY & KETTERING****NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022****2. ANALYSIS OF INCOMING RESOURCES**

	<u>2022</u>	<u>2021</u>
	£	£
<b>2A VOLUNTARY INCOME</b>		
Donations and legacies	£3,229	£7,394
<b>2B INVESTMENT INCOME</b>		
Interest received	£ -	£ 95

**2C INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds	Restricted Funds	Total	Total
	<u>2022</u>	<u>2022</u>	<u>2022</u>	<u>2021</u>
	£	£	£	£
Awards for All	-	-	-	8,000
Big Local	-	18,278	18,278	19,801
Defra	-	-	-	8,700
NNC Corby/Corby Borough Council	-	28,000	28,000	28,000
NESS (Warm Homes)	-	33,164	33,164	44,485
Henry Smith	-	40,000	40,000	42,400
Corby Borough Council Homelessness	-	19,367	19,367	19,367
NNC Kettering/Kettering Borough Council	-	80,000	80,000	80,000
NNC Kettering/KBC Housing	-	30,000	30,000	30,000
CITA Energy Funds	-	4,620	4,620	11,335
CITA - Universal Credit	-	98,921	98,921	98,249
NNC Household Support	-	26,312	26,312	-
Other	-	21,597	21,597	23,355
	£ -	£400,259	£400,259	£413,692

**CITIZENS ADVICE SERVICES CORBY & KETTERING****NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022****3. ANALYSIS OF RESOURCES EXPENDED**

	Unrestricted Funds <u>2022</u> £	Restricted Funds <u>2022</u> £	Total <u>2022</u> £	Total <u>2021</u> £
<b>3 CHARITABLE ACTIVITIES</b>				
Volunteer and travel expenses	-	11,152	11,152	11,639
Training and conference fees	-	2,389	2,389	5,129
Rent, rates and utilities	-	5,458	5,457	5,157
Citizens Advice Membership	-	7,508	7,508	7,094
Wages and salaries (note 4)	-	323,774	323,774	299,094
Telephone	-	7,507	7,507	5,863
Printing, postage and stationery	-	7,614	7,614	5,196
IT equipment	-	813	813	10,820
Independent examiners fee	-	2,940	2,940	2,850
	<u>£ -</u>	<u>£369,155</u>	<u>£369,155</u>	<u>£352,842</u>

**4. EMPLOYEES**

	<u>2022</u> £	<u>2021</u> £
Staff costs were as follows:-		
Gross wages, salaries and benefits in kind	299,243	277,391
Employer's national insurance costs	20,108	17,688
Pension	4,423	4,015
	<u>£323,774</u>	<u>£299,094</u>

	<u>2022</u>	<u>2021</u>
Staff numbers were as follows:-		
Management	3	3
Other	12	12
All relate to work on Charitable Activities	<u>15</u>	<u>15</u>

There were no 'high paid' staff in the year. 'High paid' is currently defined in statute as being £60,000 per annum.

**5. TRUSTEES**

	<u>2022</u> £	<u>2021</u> £
Out of pocket expenses reimbursed to Trustees:-		
Number of Trustees who were paid expenses	<u>-</u>	<u>-</u>

**CITIZENS ADVICE SERVICES CORBY & KETTERING****NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022****6. FEES FOR INDEPENDENT EXAMINATION**

	<u>2022</u> £	<u>2021</u> £
Independent examiner's fees for reporting on the accounts	£2,940	£2,850

**7. TANGIBLE FIXED ASSETS**

	<u>Furniture and</u> <u>Equipment</u>	<u>Total</u>
<b>COST</b>	£	£
At 1 April 2020	26,881	26,881
Additions	-	-
Disposals	-	-
At 31st March 2022	<u>26,881</u>	<u>26,881</u>
<b>DEPRECIATION</b>		
At 1 April 2020	26,881	26,881
Charge for year	-	-
Eliminated on Disposal	-	-
At 31st March 2022	<u>26,881</u>	<u>26,881</u>
<b>NET BOOK VALUE</b>		
At 31st March 2022	<u>£ -</u>	<u>£ -</u>
At 31st March 2021	<u>£ -</u>	<u>£ -</u>

**8. DEBTORS**

<u>2022</u> £	<u>2021</u> £
£ -	£5,125

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<u>2022</u> £	<u>2021</u> £
Other creditors	£48,498	£107,651

**CITIZENS ADVICE SERVICES CORBY & KETTERING****NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2022****10. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	General Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Tangible fixed assets	-	-	-	-
Current assets	145,405	190,000	179,607	515,012
Current liabilities	-	-	(48,498)	(48,498)
Net assets at 31st March 2022	145,405	190,000	131,109	466,514

**11. UNRESTRICTED FUNDS**

	01.04.21 £	Incoming £	Outgoing £	Transfer £	31.03.22 £
General purpose fund					
- undesignated	113,762	31,643	-	-	145,405
Designated funds	190,000	-	-	-	190,000
	£303,762	£31,643	£ -	£ -	£335,405

The level of designated funds are set by the Trustees on an annual basis after due consideration of likely future expenditure. As such the Trustees decide upon allocations to or from designated funds.

At 31 March 2022 the Trustees had allocated the designated funds as follows:

- Redundancy costs (in the event the charity ceased)	£100,000
- 3 months operating costs	£90,000

**12. RESTRICTED FUNDS**

	01.04.21 £	Incoming £	Outgoing £	Transfers £	31.03.22 £
Awards for All	-	-	-	-	-
Big Local	5,908	18,278	(19,306)	-	4,880
Defra	8,700	-	-	-	8,700
ESF funds	5,376	-	-	-	5,376
CLS - NCC	24,795	-	(8,540)	-	16,255
Corby Borough Council (CBC)	2,027	28,000	(30,027)	-	-
CBC Homelessness	67	19,367	(19,434)	-	-
Henry Smith	14,210	40,000	(35,401)	-	18,809
Kettering Borough Council (KBC)	1,993	80,000	(81,993)	-	-
KBC Housing	975	30,000	(30,975)	-	-
CITA Energy Fuels	3,335	4,620	(7,955)	-	-
CITA - Universal Credit	10,941	98,921	(96,071)	-	13,791
NESS	17,303	33,164	(27,248)	-	23,219
Other	4,375	21,597	(12,205)	-	13,767
NNC Household Support	-	26,312	-	-	26,312
	£100,005	£400,259	£361,155	£ -	£131,109

**CITIZENS ADVICE SERVICES CORBY & KETTERING****NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR TO 31ST MARCH 2022****12. RESTRICTED FUNDS (continued)**

- CLS Northamptonshire – sub-contract delivery partner on the Northants Energy Saving Service providing casework services in debt, benefits and energy advice
- Big Local provided funding for outreach worker within the Corby Kingswood and Hazelwood Community Centres
- CBC Homelessness provide funding to support a part-time money advice worker
- NNC provide funding to support the core service in Corby and also specialist benefits advice
- NNC provide funding to support the core service in Kettering and also specialist debt advice
- Henry Smith Charity provide funding for additional debt and benefits advice
- ESF funds provides the funding to support long term unemployed people by removing the barriers that prevent them from entering employment
- Citizens Advice provided funding for the Help to Claim service which helped clients making their claim for Universal Credit.

**13. DONATED FACILITIES**

Corby Borough Council (CBC) provides premises (and associated utilities) to the charity at no charge. Kettering Borough Council (KBC) also provides premises to the charity at no charge. The Trustees recognising this valuable contribution to the charity's activities, but as a donated facility, its commercial value should not be reflected in these accounts.

**14. TRANSACTIONS WITH RELATED PARTIES**

Other than as described in Note 5, there are no transactions with related parties during the year.

**15. EXCEPTIONAL INCOME**

Included within the accounts for the year ended 31 March 2022 is exceptional income of £28,414 which relates to the release of a provision for the repayment of a grant which is no longer required.

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

England & Wales - Charity number 1119081

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# Accounts

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**REGISTERED NUMBER: 06156809 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1119081**

**CITIZENS ADVICE SERVICES CORBY & KETTERING**  
**(A COMPANY LIMITED BY GUARANTEE AND**  
**NOT HAVING A SHARE CAPITAL)**

**REPORT OF THE TRUSTEES**  
**AND UNAUDITED FINANCIAL STATEMENTS FOR THE**  
**YEAR ENDED 31ST MARCH 2021**

**AZETS**

**Independent Examiner**

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**REPORT AND ACCOUNTS - YEAR ENDED 31ST MARCH 2021**

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**CITIZENS ADVICE SERVICES CORBY & KETTERING**

**REPORT OF THE TRUSTEES**

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report together with the financial statements of the Charity for the year ended 31st March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) FRS 102 "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and Financial statements of the charity.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Charity Name: Citizens Advice Services Corby & Kettering

Charity Registration: 1119081

Company Number: 06156809

Registered Office: The Corby Cube  
Parkland Gateway  
George Street  
Corby  
Northants  
NN17 1QG

Company Secretary: Debbie Egan

Bank: National Westminster Bank plc  
25 Corporation Street  
Corby  
Northants  
NN17 1NR

Independent Examiner: P Tyler  
Azets  
Thorpe House  
93 Headlands  
Kettering  
Northants  
NN15 6BL

Solicitors: Seatons Solicitors  
1 Alexandra Road  
Corby  
Northants  
NN17 1PE



## **CITIZENS ADVICE SERVICES CORBY & KETTERING**

### **REPORT OF THE TRUSTEES (continued)**

#### **Directors and Trustees**

The directors of the charitable company (the Charity) are its Trustees for the purpose of Charity law and throughout this report are collectively referred to as the Trustees.

The following Trustees (who are also directors) served during the year:

Trish Dewar	(Vice chair)
Joy Lyman	
Christopher Woolmer	
Adrian Chambers	
Paul Clarke	(Chair)
John Donnelly	(Resigned 18 December 2020)
Emma Wynne	
Alex Parsons	
Jessica Cotton	(Appointed 12 March 2021)

#### **OBJECTIVES AND ACTIVITIES**

##### **Objects**

The object of Citizens Advice Services Corby & Kettering is the promotion of any charitable purpose for the benefit of the communities of Corby and Kettering Borough by the advancement of education, the protection of health and the relief of poverty, sickness and distress. The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's objectives and in planning its future activities.

##### **Aims, Objectives, Strategies and Activities for the Period**

Citizens Advice Services Corby & Kettering 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 that individuals do not suffer through a 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 primary objective of the period was to ensure that the level of services delivered were maintained at their current level despite a difficult economic climate. Increasing the number of volunteers also remained high priority.

The principal activity of Citizens Advice Services Corby & Kettering remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This is provided from our town centre offices through face-to-face consultations, telephone advice and various outreach services within the Borough. In addition, due to project funding, the following services were provided;

- Outreach services in Corby Community Centres
- Money advice casework
- Outreach services in Kettering Borough libraries
- Financial Capability Courses

- Energy Best Deal appointments
- Universal Credit service
- Energy saving advice

## **CITIZENS ADVICE SERVICES CORBY & KETTERING**

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### **REPORT OF THE TRUSTEES (continued)**

#### **Charitable Activities**

The key achievements in the year for the Charity were to continue to deliver an excellent service and achieve positive outcomes for our clients whilst all were working remotely due to the Covid pandemic. All workers have been working from home since April 2020 and managed to rise to and overcome the challenges that presented. We were also able to recruit and train new Volunteers to work remotely during this period.

#### **FINANCIAL REVIEW**

##### **Financial Position**

Total incoming resources in the year were £421,181, of this £404,062 related to project restricted activities.

A surplus of £96,753 was made in the year. At 31st March 2021 total reserves were £403,767. The trustees note the unprecedented level of surplus during the year and can attribute this to two factors:

1. the budget was set based on a normal year of expenditure. Given that all staff have been working remotely for the entire year, this has meant large underspends in the areas of expenses, utilities and telephone costs resulting;
2. the exceptional income as described in note 15.

The Trustees are committed to reinvesting this into our service delivery for the future.

##### **Reserves Policy**

Citizens Advice Services Corby & Kettering is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. Therefore, the financial reserves we have set aside allow for sufficient cash flow to maintain the core service of the Organisation at a level equivalent to at least three (3) months normal operating expenditure. The Trustees have recently reviewed our redundancy liability and in the event that the Charity were to dissolve have ensured that funds are available to meet this.

##### **Principal Funding Sources**

The Trustee Board extends their gratitude to Corby Borough Council & Kettering Borough Council who continue to support the core operating of the Charity. Additionally, project specific funding was received from; Citizens Advice, Corby Borough Council Homelessness, CLS Northamptonshire (NCC advice services contract), Big Lottery Awards for All and KHL Big Local.

Corby Borough Council and Kettering Borough Council provide premises to the Charity, further details of this can be seen in Note 12.

##### **FUTURE PLANS**

Citizens Advice Services Corby & Kettering will continue their work to ensure that the necessary funds are secured so that the services people need are in place when our help is needed. Strategic priorities for the next twelve (12) months are to maintain the level of funding streams to support and continue to further increase numbers of volunteer advisers. Good practice from the last 12 months remote working will be built on and a more flexible way of working moving forward will be adopted, for the benefit of both workers and clients alike. We will continue to adapt as we move forward to ensure we remain fit for purpose.

## **CITIZENS ADVICE SERVICES CORBY & KETTERING**

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### **REPORT OF THE TRUSTEES (continued)**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

Citizens Advice Services Corby & Kettering is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th March 2007. It is registered as a Charity with the Charity Commission. Members are elected from the local community and must either reside or work in the Boroughs of Corby or Kettering. However such applications require the approval of the Trustees. There are currently seven members, each of whom agrees to contribute £1 in the event of the Charity winding up.

##### **Appointment of Trustees**

As set out in the Articles of Association the first Trustees shall be those persons notified to Companies House as the first directors of the Charity. Trustees are not required to retire by rotation and remain as Trustees until they resign. There shall be a minimum number of three Trustees and a maximum number of fifteen Trustees.

The Trustees have the power to appoint additional Trustees or to fill a vacancy arising amongst the Trustees. The members have the power to nominate additional Trustees, or Trustees to fill a vacancy, at a general meeting.

##### **Trustee induction and training**

New Trustees undergo an orientation day to brief them on their legal obligations under Charity and company law, the content of the Memorandum and Articles of Association, the decision making processes, the business plan and recent financial performances of the Charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

##### **Organisational Structure**

Citizens Advice Services Corby & Kettering 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 Citizens Advice Services Corby & Kettering and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet, as a minimum, quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

##### **Major Risks**

Citizens Advice Services Corby & Kettering has carried out a risk assessment and a risk strategy has been agreed which is incorporated in the Organisation's Business and Development Plan. The Trustees recognise that any major risks to which the Charity might be exposed need to be reviewed and systems put in place to mitigate those risks.

Included in external risks is that of the loss of funding which is becoming increasingly difficult to replace. The Charity strives to minimize exposure through securing funding from diverse donors

Signed on behalf of the Trustees

D Egan, Secretary

Date ..... 2021

**CITIZENS ADVICE SERVICES CORBY & KETTERING****INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF  
CITIZENS ADVICE SERVICES CORBY & KETTERING**

I report on the accounts of the company for the year ended 31 March 2021 which are set out on pages 6 to 14.

**Respective responsibilities of trustees and examiner**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

P Tyler

Date:

..... 2021  
Chartered Accountant (ICAEW)  
Azets  
Thorpe House  
93 Headlands  
KETTERING  
Northamptonshire  
NN15 6BL

**CITIZENS ADVICE SERVICES CORBY & KETTERING****STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2021**

	<u>Notes</u>	Unrestricted Undesignated <u>Funds</u>	Designated <u>Funds</u>	Restricted Income <u>31.03.21</u>	Total Funds <u>31.03.21</u>	Total Funds <u>31.03.20</u>
INCOMING RESOURCES		2				
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	2A	7,394	-	-	7,394	33,828
Investments	2B	95	-	-	95	908
Charitable activities	2C	9,630	-	404,062	413,692	373,392
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total Income and Endowments			17,024	-	404,062	421,181
		408,128				
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
RESOURCES EXPENDED <sup>3</sup>						
Expenditure on charitable activities		-	-	352,842	352,842	368,987
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total expenditure		-	-	352,842	352,842	368,987
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
NET INCOMING/(EXPENDITURE) BEFORE TRANSFERS		17,119	-	51,220	68,339	39,141
Exceptional income	15	28,414	-	-	28,414	-
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
NET MOVEMENT IN FUNDS			45,533	-	51,220	96,753
		39,141				
Total funds brought forward			68,229	190,000	48,785	307,014
		267,873				
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward		£113,762	£190,000	£100,005	£403,767	£307,014
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

There were no endowment funds for the year.

There were no recognised gains or losses for the period to 31 March 2021 other than those included in the Statement of Financial Activities.

All activities were continuing during the period.

The notes on pages 8 to 14 form part of these accounts

**CITIZENS ADVICE SERVICES CORBY & KETTERING****BALANCE SHEET AT 31ST MARCH 2021**

<b><u>2020</u></b>	<b><u>Notes</u></b>	<b><u>2021</u></b>	<b><u>2021</u></b>
<b>FIXED ASSETS</b>			
Tangible assets	7	-	-
<b>CURRENT ASSETS</b>			
Debtors	8	5,125	4,269
Cash at bank and in hand		477,879	421,263
		<hr/>	<hr/>
		483,004	425,532
		<hr/>	<hr/>
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>			
	9	(79,237)	(118,518)
		<hr/>	<hr/>
<b>NET CURRENT ASSETS</b>		403,767	307,014
		<hr/>	<hr/>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	10	£403,767	£307,014
		<hr/>	<hr/>
<b>THE FUNDS OF THE CHARITY:</b>			
<b>UNRESTRICTED FUNDS</b>	11	113,762	68,229
<b>DESIGNATED FUNDS</b>	11	190,000	190,000
<b>RESTRICTED FUNDS</b>	12	100,005	48,785
		<hr/>	<hr/>
<b>TOTAL CHARITY FUNDS</b>		£403,767	£307,014
		<hr/>	<hr/>

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 charitable 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.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies

and with the Financial Reporting Standard 102 (FRS 102).

The financial statements were approved by the Board of Trustees on ..... 2021  
and were signed on its behalf by:

P Clarke

Notes on pages 8 to 14 form part of these financial statements.

## **CITIZENS ADVICE SERVICES CORBY & KETTERING**

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

#### **1.ACCOUNTING POLICIES**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Charity's financial statements.

##### **Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance with the Companies Act 2006 and the requirements of the Statement of Recommended Practice (SORP FRS 102), Accounting and Reporting by Charities.

#### **ASSETS**

##### **Tangible Fixed Assets for use by Charity**

Fixed assets are recorded at cost or, in cases where fixed assets have been donated to Citizens Advice Services Corby & Kettering at the original cost to that Charity.

##### **Depreciation**

Depreciation has been provided at the following rates in order to write down cost or valuation, less estimated residual value, of all tangible fixed assets by equal annual instalments over their expected useful lives.

Furniture	25%	Reducing balance
Equipment	33 $\frac{1}{3}$ %	Straight line

#### **INCOMING RESOURCES**

##### **Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when:

- the Charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

##### **Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

##### **Grants and donations**

Grants and donations are only included in the SoFA when the Charity has unconditional entitlement to the resources.

##### **Contractual income and performance related grants**

This is only included in the SoFA once the related goods or services have been delivered.

##### **Gifts in kind**

Gifts in kind are accounted for at a reasonable estimate of their value to the Charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the Charity.

Gifts in kind for use by the Charity are included in the SoFA as incoming resources when receivable.

## **CITIZENS ADVICE SERVICES CORBY & KETTERING**

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

#### **Donated services and facilities**

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the Charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the Charity of the service or facility received.

#### **Volunteer help**

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

#### **Investment income**

This is included in the accounts when receivable

### **EXPENDITURE AND LIABILITIES**

#### **Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

#### **Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to Trustees on governance or constitutional matters.

#### **Grants with performance conditions**

Where the Charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

#### **Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the Charity.

#### **Value Added Tax**

As the majority of Citizens Advice Services Corby & Kettering's activities are classified as exempt or non-business activities for the purposes of value added tax, Citizens Advice Services Corby & Kettering is unable to reclaim any value added tax which it suffers on its purchases

#### **Taxation**

No provision has been made for corporate tax or deferred tax as the charitable organisation is a registered Charity and is, therefore, exempt from taxation.



**CITIZENS ADVICE SERVICES CORBY & KETTERING****NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST MARCH 2021****2. ANALYSIS OF INCOMING RESOURCES**

	<u>2021</u>	<u>2020</u>
	£	£
<b>2A VOLUNTARY INCOME</b>		
Donations and legacies £33,828	£7,394	
<b>2B INVESTMENT INCOME</b>		
Interest received	£ 95	£ 908

**2C INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds <u>2021</u>	Restricted Funds <u>2021</u>	Total <u>2021</u>	Total <u>2020</u>
	£	£	£	£
Awards for All	-	8,000	8,000	-
Big Local	-	19,801	19,801	18,278
Defra	-	8,700	8,700	-
Corby Borough Council		-	28,000	28,000
28,000				
NESS (Warm Homes)		-	44,485	44,485
44,468				
Henry Smith	-	42,400	42,400	41,200
Corby Borough Council Homelessness	-	19,367	19,367	19,367
Kettering Borough Council	-	80,000	80,000	80,000
KBC Housing	-	30,000	30,000	30,000
CITA Energy Funds		-	11,335	11,335
6,450				
CITA - Universal Credit		-	98,249	98,249
95,629				
Other	9,630	13,725	23,355	10,000
	£9,630	£404,062	£413,692	
£373,392				

**CITIZENS ADVICE SERVICES CORBY & KETTERING****NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST MARCH 2021****3. ANALYSIS OF RESOURCES EXPENDED**

	Unrestricted Funds <u>2021</u> £	Restricted Funds <u>2021</u> £	Total <u>2021</u> £	Total <u>2020</u> £
<b>3 CHARITABLE ACTIVITIES</b>				
Volunteer and travel expenses	-	11,639	11,639	14,141
Training and conference fees	-	5,129	5,129	2,246
Rent, rates and utilities 17,265		-	5,157	5,157
Citizens Advice Membership	-	7,094	7,094	8,809
Wages and salaries (note 4)	-	299,094	299,094	306,598
Telephone	-	5,863	5,863	5,827
Printing, postage and stationery	-	5,196	5,196	6,740
IT equipment	-	10,820	10,820	-
Independent examiners fee	-	2,850	2,850	2,760
	£ -	£352,842	£352,842	£368,987

**4. EMPLOYEES**

	<u>2021</u> £	<u>2020</u> £
Staff costs were as follows:-		
Gross wages, salaries and benefits in kind 284,005		277,391
Employer's national insurance costs	17,688	18,888
Pension	4,015	3,705
	£299,094	£306,598

	<u>2021</u>	<u>2020</u>
Staff numbers were as follows:-		
Management	3	3
Other	11	12
All relate to work on Charitable Activities 15		14

There were no 'high paid' staff in the year. 'High paid' is currently defined in statute as being £60,000 per annum.

**5. TRUSTEES**

<u>2021</u> £	<u>2020</u> £
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Out of pocket expenses reimbursed to Trustees:-  
Number of Trustees who were paid expenses

-

-

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**CITIZENS ADVICE SERVICES CORBY & KETTERING****NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2021****6. FEES FOR INDEPENDENT EXAMINATION**

	<u>2021</u> £	<u>2020</u> £
Independent examiner's fees for reporting on the accounts	£2,850	
£2,760		

**7. TANGIBLE FIXED ASSETS**

	<b><u>Furniture and</u></b> <b><u>Equipment</u></b>	<b><u>Total</u></b>
<b>COST</b>	£	£
At 1 April 2020	26,881	26,881
Additions	-	-
Disposals	-	-
	-----	-----
At 31st March 2021	26,881	26,881
	-----	-----
<b>DEPRECIATION</b>		
At 1 April 2020	26,881	26,881
Charge for year	-	-
Eliminated on Disposal		--
	-----	-----
At 31st March 2021	26,881	26,881
	-----	-----
<b>NET BOOK VALUE</b>		
At 31st March 2021	£ -	£ -
	-----	-----
At 31st March 2020	£ -	£ -
	-----	-----

**8. DEBTORS**

	<u>2021</u> £	<u>2020</u> £
	£5,125	
£2,785		

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

<u>2021</u>	<u>2020</u>
-------------	-------------

Other creditors  
£118,518

£	£
£79,237	
<u>          </u>	<u>          </u>

**CITIZENS ADVICE SERVICES CORBY & KETTERING****NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2021****10. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<u>General Funds</u>	<u>Designated Funds</u>	<u>Restricted Funds</u>	<u>Total Funds</u>
	£	£	£	£
Tangible fixed assets	-	-	-	-
Current assets	113,762	190,000	236,070	483,004
Current liabilities	-	-	(79,237)	(79,237)
	<hr/>	<hr/>	<hr/>	<hr/>
Net assets at 31st March 2021	113,762	190,000	100,005	403,767
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**11. UNRESTRICTED FUNDS**

	<u>01.04.20</u>	<u>Incoming</u>	<u>Outgoing</u>	<u>Transfer</u>	<u>31.03.21</u>
	£	£	£	£	£
General purpose fund					
- undesignated	68,229	45,533	-	-	113,762
Designated funds	190,000	-	-	-	190,000
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	£258,229	£17,024	£ -	£ -	£275,253
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The level of designated funds are set by the Trustees on an annual basis after due consideration of likely future expenditure. As such the Trustees decide upon allocations to or from designated funds.

At 31 March 2021 the Trustees had allocated the designated funds as follows:

- Redundancy costs (in the event the charity ceased) £100,000
- 3 months operating costs £90,000

**12. RESTRICTED FUNDS**

	<u>01.04.20</u>	<u>Incoming</u>	<u>Outgoing</u>	<u>Transfers</u>	<u>31.03.21</u>
	£	£	£	£	£
Awards for All	-	8,000	8,000	-	-
Big Local	3,710	19,801	17,603	-	5,908
Defra	-	8,700	-	-	8,700
Corby Borough Council (CBC)	-	28,000	25,973	-	2,027
CBC Homelessness	-	19,367	19,300	-	67
Henry Smith	8,960	42,400	43,559	-	7,801
Kettering Borough Council (KBC)	1,993	-	80,000	78,007	-
KBC Housing	-	30,000	29,025	-	975
CITA Energy Fuels	-	11,335	-	-	11,335
CITA - Universal Credit	1,738	98,249	99,987	-	-
NESS	4,206	44,485	31,388	-	17,303
Other	30,171	13,725	-	-	43,896

<u>£48,785</u>	<u>£404,062</u>	<u>£352,842</u>	<u>£ -</u>	<u>£100,005</u>
=====	=====	=====	=====	=====

**CITIZENS ADVICE SERVICES CORBY & KETTERING**

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

**12. RESTRICTED FUNDS (continued)**

- Big Local provided funding for outreach worker within the Corby Kingswood and Hazelwood Community Centres
- CBC Homelessness provide funding to support a part-time financial inclusion worker
- Corby Borough Council provide funding to support the core service and also specialist benefits advice
- Kettering Borough Council provide funding to support the core service and also specialist debt advice
- Energy funding relates to providing support for consumers to ensure that energy best deals are being identified
- Kettering Borough Council Housing provide funding for homelessness prevention work
- Citizens Advice provide funding for the Help to Claim project for workers delivering support for claimants of Universal Credit
- Community Law Service provide funds for NESS, an energy project advising clients on best energy tariffs an energy saving in general

**13. DONATED FACILITIES**

Corby Borough Council (CBC) provides premises (and associated utilities) to the charity at no charge. Kettering Borough Council (KBC) also provides premises to the charity at no charge. The Trustees recognising this valuable contribution to the charity's activities, but as a donated facility, its commercial value should not be reflected in these accounts.

**14. TRANSACTIONS WITH RELATED PARTIES**

Other than as described in Note 5, there are no transactions with related parties during the year.

**15. EXCEPTIONAL INCOME**

Included within the accounts for the year ended 31 March 2021 is exceptional income of £28,414 which relates to the release of a provision for the repayment of a grant which is no longer required.