

Monmouthshire County Citizens Advice - helping people find a way forward

Annual Report 2021

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bopeth

citizens
advice

Sir Fynwy
Monmouthshire County

Chair's Report – 2020/21 was indeed an unprecedented year for us as for so many others. However, on top of the disruption of the pandemic we had to establish a new leadership team following the retirement of our Chief Executive. I am pleased to say that was brought to a conclusion after careful review and we now have been able to draw on the skills of Mal Edgson as Chief Executive who we share with Torfaen Citizens Advice, reinforcing both the identity and strength of Monmouthshire Citizens Advice while reinforcing the collaboration that has been so valuable across South East Wales.

Although the essential priority to protect the health and safety both of our clients and our staff and volunteers has meant that virtually no face to face advice has been possible through this year, the figures show that the service has continued. New ways of working have been developed adding to the existing telephone service with email, webchat and video advice. For some this has been a welcome benefit, especially for those in work, younger clients used to more technological solutions and those whose rural location or disability might have made access to our offices difficult. But the loss of that ease of high street office accessibility is much regretted and we look forward to restoring that opportunity as soon as it is safe to do so, albeit inevitably not quite the same as before as we move cautiously forward.

None of this could have been achieved without the commitment of our staff and volunteers who have responded so positively to the challenge. Nor could we continue without the support we enjoy from the County, Town and Community Councils. In addition to my thanks to them, I thank also the team of Board members who have brought their skills and experience to help guide us through a difficult period and ensure the continuity of the vital service we aim to give the people of Monmouthshire.

Roger Chater, Chair, Monmouthshire County Citizens Advice

Key Statistics 2020-2021

Clients helped	4817
Issues	9486

Advice Categories

	Issues	Client
Benefits & Tax Credits	2375	1500
Employment	1681	1044
Housing	1417	902
Relationships & Family	715	437
Consumer goods and services	478	259
Debt	472	301
Other	2348	374

Authorised and Regulated by the Financial Conduct Authority - FRN 617672.

Registered Charity Number 1125068

Registered Company Number 6532431

Value of Volunteering

Volunteering with the Citizens Advice Service has many benefits. We help volunteers to:

- ❖ Have the experience and confidence to move into work
- ❖ Improve employment prospects through skills development
- ❖ Better manage mental health conditions such as depression
- ❖ Improve their self-esteem, reduce isolation and improve communication skills
- ❖ Experience a sense of belonging through working in their community
- ❖ Over 95 volunteers have supported us in 2019/20

Thank you to our funders

Welsh Government, Monmouthshire County Council, the Town Councils of Abergavenny, Caldicot, Chepstow, Monmouth and Usk. The Community Councils of Caerwent, Devauden, Goetre Fawr, Grosmont, Llanfoist Fawr, Llanover, Llantrisant Fawr, Magor with Undy, Mathern, Mitchel Troy, Portskewett and Sudbrook, Rogiet, St Arvans, Shirenewton, Tidenham and Trellech. Community Foundation in Wales, Monmouthshire Building Society, Moondance Foundation, Mopla Cottages Charity, Voluntary Services Emergency Fund and the Friends of Monmouthshire County Citizens Advice.

Thank you.

How we help people find a way forward



What we do:

Our Client and partner presented in early in 2020 in regard to several health issues they both suffered from. Over a period of time we assisted with many issues with regards to benefits, some of which are currently ongoing.

The client applied for PIP in June 2020 and was refused. We immediately began the appeals process, first submitting a reconsideration, then later a full appeal when the decision was not altered. Due to the pandemic, everything took a great deal of time to resolve. Throughout that time we were in constant touch with client, especially as there were so many other issues that demanded attention.

Eventually, a hearing date was scheduled and the client asked for support in attending. We helped client to gather the requested evidence and submitted it to the court as requested. Eventually, a second hearing was arranged, and this time client was successful, and was awarded PIP in May 2021. The entire process took 11 months, was incredibly stressful, draining and debilitating on our client.

Our client was incredibly grateful for the support throughout the process, and we continue to support the family with their continued problems and health issues.

Without our service, they would have been lost as to what to do next.

How we spend our money

Income:	£ 239,400
Expenditure:	
Charitable Activities	£ 206,941
Governance	£ 11,033
Total Expenditure	£ 217,974

Balance Sheet as at 31 March 2021

Fixed Assets	£ 0
Current Assets	£ 192,177
Net Assets	£ 132,679
Restricted Funds	£-128,028
Unrestricted Funds	£ 260,707

Our auditors are bdhc, Chartered Accountants

Free, confidential advice. Whoever and wherever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality and challenge discrimination and harassment. We're here for everyone.

How can we help you?

Our staff and volunteers are trained in many areas, including

- ❖ Welfare Benefits
- ❖ Money and debt issues
- ❖ Employment
- ❖ Consumer Rights
- ❖ Housing
- ❖ Neighbourhood disputes
- ❖ Making Complaints
- ❖ Tax issues
- ❖ Family and personal issues
- ❖ Energy switching, fuel saving and grants
- ❖ Pensions

Information Assurance

Monmouthshire County Citizens Advice Trustee Board oversee the information of all personal information of our clients, staff, funders and strategic partners that is processed. The Local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the National Citizens Advice Service. An Information Assurance Management Team exists to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the General Data Protection Regulations and Data Protection Act 2018.



Our offices are in the process of a phased reopening for drop-in face to face advice but we are still giving advice over the telephone, by video, web chat and email

Abergavenny Office- 01873 856466
from 10 am to 2pm on Mon, Tues, Weds and Fri

Caldicot Office- 01291 422119 from 10 am to 2pm on Mon, Tues, Weds and Thurs

Chepstow Office- 01291 622185 from 10 am to 2pm on Mon, Tues, Weds and Thurs

Monmouth Office- 01600 773297 from 10 am to 2pm on Mon, Tues, Weds and Fri

Please call the offices on the numbers above for latest information.

Other means of accessing advice:

There is 24 hour access to the National Citizens Advice website at www.citizensadvice.org.uk/wales/

Telephone Advice is available Monday to Friday 9 to 5 on 0344 477 20 20 or 0300 3302117

A web chat service can be accessed from the National Citizens Advice website by typing "webchat" in the search bar

Company registration number: 06532431
Charity registration number: 1125068

Monmouthshire County Citizens Advice Bureau Ltd

(A company limited by guarantee)

Annual Report and Financial Statements
for the Year Ended 31 March 2021

bdhc Chartered Accountants
11 Moor Street
Chepstow
Monmouthshire
NP16 5DD

Monmouthshire County Citizens Advice Bureau Ltd
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The following pages do not form part of the statutory financial statements:

Statement of financial activities per fund	14 to 19
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Monmouthshire County Citizens Advice Bureau Ltd
Reference and Administrative Details

Charity name	Monmouthshire County Citizens Advice Bureau Ltd
Charity registration number	1125068
Company registration number	06532431
Registered office	Gate House High Street Chepstow Monmouthshire NP16 5LH
Trustees	B W Counsell R C Chater P S Davey P R McGahey (resigned 3 August 2020) P Farley (resigned 7 December 2020) S D Hodgson (resigned 3 August 2020) C L J McIntyre L P Ross G Jones C Archer (appointed 13 January 2021) C Du Toit (appointed 7 December 2020) M Roderick (appointed 7 December 2020)
Accountant	bdhc Chartered Accountants 11 Moor Street Chepstow Monmouthshire NP16 5DD

Monmouthshire County Citizens Advice Bureau Ltd

Trustees' Report

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing documents, Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Small company provisions

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Approved by the Board and signed on its behalf by:

.....

R C Chater
Trustee

Date:.....

Independent Examiner's Report to the Trustees of Monmouthshire County Citizens Advice Bureau Ltd

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 4 to 13.

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.

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 Charitieshave 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.

.....
bdhc Chartered Accountants

Date:.....

11 Moor Street
Chepstow
Monmouthshire
NP16 5DD

Monmouthshire County Citizens Advice Bureau Ltd
Statement of Financial Activities (including Income and Expenditure Account)
for the Year Ended 31 March 2021

		Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	Note	£	£	£	£
Incoming resources					
Incoming resources from generated funds					
Voluntary income	2	148,324	83,752	232,076	193,970
Investment income	4	324	-	324	335
Incoming resources from charitable activities	5	7,000	-	7,000	9,865
Total incoming resources		<u>155,648</u>	<u>83,752</u>	<u>239,400</u>	<u>204,170</u>
Resources expended					
Charitable activities	6	118,803	88,138	206,941	218,421
Governance costs	6	11,033	-	11,033	1,778
Total resources expended		<u>129,836</u>	<u>88,138</u>	<u>217,974</u>	<u>220,199</u>
Net movements in funds		25,812	(4,386)	21,426	(16,029)
Reconciliation of funds					
Total funds brought forward		<u>234,895</u>	<u>(123,642)</u>	<u>111,253</u>	<u>127,282</u>
Total funds carried forward		<u><u>260,707</u></u>	<u><u>(128,028)</u></u>	<u><u>132,679</u></u>	<u><u>111,253</u></u>

All incoming resources and resources expended derive from continuing activities.

The notes on pages 7 to 13 form an integral part of these financial statements.

**Monmouthshire County Citizens Advice Bureau Ltd (Registration number:
06532431)**

Balance Sheet as at 31 March 2021

		2021		2020	
	Note	£	£	£	£
Current assets					
Debtors	10	20,153		-	
Cash at bank and in hand		<u>184,865</u>		<u>118,842</u>	
			205,018		118,842
Creditors: Amounts falling due within one year	11		<u>(12,841)</u>		<u>(7,589)</u>
Net current assets			192,177		111,253
Creditors: Amounts falling due after more than one year	12		<u>(59,498)</u>		<u>-</u>
Net assets			<u><u>132,679</u></u>		<u><u>111,253</u></u>
The funds of the charity:					
Restricted funds in deficit					
Better advice better lives			(44,791)		(44,791)
Better advice better health			(56,863)		(56,863)
Monmouth			(20,953)		(20,953)
Saf			(5,036)		(1,035)
Hmpt			<u>(385)</u>		<u>-</u>
Total restricted funds			(128,028)		(123,642)
Unrestricted funds					
Unrestricted income funds			<u>260,707</u>		<u>234,895</u>
Total charity funds			<u><u>132,679</u></u>		<u><u>111,253</u></u>

The notes on pages 7 to 13 form an integral part of these financial statements.

**Monmouthshire County Citizens Advice Bureau Ltd (Registration number:
06532431)**

Balance Sheet as at 31 March 2021

..... *continued*

For the financial year ended 31 March 2021, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

Approved by the Board on and signed on its behalf by:

.....

R C Chater
Trustee

The notes on pages 7 to 13 form an integral part of these financial statements.

Monmouthshire County Citizens Advice Bureau Ltd
Notes to the Financial Statements for the Year Ended 31 March 2021

I Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities (SORP 2005)', issued in March 2005, applicable accounting standards and the Companies Act 2006.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 16.

Incoming resources

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

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

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

continued

Monmouthshire County Citizens Advice Bureau Ltd
Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

3 Grants receivable

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Grants - various	16,039	-	16,039	13,900
Better Advice: Better Lives	-	-	-	38,750
Chepstow Town Council Grant	20,950	-	20,950	20,950
Monmouthshire CC Grant	51,945	-	51,945	52,470
Caerwent CC Grant	2,500	-	2,500	2,500
Abergavenny Town Council	12,000	-	12,000	12,000
Caldicot TC	23,000	-	23,000	13,000
Gateway Union	-	-	-	1,500
Portskewett Community Council	1,250	-	1,250	1,000
Magor and Undy Community Council	3,000	-	3,000	2,000
Welsh Government SAF	-	-	-	16,779
Trellech Community Council	3,500	-	3,500	3,000
Monmouth Town Council	-	-	-	10,000
CITA	-	-	-	650
SAF	-	71,309	71,309	-
Covid grants	10,000	-	10,000	-
VSEF	1,916	-	1,916	-
HMPT	-	12,443	12,443	-
	<u>146,100</u>	<u>83,752</u>	<u>229,852</u>	<u>188,499</u>

4 Investment income

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Interest on cash deposits	<u>324</u>	<u>-</u>	<u>324</u>	<u>335</u>

5 Incoming resources from charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Charitable activities				
Room hire	<u>7,000</u>	<u>-</u>	<u>7,000</u>	<u>9,865</u>

Monmouthshire County Citizens Advice Bureau Ltd
Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

6 Total resources expended

	Charitable activities	Governance	Total
	£	£	£
Direct costs			
Employment costs	99,566	-	99,566
Repairs and maintenance	2,114	-	2,114
Subscriptions and donations	6,767	-	6,767
	<u>108,447</u>	<u>-</u>	<u>108,447</u>
Support costs			
Employment costs	48,299	-	48,299
Establishment costs	25,146	-	25,146
Office expenses	20,044	-	20,044
Printing, posting and stationery	3,580	-	3,580
Sundry and other costs	695	-	695
Advertising and promotion	730	-	730
Accountancy fees	-	1,200	1,200
Legal and professional costs	-	9,833	9,833
	<u>98,494</u>	<u>11,033</u>	<u>109,527</u>
	<u>206,941</u>	<u>11,033</u>	<u>217,974</u>

7 Employees' remuneration

The aggregate payroll costs of these persons were as follows:

	2021	2020
	£	£
Wages and salaries	126,265	136,553
Social security	4,881	5,993
Other pension costs	1,514	1,700
	<u>132,660</u>	<u>144,246</u>

8 Taxation

The company is a registered charity and is, therefore, exempt from taxation.

Monmouthshire County Citizens Advice Bureau Ltd
Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

9 Tangible fixed assets

	Fixtures, fittings and equipment £
Cost	
As at 1 April 2020 and 31 March 2021	<u>6,700</u>
Depreciation	
As at 1 April 2020 and 31 March 2021	<u>6,700</u>
Net book value	
As at 31 March 2021	<u><u>-</u></u>
As at 31 March 2020	<u><u>-</u></u>

10 Debtors

	2021 £	2020 £
Trade debtors	<u>20,153</u>	<u>-</u>

11 Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	1,853	-
Taxation and social security	2,288	2,006
Accruals and deferred income	<u>8,700</u>	<u>5,583</u>
	<u><u>12,841</u></u>	<u><u>7,589</u></u>

Monmouthshire County Citizens Advice Bureau Ltd
Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

12 Creditors: Amounts falling due after more than one year

	2021 £	2020 £
Accruals and deferred income	<u>59,498</u>	<u>-</u>

Creditors amounts falling due after more than one year includes deferred income:

	2021 £	2020 £
Amount deferred in the year	<u>59,498</u>	<u>-</u>
As at 31 March 2021	<u>59,498</u>	<u>-</u>

13 Members' liability

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

14 Pension scheme

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £1,514 (2020 - £1,700).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

Monmouthshire County Citizens Advice Bureau Ltd
Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

15 Related parties

Controlling entity

The charity is controlled by the trustees who are all directors of the company.

16 Analysis of funds

	At 1 April 2020	Incoming resources	Resources expended	At 31 March 2021
	£	£	£	£
General Funds				
General fund	234,895	155,648	(129,836)	260,707
Restricted Funds				
Better Advice Better Lives	(44,791)	-	-	(44,791)
Better Advice Better Health	(56,863)	-	-	(56,863)
Monmouth	(20,953)	-	-	(20,953)
SAF	(1,035)	71,309	(75,310)	(5,036)
HMPT	-	12,443	(12,828)	(385)
	<u>(123,642)</u>	<u>83,752</u>	<u>(88,138)</u>	<u>(128,028)</u>
	<u>111,253</u>	<u>239,400</u>	<u>(217,974)</u>	<u>132,679</u>

17 Net assets by fund

Monmouthshire County Citizens Advice Bureau Ltd
Statement of financial activities by fund Year Ended 31 March 2021

	General fund 2021	General fund 2020
	£	£
Incoming resources		
Incoming resources from generated funds		
Voluntary income	148,324	138,441
Investment income	324	335
Incoming resources from charitable activities	7,000	9,865
Total incoming resources	<u>155,648</u>	<u>148,641</u>
Resources expended		
Charitable activities	118,803	119,516
Governance costs	11,033	1,366
Total resources expended	<u>129,836</u>	<u>120,882</u>
Net movements in funds	25,812	27,759
Reconciliation of funds		
Total funds brought forward	<u>234,895</u>	<u>207,136</u>
Total funds carried forward	<u><u>260,707</u></u>	<u><u>234,895</u></u>

This page does not form part of the statutory financial statements.

Monmouthshire County Citizens Advice Bureau Ltd
Statement of financial activities by fund Year Ended 31 March 2021

..... continued

	Better Advice Better Lives 2021	Better Advice Better Lives 2020
	£	£
Incoming resources		
Incoming resources from generated funds		
Voluntary income	-	19,750
Total incoming resources	-	19,750
Resources expended		
Charitable activities	-	41,793
Governance costs	-	225
Total resources expended	-	42,018
Net movements in funds	-	(22,268)
Reconciliation of funds		
Total funds brought forward	(44,791)	(22,523)
Total funds carried forward	(44,791)	(44,791)

This page does not form part of the statutory financial statements.

Monmouthshire County Citizens Advice Bureau Ltd
Statement of financial activities by fund Year Ended 31 March 2021

..... continued

	Better Advice Better Health 2021	Better Advice Better Health 2020
	£	£
Incoming resources		
Incoming resources from generated funds		
Voluntary income	-	19,000
Total incoming resources	-	19,000
Resources expended		
Charitable activities	-	39,331
Governance costs	-	154
Total resources expended	-	39,485
Net movements in funds	-	(20,485)
Reconciliation of funds		
Total funds brought forward	(56,863)	(36,378)
Total funds carried forward	(56,863)	(56,863)

This page does not form part of the statutory financial statements.

Monmouthshire County Citizens Advice Bureau Ltd
Statement of financial activities by fund Year Ended 31 March 2021

..... *continued*

	Monmouth 2021	Monmouth 2020
	£	£
Net movements in funds	-	-
Reconciliation of funds		
Total funds brought forward	<u>(20,953)</u>	<u>(20,953)</u>
Total funds carried forward	<u><u>(20,953)</u></u>	<u><u>(20,953)</u></u>

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Monmouthshire County Citizens Advice Bureau Ltd
Statement of financial activities by fund Year Ended 31 March 2021

..... continued

	SAF 2021	SAF 2020
	£	£
Incoming resources		
Incoming resources from generated funds		
Voluntary income	71,309	16,779
Total incoming resources	<u>71,309</u>	<u>16,779</u>
Resources expended		
Charitable activities	75,310	17,781
Governance costs	-	33
Total resources expended	<u>75,310</u>	<u>17,814</u>
Net movements in funds	(4,001)	(1,035)
Reconciliation of funds		
Total funds brought forward	<u>(1,035)</u>	-
Total funds carried forward	<u><u>(5,036)</u></u>	<u><u>(1,035)</u></u>

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Monmouthshire County Citizens Advice Bureau Ltd
Statement of financial activities by fund Year Ended 31 March 2021

..... continued

	HMPT 2021	HMPT 2020
	£	£
Incoming resources		
Incoming resources from generated funds		
Voluntary income	12,443	-
Total incoming resources	<u>12,443</u>	<u>-</u>
Resources expended		
Charitable activities	12,828	-
Total resources expended	<u>12,828</u>	<u>-</u>
Reconciliation of funds		
Total funds carried forward	<u>(385)</u>	<u>-</u>

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Company registration number: 06532431
Charity registration number: 1125068

Monmouthshire County Citizens Advice Bureau Ltd

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

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Monmouthshire County Citizens Advice Bureau Ltd

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The charity is controlled by its governing documents, Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Small company provisions

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Approved by the Board and signed on its behalf by:

.....

R C Chater
Trustee

Date:.....

Independent Examiner's Report to the Trustees of Monmouthshire County Citizens Advice Bureau Ltd

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 4 to 13.

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.

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 Charitieshave 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.

.....
bdhc Chartered Accountants

Date:.....

11 Moor Street
Chepstow
Monmouthshire
NP16 5DD

Monmouthshire County Citizens Advice Bureau Ltd
Statement of Financial Activities (including Income and Expenditure Account)
for the Year Ended 31 March 2021

		Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	Note	£	£	£	£
Incoming resources					
Incoming resources from generated funds					
Voluntary income	2	148,324	83,752	232,076	193,970
Investment income	4	324	-	324	335
Incoming resources from charitable activities	5	7,000	-	7,000	9,865
Total incoming resources		<u>155,648</u>	<u>83,752</u>	<u>239,400</u>	<u>204,170</u>
Resources expended					
Charitable activities	6	118,803	88,138	206,941	218,421
Governance costs	6	11,033	-	11,033	1,778
Total resources expended		<u>129,836</u>	<u>88,138</u>	<u>217,974</u>	<u>220,199</u>
Net movements in funds		25,812	(4,386)	21,426	(16,029)
Reconciliation of funds					
Total funds brought forward		<u>234,895</u>	<u>(123,642)</u>	<u>111,253</u>	<u>127,282</u>
Total funds carried forward		<u><u>260,707</u></u>	<u><u>(128,028)</u></u>	<u><u>132,679</u></u>	<u><u>111,253</u></u>

All incoming resources and resources expended derive from continuing activities.

The notes on pages 7 to 13 form an integral part of these financial statements.

**Monmouthshire County Citizens Advice Bureau Ltd (Registration number:
06532431)**

Balance Sheet as at 31 March 2021

		2021		2020	
	Note	£	£	£	£
Current assets					
Debtors	10	20,153		-	
Cash at bank and in hand		<u>184,865</u>		<u>118,842</u>	
			205,018		118,842
Creditors: Amounts falling due within one year	11		<u>(12,841)</u>		<u>(7,589)</u>
Net current assets			192,177		111,253
Creditors: Amounts falling due after more than one year	12		<u>(59,498)</u>		<u>-</u>
Net assets			<u><u>132,679</u></u>		<u><u>111,253</u></u>
The funds of the charity:					
Restricted funds in deficit					
Better advice better lives			(44,791)		(44,791)
Better advice better health			(56,863)		(56,863)
Monmouth			(20,953)		(20,953)
Saf			(5,036)		(1,035)
Hmpt			<u>(385)</u>		<u>-</u>
Total restricted funds			(128,028)		(123,642)
Unrestricted funds					
Unrestricted income funds			<u>260,707</u>		<u>234,895</u>
Total charity funds			<u><u>132,679</u></u>		<u><u>111,253</u></u>

The notes on pages 7 to 13 form an integral part of these financial statements.

**Monmouthshire County Citizens Advice Bureau Ltd (Registration number:
06532431)**

Balance Sheet as at 31 March 2021

..... *continued*

For the financial year ended 31 March 2021, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

Approved by the Board on and signed on its behalf by:

.....

R C Chater
Trustee

The notes on pages 7 to 13 form an integral part of these financial statements.

Monmouthshire County Citizens Advice Bureau Ltd
Notes to the Financial Statements for the Year Ended 31 March 2021

I Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities (SORP 2005)', issued in March 2005, applicable accounting standards and the Companies Act 2006.

Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 16.

Incoming resources

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

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

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

continued

Monmouthshire County Citizens Advice Bureau Ltd
Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

3 Grants receivable

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Grants - various	16,039	-	16,039	13,900
Better Advice: Better Lives	-	-	-	38,750
Chepstow Town Council Grant	20,950	-	20,950	20,950
Monmouthshire CC Grant	51,945	-	51,945	52,470
Caerwent CC Grant	2,500	-	2,500	2,500
Abergavenny Town Council	12,000	-	12,000	12,000
Caldicot TC	23,000	-	23,000	13,000
Gateway Union	-	-	-	1,500
Portskewett Community Council	1,250	-	1,250	1,000
Magor and Undy Community Council	3,000	-	3,000	2,000
Welsh Government SAF	-	-	-	16,779
Trellech Community Council	3,500	-	3,500	3,000
Monmouth Town Council	-	-	-	10,000
CITA	-	-	-	650
SAF	-	71,309	71,309	-
Covid grants	10,000	-	10,000	-
VSEF	1,916	-	1,916	-
HMPT	-	12,443	12,443	-
	<u>146,100</u>	<u>83,752</u>	<u>229,852</u>	<u>188,499</u>

4 Investment income

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Interest on cash deposits	<u>324</u>	<u>-</u>	<u>324</u>	<u>335</u>

5 Incoming resources from charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Charitable activities				
Room hire	<u>7,000</u>	<u>-</u>	<u>7,000</u>	<u>9,865</u>

Monmouthshire County Citizens Advice Bureau Ltd
Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

6 Total resources expended

	Charitable activities	Governance	Total
	£	£	£
Direct costs			
Employment costs	99,566	-	99,566
Repairs and maintenance	2,114	-	2,114
Subscriptions and donations	6,767	-	6,767
	<u>108,447</u>	<u>-</u>	<u>108,447</u>
Support costs			
Employment costs	48,299	-	48,299
Establishment costs	25,146	-	25,146
Office expenses	20,044	-	20,044
Printing, posting and stationery	3,580	-	3,580
Sundry and other costs	695	-	695
Advertising and promotion	730	-	730
Accountancy fees	-	1,200	1,200
Legal and professional costs	-	9,833	9,833
	<u>98,494</u>	<u>11,033</u>	<u>109,527</u>
	<u>206,941</u>	<u>11,033</u>	<u>217,974</u>

7 Employees' remuneration

The aggregate payroll costs of these persons were as follows:

	2021	2020
	£	£
Wages and salaries	126,265	136,553
Social security	4,881	5,993
Other pension costs	1,514	1,700
	<u>132,660</u>	<u>144,246</u>

8 Taxation

The company is a registered charity and is, therefore, exempt from taxation.

Monmouthshire County Citizens Advice Bureau Ltd
Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

9 Tangible fixed assets

	Fixtures, fittings and equipment £
Cost	
As at 1 April 2020 and 31 March 2021	6,700
Depreciation	
As at 1 April 2020 and 31 March 2021	6,700
Net book value	
As at 31 March 2021	-
As at 31 March 2020	-

10 Debtors

	2021 £	2020 £
Trade debtors	20,153	-

11 Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	1,853	-
Taxation and social security	2,288	2,006
Accruals and deferred income	8,700	5,583
	12,841	7,589

Monmouthshire County Citizens Advice Bureau Ltd
Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

12 Creditors: Amounts falling due after more than one year

	2021 £	2020 £
Accruals and deferred income	<u>59,498</u>	<u>-</u>

Creditors amounts falling due after more than one year includes deferred income:

	2021 £	2020 £
Amount deferred in the year	<u>59,498</u>	<u>-</u>
As at 31 March 2021	<u>59,498</u>	<u>-</u>

13 Members' liability

The charity is a private company limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

14 Pension scheme

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the period represents contributions payable by the charity to the scheme and amounted to £1,514 (2020 - £1,700).

There were no outstanding or prepaid contributions at either the beginning or end of the financial year.

Monmouthshire County Citizens Advice Bureau Ltd
Notes to the Financial Statements for the Year Ended 31 March 2021

..... continued

15 Related parties

Controlling entity

The charity is controlled by the trustees who are all directors of the company.

16 Analysis of funds

	At 1 April 2020	Incoming resources	Resources expended	At 31 March 2021
	£	£	£	£
General Funds				
General fund	234,895	155,648	(129,836)	260,707
Restricted Funds				
Better Advice Better Lives	(44,791)	-	-	(44,791)
Better Advice Better Health	(56,863)	-	-	(56,863)
Monmouth	(20,953)	-	-	(20,953)
SAF	(1,035)	71,309	(75,310)	(5,036)
HMPT	-	12,443	(12,828)	(385)
	<u>(123,642)</u>	<u>83,752</u>	<u>(88,138)</u>	<u>(128,028)</u>
	<u>111,253</u>	<u>239,400</u>	<u>(217,974)</u>	<u>132,679</u>

17 Net assets by fund

Monmouthshire County Citizens Advice Bureau Ltd
Statement of financial activities by fund Year Ended 31 March 2021

	General fund 2021	General fund 2020
	£	£
Incoming resources		
Incoming resources from generated funds		
Voluntary income	148,324	138,441
Investment income	324	335
Incoming resources from charitable activities	7,000	9,865
Total incoming resources	<u>155,648</u>	<u>148,641</u>
Resources expended		
Charitable activities	118,803	119,516
Governance costs	11,033	1,366
Total resources expended	<u>129,836</u>	<u>120,882</u>
Net movements in funds	25,812	27,759
Reconciliation of funds		
Total funds brought forward	<u>234,895</u>	<u>207,136</u>
Total funds carried forward	<u><u>260,707</u></u>	<u><u>234,895</u></u>

This page does not form part of the statutory financial statements.

Monmouthshire County Citizens Advice Bureau Ltd
Statement of financial activities by fund Year Ended 31 March 2021

..... continued

	Better Advice Better Lives 2021	Better Advice Better Lives 2020
	£	£
Incoming resources		
Incoming resources from generated funds		
Voluntary income	-	19,750
Total incoming resources	-	19,750
Resources expended		
Charitable activities	-	41,793
Governance costs	-	225
Total resources expended	-	42,018
Net movements in funds	-	(22,268)
Reconciliation of funds		
Total funds brought forward	(44,791)	(22,523)
Total funds carried forward	(44,791)	(44,791)

This page does not form part of the statutory financial statements.

Monmouthshire County Citizens Advice Bureau Ltd
Statement of financial activities by fund Year Ended 31 March 2021

..... continued

	Better Advice Better Health 2021	Better Advice Better Health 2020
	£	£
Incoming resources		
Incoming resources from generated funds		
Voluntary income	-	19,000
Total incoming resources	-	19,000
Resources expended		
Charitable activities	-	39,331
Governance costs	-	154
Total resources expended	-	39,485
Net movements in funds	-	(20,485)
Reconciliation of funds		
Total funds brought forward	(56,863)	(36,378)
Total funds carried forward	(56,863)	(56,863)

This page does not form part of the statutory financial statements.

Monmouthshire County Citizens Advice Bureau Ltd
Statement of financial activities by fund Year Ended 31 March 2021

..... *continued*

	Monmouth 2021	Monmouth 2020
	£	£
Net movements in funds	-	-
Reconciliation of funds		
Total funds brought forward	<u>(20,953)</u>	<u>(20,953)</u>
Total funds carried forward	<u><u>(20,953)</u></u>	<u><u>(20,953)</u></u>

This page does not form part of the statutory financial statements.

Monmouthshire County Citizens Advice Bureau Ltd
Statement of financial activities by fund Year Ended 31 March 2021

..... continued

	SAF 2021	SAF 2020
	£	£
Incoming resources		
Incoming resources from generated funds		
Voluntary income	71,309	16,779
Total incoming resources	<u>71,309</u>	<u>16,779</u>
Resources expended		
Charitable activities	75,310	17,781
Governance costs	-	33
Total resources expended	<u>75,310</u>	<u>17,814</u>
Net movements in funds	(4,001)	(1,035)
Reconciliation of funds		
Total funds brought forward	<u>(1,035)</u>	-
Total funds carried forward	<u><u>(5,036)</u></u>	<u><u>(1,035)</u></u>

This page does not form part of the statutory financial statements.

Monmouthshire County Citizens Advice Bureau Ltd
Statement of financial activities by fund Year Ended 31 March 2021

..... continued

	HMPT 2021	HMPT 2020
	£	£
Incoming resources		
Incoming resources from generated funds		
Voluntary income	12,443	-
Total incoming resources	<u>12,443</u>	<u>-</u>
Resources expended		
Charitable activities	12,828	-
Total resources expended	<u>12,828</u>	<u>-</u>
Reconciliation of funds		
Total funds carried forward	<u>(385)</u>	<u>-</u>

This page does not form part of the statutory financial statements.