

**YORK AND DISTRICT  
CITIZENS ADVICE BUREAU**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**YEAR ENDED 31<sup>ST</sup> MARCH 2022**

**CHARITY REGISTRATION NO. 1133516**

**A COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NO. 7004444 (ENGLAND & WALES)**

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

## **CONTENTS**

	<b>PAGE</b>
Contents	1
Legal & Administrative Information	2
Chair's Report	3-6
Trustees Annual Report	7-16
Statement of Financial Activities	17
Balance Sheet	18
Statement of Cash flows	19
Notes to the Accounts	20-32
Independent Examiner's Report	33

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

---

### **Directors/Trustees**

The following people were Directors and Trustees of the charity on the date of approval of the report or served during the year:

John Short	Chair to August 2022
Joanna de Groot	Chair from August 2022
Simon Crack	
Vicky Ling	
Simon Mallett	
Manar Matusiak	
John Nodder	
Shirley Riley	
Rebecca Blues (to February 2022)	
Julia Atwater (co-opted from July 2022)	
Sara Boulton (co-opted from July 2022)	

### **Chief Executive**

Fiona Derbyshire from November 2019 to February 2022  
Fiona McCulloch from February 2022

### **Company Secretary**

Helen Digwood to May 2022  
Andy Mendus from May 2022

**Registered Charity No.** 1133516

**Company Registration No.** 7004444

### **Principal address and Registered Office**

West Offices Station Rise York YO1 6GA

<b>Independent examiner</b>	Karen Wood ACMA Outsource Accounting Services & Independent Examinations Hiscox Building Peasholme Green York YO1 7PR
-----------------------------	--

<b>Bankers</b>	Co-operative Bank PO Box 250 Skelmersdale WN8 6WT
----------------	---

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

## **CHAIR'S REPORT**

As the incoming Chair of Trustees I am pleased and proud to be taking up this post. I appreciate the support of my predecessor John Short, the other trustees, and Fiona McCulloch our CEO in helping me to take up my responsibilities. Over the coming months I will be getting to know volunteers, staff, Friends of CAY, and CAY's key partners.

The serious and varied problems caused by the Covid 19 pandemic continue to affect our work. New challenges arising from inflation, steep rises in energy costs, and wider cost of living problems are a reminder of how vital it is for people in York to be able to turn to CAY for free informed, impartial and independent advice, whatever the problem and whenever they need it.

Throughout 2021-22, despite the major operational difficulties caused by the Covid pandemic, the Citizens Advice York (CAY) team of staff and volunteers have remained focused on the core aims of the service

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives

In this context it is good to be able to report that we helped over 5000 people and maintained the high quality of our work. As our accounts show we were also able to improve the bureau's financial resilience.

### **Providing advice and support for the people of York**

The advice we provide can make a huge difference to people's lives, especially at times of serious need and hugely difficult uncertainty like now. In 2021-22 CAY again helped over 5000 people with some 13,000 different issues. We also helped our clients claim over £1.5m of previously unclaimed benefits or tax credits and manage or write off debts of over £0.25m.

The overall quality of our work, audited by the national Citizens Advice organisation, remained good throughout the year although client difficulties in accessing our services at times meant client service was not always as good as we'd have liked.

CAY takes pride in the quality of our work and it's good to report that the national Citizens Advice organisation, which audits our work on a regular basis, rated it green for many client outcomes throughout the year.

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

More generally we will keep reviewing and developing the links and partnerships which ensure that CAY continues to provide appropriate and effective services and advocacy for the needs of people in York

## **2021-22 Financial Performance**

CAY is an independent local charity and as such we are entirely reliant on funding the work we do with grants or fees for specific services and projects, together with the money we raise through various fundraising activities and donations.

All our many funders are under real and increasing financial pressure and this means funding continues to be very tight both for our core General Advice Service and our many and various projects.

Given this it's good to report that in 2021-22, despite starting the year with a deficit budget we managed to make a modest surplus as a result of income (largely unrestricted income) being above budget and costs being slightly below budget. This meant our unrestricted reserves at the end of 21-22 were a £156,946 excluding designated funds of £43,000

## **Governance**

The results of the annual Trustee Self-Assessment, the annual Strategic Capability Assessment and the Chair appraisal, together with the results of the national organisation's annual Leadership Self-Assessment of CAY, provide us with confidence that governance is good.

During the year Jackie Flynn, the Trustee Treasurer, left the board and I would like to thank her for her considerable contribution.

In September 2021 I was appointed as a trustee / Chair designate and became Chair of the Trustees in August 2022

## **Thank you to staff and volunteers**

Over this last year our staff and volunteers have worked tirelessly, and with enormous commitment, to provide the best possible advice using telephone, email, and webchat, and planning to restore some face to face service, notably in our outreach venues. Despite the stresses and strains which this has put on everyone the team has again managed to help clients and maintain the high standard of the advice provided.

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

This impressive achievement is clear evidence of the whole team's great resilience and professionalism. On behalf of myself and the trustees I want record our public thanks to all volunteers and staff

During the year we have been joined by a number of new volunteers and new staff: and this report extends a warm welcome to all of you, looks forward to working with you, and thanks you for joining our team.

## **2021-22 and beyond**

The Covid 19 restrictions meant we continued to work almost exclusively remotely into the spring and summer of 2021. Where necessary a few clients have been seen in person, but more recently we have been able to start planning to have more people working and seeing clients in the office and Outreach venues.

We know that personal interaction with clients and with colleagues has many substantial benefits and as the situation allows, we will be seeing more clients in our offices and at our outreach venues around York. However, email, web chat, and the phone will no doubt continue to have a greater role in our advice work than before the pandemic.

## **Volunteers**

Volunteers are centrally involved in every aspect of what we do: providing advice in West Offices, telephone advice on Adviceline, Webchat support, working on reception, administration or fundraising. We estimate that the value contributed to CAY by our volunteers in 2021-22 was worth around £74,000

Volunteering with CAY is a worthwhile and rewarding role. Recruiting and training volunteers, particularly to be advisors, remain key areas where we want to develop our work in future. It is good to report that interest in joining the team continues, and hopefully the increased flexibility in working arrangements which is offered by digital channels will help to ensure this keeps up and expands.

## **Funding**

With all our funders and potential funders being under serious financial pressure, and the outlook for energy prices being very uncertain, budgeting and planning remains a difficult challenge.

## **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

We are fortunate to be in the third year of a four-year funding arrangement for our core General Advice Service with the City of York Council (CYC). They remain consistent and generous funders, and indeed supporters, of CAY and we'll be looking to come to an agreement with them in the autumn of 2023 for 2024-25 and following years.

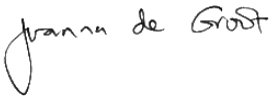
20% of our income comes from the Money Advice and Pension Service for debt advice. Fortunately, the national contract for this did not end in January 2022, as originally planned, and continues, at least until January 2023 and likely beyond this date. Debt advice is a core and increasingly vital part of our service and it's crucial that when it takes place the recommissioning of this work allows for sufficient face to face advice in all locations.

In the last 12 months we've renewed 90% of our projects and have added a three year contract with the Trussell Trust to provide advice at their local Food Bank. Each year, we also need to raise some £30,000 to £40,000 over and above our CYC funding in order to cover the full cost of the General Advice Service.

Some of this funding comes from grants for training, various fundraising activities and one-off donations, but there is still a large gap to fill. To support this in 2019 we launched a Friends of CAY scheme for businesses and private individuals, and since then have been working to develop this scheme as pandemic restrictions are reduced. In return for regular financial support for our General Advice Service all Friends are kept up to date with what we're doing through newsletters and our Annual Review and are invited to our AGM and other events. The AGM includes a keynote talk, which was given in 2021 by our local MPs and this year will be given by Richard Sorton from the Joseph Rowntree Housing Trust

I'd like to thank all our Friends most warmly for their support. Their regular contributions are very welcome and hugely helpful and will continue to be so.

2021-22 has been a challenging period, but CAY has still been able to maintain the level and quality of the service and improve its financial position. Looking forward to the rest of this year and into 2023, there are continuing challenges and uncertainties but Trustees, staff and volunteers all remain committed to continue our efforts to meet demand and deliver the best possible advice and client service to the people of York.

A handwritten signature in black ink, reading "Joanna de Groot", enclosed within a yellow rectangular border.

**Joanna de Groot**

**Chair**



## **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

### **TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2022**

The Trustees, all of whom are also Directors for the purposes of company law, present their annual report and financial statements for the year ended 31<sup>st</sup> March 2022.

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

##### **Governance**

York and District Citizens Advice Bureau is an independent registered charity, No. 1133516, and a company limited by guarantee, No. 7004444. York and District Citizens Advice Bureau is also known as Citizens Advice York. The charity operates in accordance with the terms of its Memorandum and Articles of Association.

The Charity was originally established in October 1941 and registered with the Charity Commission in 1980, Charity Registration No. 509600, as an unincorporated association. The new charitable company was incorporated on 29<sup>th</sup> August 2009 and registered with the Charity Commission on 13<sup>th</sup> January 2010. On 1<sup>st</sup> April 2010 all the assets and liabilities of the former charity were transferred to the new charitable company.

##### **Recruitment and appointment of Trustees**

Members of the Trustee Board are the charity Trustees for the purposes of charity law and are also Directors for the purposes of company law.

The maximum number of Trustees is fifteen and the minimum is three. Appointment is by election at the Annual General Meeting, or by being co-opted by the Trustee Board, provided that on appointment the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

All elected Trustees retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected.



# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

Due to the nature of the charity the Trustee Board seeks to ensure that the needs of the community are appropriately reflected through the diversity of the Trustee body. Trustees are drawn from all sections of the community and include individual members and members of organisations, who use their skills and experience to lead and govern the charity.

## **Induction and training of Trustees**

All new Trustees receive an induction. This includes copies of key policies and procedures, information about the charity and the responsibilities of being a Trustee and the opportunity to meet staff and volunteers. Board members also have access to internal training sessions run by Citizens Advice York as well as courses offered by Citizens Advice nationally. All new Trustees have a follow up meeting with the Chair of Trustees after 6 months to review the induction process.

All Trustees take an active part in the management of Citizens Advice York.

## **Organisational Structure**

Citizens Advice York 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 the charity and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum every two months and delegates the day to day management of the charity to the Chief Executive.

## **Related Parties**

Citizens Advice York is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice York in order to fulfil its charitable objectives and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients. Where one of the Trustees holds the position of Trustee or Director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

A City of York Council representative is also invited to attend Citizens Advice York Trustee Board meetings.

## **Risk Management**

The Trustees have considered and reviewed the risks to which the charity is exposed and have established systems and procedures to manage them. The Audit and Risk committee maintains an effective internal control and risk framework and assists the

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

Board to ensure compliance with standards and guidelines issued by Citizens Advice and other regulatory bodies. The risk register is reviewed regularly and Trustees ensure that action plans are in place to mitigate key risks identified.

## **OBJECTIVES AND ACTIVITIES**

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

To achieve these objectives Citizens Advice York 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 individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

### **Public Benefit**

The Trustees have paid due regard to the Charity Commission's guidance on Public Benefit in deciding the activities undertaken by Citizens Advice York during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

Our current activities aim to meet our objectives through the delivery of free, confidential advice and information that is accessible to all:

### **General Advice Service**

The core and largest part of our work is a comprehensive General Advice Service. This is staffed by a team of highly trained volunteer advisers, supported by experienced professional supervisors.

The service provides independent information and advice on a wide range of issues including welfare benefits, debt, housing, employment law and immigration. In normal circumstances, it comprises a Drop In Service from the central York office (co-located with the City of York Council offices), a telephone advice service (Adviceline), and a specialist welfare benefits team supporting clients with more in-depth case work. A specialist debt team of three offers debt advice which includes a specialist service for vulnerable debtors. There are many advice outreaches located around York City and District which provide services to people in their own localities.

Specialist services include Head Injury and Stroke advice, Refugee advice, advice to the Travelling Community and specialist women's refuge advice. We have advisors embedded in both GP surgeries and food banks

Since the pandemic services have been impacted with GP surgeries and Head Injury and

## **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

Stroke still operating remotely due to a shortage of clinical rooms. This is being addressed and this will, next year, return to face to face. All other services have returned to face to face, but drop in is still limited as there is an increased demand for email and phone advice and volunteers are still working remotely where this is their preference.

### **Outreach**

Other venues providing general advice are operating at Huntington, Haxby and Wigginton, Acomb, Clifton, Heworth, Holgate and Tang Hall, Travellers Trust Centre, York Women's Centre, Refugee Action York, York food bank and Yorkshire Building Society.

### **YorLaw – Solicitors' Clinic**

Yorlaw provides legal advice, but not representation, to our clients. It is also part of LawWorks, the pro bono agency for the Law Society and the Bar Association. Clients are usually referred to Yorlaw through the general advice service. Casework can be provided in a limited number of cases. Yorlaw also organises a McKenzie Friend Service for clients who have family cases before the York Family Court.

YorLaw also work closely with the University of York legal clinic

### **Money and Debt advice**

Our money and debt advice service allows us to give in-depth help to people who are struggling to manage their finances. Our debt team is funded by the Money Advice Service and City of York Council

### **Research & Campaigns**

In 2021-22, we continued our strong research and campaigning work on local and national issues. Research & Campaign volunteers, with our team of advisers submitted evidence forms to national Citizens Advice across the year. Evidence forms are the way we highlight cases where the client is facing particular detriment due to a systemic issue, or an issue where policy is unfair and needs changing as a result. These are then gathered together by national Citizens Advice and used to campaign for change. We have a part time research and campaign officer who works 2 hours per week paid and 5 hours per week as a volunteer. They have worked with Richmond upon Thames Citizens Advice to produce a paper on the issues surrounding affordable housing, the issues being similar in both areas and the uniqueness of this situation has significantly raised interest in the project. The sharing of resources has proved productive, creative and cost effective.

### **Contribution of Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. Over 20 volunteers contributed their time to Citizens Advice York during the year. We estimate the value of this help at £74,000 in 2021-22. The Trustees (also volunteers) greatly appreciate the hard work and commitment of our dedicated volunteer team.

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

## **CHIEF EXECUTIVE'S REPORT**

### **ACHIEVEMENTS AND FUTURE PLANS**

This year saw the departure of Fiona Derbyshire as CEO in mid February 2022. I was appointed as Interim and then Chief Executive. Before this was a time of change and uncertainty but we collectively managed to work through this and our service continued to meet York's advice needs at West Offices and in our various outreach projects with high quality standards and continued positive client feedback ratings.

Our debt service continues to work on MAPS funded work, providing more complex debt advice than ever before. The demand for debt advice is ever increasing, but we are managing to keep pace with this. The CAY debt work (funded by CYC) supports vulnerable debtors who need extra help to manage their debts and finances. As ever, income maximisation features strongly within the debt assistance.

Our relationship with CYC means that we are working within a four year SLA for our core advice and CAYdebt work and gives us the certainty of tenure to continue in our location at West Offices. Negotiations for future funding are scheduled for early next year (2023) The Business Plan is being rewritten this year (2022) to ensure that we are best placed to manage the rapidly changing economic and health climates. We are focussing not just on our current plans to keep pace with increased demands on the service but we are looking ahead to ensure that long term strategies are in place to fulfil broader objectives and to future proof the service.

Our Welfare Benefits work supported clients most in need and we continue to provide essential help to residents with late EU Settled status applications and general immigration advice and recently we have been running a service for Ukrainian guests for advice and support. We invited IDAS to provide specialist domestic abuse advice alongside our existing services. Yorlaw, our free legal service has supported clients with family, employment and immigration issues and continues to secure pro-bono advice where needed.

Relationships are strong with stakeholders and partners to ensure that we remain relevant to the City's future and our offer is both effective and valued. We work closely and effectively with many other charities to provide the best service possible for York and District residents.

I am delighted to have been offered the opportunity to be Chief Officer of York Citizens Advice and I am proud of all the amazing work our outstanding staff and volunteers do,, often in difficult circumstances, to provide first class holistic advice and support to our clients.

We ended the year on a reasonable financial footing and with a dedicated and driven team who are determined to prevail in the undoubtedly challenging economic times ahead.

A handwritten signature in dark ink, appearing to be 'Fiona McCulloch', on a light-colored background.

**Fiona McCulloch**

Chief Executive

# YORK AND DISTRICT CITIZENS ADVICE BUREAU

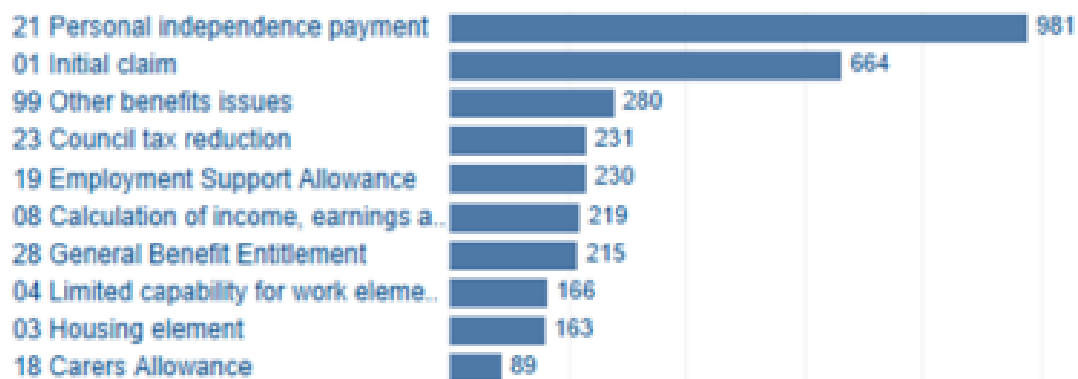
## Our Year at a Glance

In 2021 - 22 we helped 3940 people with 12,992 different problems, we gained them £1,496,000 in extra income and reduced their debts by £307,104

Our clients ranged in ages from 16 to 101 and were 60% female and 40% male. 48% were disabled or had long term health conditions.

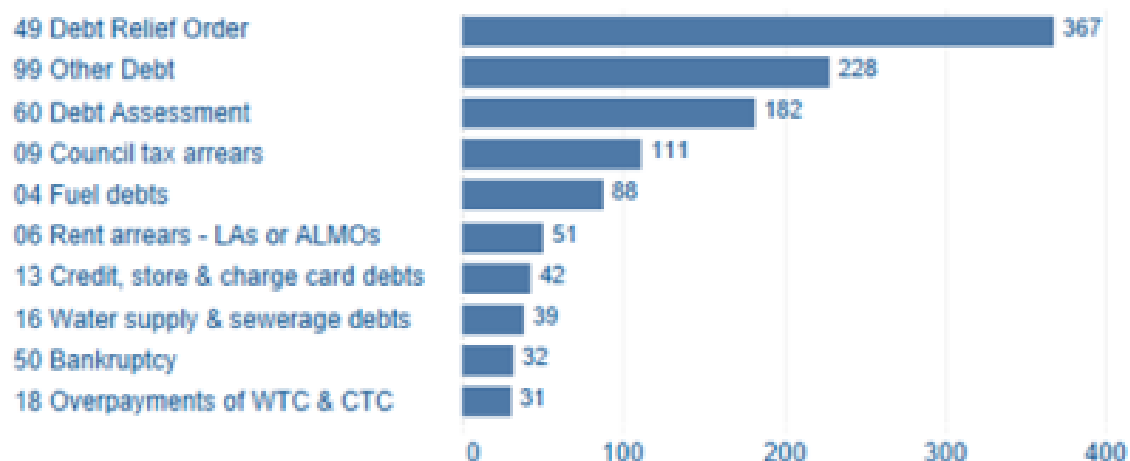
The Benefits advice saw Personal Independence Payment claims stay as our majority of benefit advice.

## Top benefit issues



In debt work, assistance with debt relief orders was the most common solution we assisted with.

## Top debt issues



# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

## **FINANCIAL REVIEW**

### **Financial Position**

Incoming resources for the year were £444,591 (2021: £449,354). Of this £256,430 related to project restricted activities (2021: £273,614). A surplus of £22,354 was achieved in the year (2021: surplus of £42,401), of which, £25,191 surplus relates to unrestricted funds and a £2,837 deficit related to restricted funds which is offset against restricted funds brought forward. At 31 March 2022 total funds were £219,654 (2021 £197,300) of which £199,946 represented unrestricted funds (2021 £174,755).

### **Principal Funding Sources**

The Trustees are grateful to all the organisations and individuals who have given grants or donations during the year. The principal funding sources were as follows:

City of York Council: The largest grant received during the year was the core grant of £128,000 towards the delivery of the general advice service. The Council also supported a number of specialist projects including CAY Debt and Travellers outreach Money Advice and Pensions Service (MAPS): SJP Law: SJP Law provided funding for specialist outreach at York Hospital, Yorkshire Building Society has funded a three year outreach and Trussell Trust has provided funding for a three year outreach in York food banks

The charity did not have any borrowings from providers of funding or other sources at the balance sheet date.

The Trustees remain committed to finding new and diverse funding sources and to safeguarding and increasing reserves in order to ensure the charity has a secure financial base for the future.

### **Reserves Policy**

Citizens Advice York aims to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency, including loss of income and necessary but unbudgeted cost. The charity maintains a projection of income for the future and endeavours to ensure that this continues to be derived from as wide a variety of sources possible.

In reviewing the potential costs that could arise should a significant reduction in income or the need for unbudgeted expenditure occur the Trustees have determined that free reserves which is equal to 3 months normal operating expenditure should be maintained. This is in addition to designated funds of £43,000. The current level of unrestricted funds (excluding designated funds and fixed assets) is £156,946 which would cover approximately 4.5 months running costs. In the longer term Trustees consider it prudent to aim to increase the level of reserves to 6 months. The reserves policy is monitored and reviewed by Trustees annually.

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

## **Designated Funds**

Unrestricted funds have been designated for the following purposes:

Contingency reserve:– £38,000 set aside to cover any costs arising in the event of the charity's closure, such as redundancies.

Equipment reserve:– £5,000 set aside towards future equipment requirements.

The Trustees are free to designate funds in this way, and to release such funds to make them available for general purposes as they see fit.

## **Restricted Funds**

Details of Restricted Funds are set out in Note 17 to the Accounts. These funds are restricted by the donor or funder and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an under-spend but may result from a variety of circumstances including timing differences between the charity's financial year and the funding year of the project concerned.

## **Investment Policy**

As detailed in its Memorandum paragraph 4.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

Owing to the nature of its funding the charity has no long-term investments, but it keeps monies not required in the short term in a no-notice deposit account with Scottish Widows. The Trustees review the interest rates available from time to time to ensure a reasonable return on deposits is being achieved.

## **DIRECTORS' RESPONSIBILITIES**

The charity trustees (who are also the directors of York and District Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources in that period. In preparing the financial statements, the Trustees are required to:



## YORK AND DISTRICT CITIZENS ADVICE BUREAU

- select suitable accounting policies and then apply them consistently; • observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; • prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

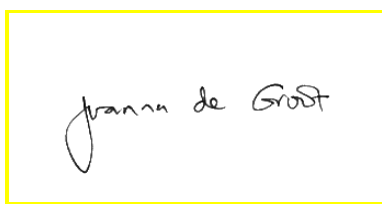
They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

In preparing this report, the Trustees have taken advantage of the small companies exemption.

The Trustees declare that they have approved the Trustees Annual Report and

Accounts Signed on behalf of the Trustees



....

Date 3rd October 2022

**Joanna de Groot**

**Chair**

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 MARCH 2022  
(INCLUDING INCOME AND EXPENDITURE ACCOUNT  
AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)**

		Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	Note	£	£	£	£
<b>Income and endowments from:</b>					
Donations & legacies	3	15,293	-	15,293	25,308
Charitable activities	4	150,100	256,430	406,530	423,714
Investment income	5	82	-	82	82
Other income (including fundraising)	6	22,686	-	22,686	250
<b>TOTAL INCOME</b>		<b>188,161</b>	<b>256,430</b>	<b>444,591</b>	<b>449,354</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Raising funds		-	-	-	-
Advice and Information	7	169,172	253,065	422,237	406,953
<b>TOTAL EXPENDITURE</b>		<b>169,172</b>	<b>253,065</b>	<b>422,237</b>	<b>406,953</b>
<b>NET INCOME/ (EXPENDITURE)</b>		<b>18,989</b>	<b>3,365</b>	<b>22,354</b>	<b>42,401</b>
Transfers Between Funds		6,202	(6,202)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>25,191</b>	<b>(2,837)</b>	<b>22,354</b>	<b>42,401</b>
<b>Reconciliation of Funds</b>					
Funds brought forward at 1 April 2021		174,755	22,545	197,300	154,899
<b>Funds carried forward 31 March 2022</b>		<b>199,946</b>	<b>19,708</b>	<b>219,654</b>	<b>197,300</b>

A comparative Statement of Financial Activities is found in Note 2

All of the Charity's activities derive from continuing operations during the above two periods.

# YORK AND DISTRICT CITIZENS ADVICE BUREAU

## BALANCE SHEET AS AT 31 MARCH 2022

	note	2022 £	2021 £
<b>FIXED ASSETS</b>			
Tangible Assets	12	-	-
<b>CURRENT ASSETS</b>			
Debtors	13	20,801	45,634
Cash at bank and in hand		<u>218,366</u>	<u>186,816</u>
		239,167	232,450
<b>CREDITORS: Amounts falling due within one year</b>	14	(19,513)	(35,150)
<b>NET CURRENT ASSETS</b>		<u>219,654</u>	<u>197,300</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>219,654</u>	<u>197,300</u>
<b>TOTAL NET ASSETS</b>		<u>219,654</u>	<u>197,300</u>
<b>FUNDS</b>			
Restricted income funds	17	19,708	22,545
Designated funds	17	43,000	43,000
Unrestricted funds	17	156,946	131,755
<b>TOTAL FUNDS</b>		<u>219,654</u>	<u>197,300</u>

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

Trustees' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the period in question in accordance with section 476 of the Companies Act 2006.
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages \_\_\_\_ to \_\_\_\_ were approved by the Trustees, and authorised for issue on \_\_\_\_\_ and signed on their behalf by

\_\_\_\_\_  
name:

Trustee

Company Registration Number : 7004444 (England & Wales)

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

**STATEMENT OF CASH FLOWS  
YEAR ENDED 31 MARCH 2022**

	<b>note</b>	<b>2022 £</b>	<b>2021 £</b>
<b>Cash flows from operating activities</b>			
Net income/(Expenditure) for the period		22,354	42,401
<b>Adjusted for:</b>			
Depreciation charge	12	-	-
Investment income	5	(82)	(82)
Decrease/(increase) in debtors	13	24,833	(16,579)
(Decrease)/increase in creditors	14	(15,637)	(2,968)
<b>Net cash flows from operating activities</b>		<u>31,468</u>	<u>22,772</u>
<b>Cash flows from investing activities</b>			
Interest receivable and similar income	5	82	82
Purchase of tangible fixed assets	12	<u>-</u>	<u>-</u>
Net cash flows from investing activities		<u>82</u>	<u>82</u>
Net increase/(decrease) in cash and cash equivalents		31,550	22,854
Cash and cash equivalents at 1 April 2021		<u>186,816</u>	<u>163,962</u>
Cash and cash equivalents at 31 March 2022	19	<u><u>218,366</u></u>	<u><u>186,816</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

## **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

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

#### **1. Accounting Policies**

##### **Basis of preparation**

The financial statements have been prepared under the historical cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006, applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Citizens Advice York meets the definition of a public benefit entity under FRS 102.

##### **Going concern**

The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

##### **Income and endowments**

###### **i) Recognition of income**

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

###### **ii) Grants receivable**

Grants made to finance the activities of the local Citizens Advice are credited to the income and expenditure account in the period to which they relate.

###### **iii) Bank interest**

Bank interest is included in the income and expenditure account on receipt.

###### **iv) Gifts and Intangible income**

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the Directors' Report.

###### **v) Other income**

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.

###### **vi) Deferred income**

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

## **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

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

#### **Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure is classified under the following activity headings:

- Costs of raising funds includes costs associated with any fundraising events.
- Charitable activities includes the costs of providing general advice and other specialist advice services and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

#### **Support costs**

Support costs include office and premises overheads, finance, admin and governance costs. They have been allocated to projects in proportion to staff time spent on each activity/project.

#### **Operating Leases**

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

#### **Tangible fixed assets and depreciation**

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Computer equipment	3 years on a straight line basis
Fittings & office equipment	5 years on a straight line basis

#### **Pensions**

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

#### **Accumulated funds**

Restricted funds are subject to specific conditions by donors as to how they may be used. The purpose and uses of the restricted funds are set out in the notes to the accounts.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the

Unrestricted funds are funds that can be used in accordance with the charitable objects at the discretion of the trustees.

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

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

**2. Comparative Statement of Financial Activities Year Ended 31 March 2021  
(Including Income And Expenditure Account  
And Statement Of Total Recognised Gains And Losses)**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2021 £</b>
<b>Income and endowments from:</b>			
Donations & legacies	25,308	-	25,308
Charitable activities	150,100	273,614	423,714
Investments	82	-	82
Other	250	-	250
<b>TOTAL INCOMING RESOURCES</b>	<b>175,740</b>	<b>273,614</b>	<b>449,354</b>
<b>RESOURCES EXPENDED</b>			<b>-</b>
<b>Charitable activities</b>			
Raising funds	-	-	-
Advice and Information	132,606	274,347	406,953
<b>TOTAL RESOURCES EXPENDED</b>	<b>132,606</b>	<b>274,347</b>	<b>406,953</b>
<b>NET INCOME/ (EXPENDITURE)</b>	<b>43,134</b>	<b>(733)</b>	<b>42,401</b>
Transfers between funds	5,928	(5,928)	
<b>NET MOVEMENT IN FUNDS</b>	<b>49,062</b>	<b>(6,661)</b>	<b>42,401</b>
<b>Reconciliation of Funds</b>			
Funds brought forward at 1 April 2020	125,693	29,206	154,899
<b>Funds carried forward 31 March 2021</b>	<b>174,755</b>	<b>22,545</b>	<b>197,300</b>

# YORK AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

### 3. Income from Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£	£	£	£
Donations	15,293	-	15,293	25,308	-	25,308
Total	15,293	-	15,293	25,308	-	25,308

### 4. Income from Charitable Activity

Advice & Information Services:

	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
Funder	£	£	£	£	£	£
Brelms Trust	-	3,000	3,000		3,000	3,000
Citizens Advice - BEIS Covid Fund	-	-	-		9,000	9,000
Citizens Advice - Energy Advice	-	-	-		1,920	1,920
Citizens Advice - Help to Claim	-	27,636	27,636		25,361	25,361
Citizens Advice - MAPS Face to Face Debt Advice	-	82,186	82,186		85,679	85,679
Citizens Advice - Yorkshire Building Society	-	15,000	15,000		-	-
City of York Council - Advice & Information Cafes	-	-	-		28,360	28,360
City of York Council - Community Hubs	-	20,000	20,000		-	-
City of York Council - EU Settled Status	-	-	-		13,639	13,639
City of York Council - General Advice Service	150,100	-	150,100	150,100	-	150,100
City of York Council - GP Outreach	-	13,229	13,229		14,722	14,722
City of York Council - Travellers	-	5,385	5,385		-	-
Garfield Weston	-	5,334	5,334		5,333	5,333
Joseph Rowntree Trust	-	5,433	5,433		-	-
Local Authority - Ward pots	-	44,259	44,259		44,482	44,482
Refugee Action York	-	4,140	4,140		667	667
Stamp Jackson & Proctor	-	12,544	12,544		11,579	11,579
Tang Hall Big Local	-	5,584	5,584		11,372	11,372
Two Ridings Community Foundation - Covid	-	-	-		10,000	10,000
Two Ridings Community Foundation - Surviving Winter	-	200	200		1,000	1,000
York CVS	-	12,500	12,500		7,500	7,500
Total	150,100	256,430	406,530	150,100	273,614	423,714



**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

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

**5. Investment Income**

	Unrestricted Funds	Restricted Funds	<b>Total 2022</b>	Unrestricted Funds	Restricted Funds	<b>Total 2021</b>
	£	£	£	£	£	£
Interest receivable on bank deposits	82	-	<b>82</b>	82	-	<b>82</b>
<b>Total</b>	<b>82</b>	<b>-</b>	<b>82</b>	<b>82</b>	<b>-</b>	<b>82</b>

**6. Other Income**

	Unrestricted Funds	Restricted Funds	<b>Total 2022</b>	Unrestricted Funds	Restricted Funds	<b>Total 2021</b>
	£	£	£	£	£	£
Other Income	22,686	-	<b>22,686</b>	250	-	<b>250</b>
<b>Total</b>	<b>22,686</b>	<b>-</b>	<b>22,686</b>	<b>250</b>	<b>-</b>	<b>250</b>

**7. Resources Expended**

	Unrestricted Funds	Restricted Funds	<b>Total 2022</b>	Unrestricted Funds	Restricted Funds	<b>Total 2021</b>
	£	£	£	£	£	£
<b>Advice &amp; information services:</b>						
Direct costs	129,503	198,429	<b>327,932</b>	101,926	211,041	<b>312,967</b>
Allocated Support Costs (see below)	34,662	51,851	<b>86,513</b>	30,435	62,966	<b>93,401</b>
Governance Costs	5,007	2,785	<b>7,792</b>	245	340	<b>585</b>
<b>Total Resources Expended</b>	<b>169,172</b>	<b>253,065</b>	<b>422,237</b>	<b>132,606</b>	<b>274,347</b>	<b>406,953</b>

	Staff Costs	Other Costs	<b>Total 2022</b>	Staff Costs	Other Costs	<b>Total 2021</b>
	£	£	£	£	£	£
Allocated Support Costs comprise	77,563	8,950	<b>86,513</b>	84,529	8,872	<b>93,401</b>

## YORK AND DISTRICT CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

#### 8. Net incoming/outgoing resources

Net outgoing resources for the year include:

	2022	2021
	£	£
Operating Lease costs - Land & Buildings	15,000	-
Operating Lease costs - Equipment	1,349	1,349
Depreciation	-	-
Independent Examiner fees	600	550
Other non audit services	-	-

#### 9. Trustees remuneration and expenses

No Trustees, nor any persons connected with them:

- were reimbursed for expenses throughout the year.
- received any benefits in kind.
- received any remuneration from the charity during the year.

#### 10. Staff Costs

	293645	392
Staff costs during the year were:		
	2022	2021
	£	£
Wages and salaries	293,253	298,392
Social security costs	19055	17,820
Pension costs	17244	6,609
	<u>329,552</u>	<u>322,821</u>

The average number of full time equivalent employees during the year was

	2022	2021
	No.	No.
Advice	5.7	5.5
Admin & support	0.8	0.8
Operational management	4.3	4.4
Senior management	0.7	0.9
Total	11.5	11.6

Volunteer Advice workers during the year were 5.4 FTE

No employee received emoluments of more than £60,000 during the year. (2021 - nil)

#### 11. Taxation

No tax was charged in the year (2021 - £nil)

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

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

**12. Tangible Fixed Assets**

	Computer Equipment	Other Tangible Assets	Total
<b>Cost</b>			
At 1 April 2021	-	-	-
Additions	-	-	-
At 31 March 2022	-	-	-
<b>Depreciation</b>			
At 1 April 2021	-	-	-
charge for the year	-	-	-
At 31 March 2022	-	-	-
<b>Net Book Value</b>			
At 1 April 2021	-	-	-
At 31 March 2022	-	-	-

<b>13. Debtors</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Trade Debtors	13,002	38,132
Accrued Income	4,937	5,635
Prepayments	2,862	1,867
Other Debtors	-	-
Total	20,801	45,634

<b>14. Creditors</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Trade Creditors	6,875	3,545
Deferred income	4,000	19,352
Taxation & social security	5,963	5,510
Accruals	900	1,696
Other Creditors	1,775	5,047
Total	19,513	35,150

**YORK AND DISTRICT CITIZENS ADVICE BUREAU  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022**

**15. Commitments Under Operating Leases**

Total future minimum lease payments under non-cancellable operating leases are as follows:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Land &amp; buildings</b>		
Within 1 year	<u>7,500</u>	<u>7,500</u>
<b>Total</b>	<u><u>7,500</u></u>	<u><u>7,500</u></u>
 <b>Equipment</b>		
Within 1 year	1,349	1,349
1 - 5 years	<u>2,922</u>	<u>4,384</u>
<b>Total</b>	<u><u>4,271</u></u>	<u><u>5,733</u></u>

**16. Charity status**

The Charity is a Charity limited by guarantee and consequently does not have share capital. Each of the member is liable to contribute an amount not exceeding £1 towards the assets of the Charity in the event of liquidation while they are members or within one year thereafter.

# YORK AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

### 17. Funds

	Balance 1 April 2021 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2022 £
<b>Unrestricted funds:</b>					
General Funds	131,755	188,161	(169,172)	6,202	156,946
Designated Funds	43,000	-	-	-	43,000
<b>Total unrestricted funds</b>	174,755	188,161	(169,172)	6,202	199,946
<b>Restricted Funds:</b>					
Brelms Trust	-	3,000	-	-	3,000
Citizens Advice - Energy Advice	-	-	-	-	-
Citizens Advice - Help to Claim	-	27,636	(27,636)	-	-
Citizens Advice - MAPS Face to Face Debt Advice	-	82,186	(75,984)	(6,202)	-
Citizens Advice - Yorkshire Building Society	-	15,000	(15,000)	-	-
City of York Council - Advice & Information Cafes	-	-	-	-	-
City of York Council - Community Hubs	-	20,000	(20,000)	-	-
City of York Council - EU Settled Status	7,206	-	(7,206)	-	-
City of York Council - GP Outreach	-	13,229	(13,229)	-	-
City of York Council - Travellers	-	5,385	(3,322)	-	2,063
Garfield Weston	-	5,334	(300)	-	5,034
Hardship Fund	1,280	-	(500)	-	780
Joseph Rowntree Trust	-	5,433	-	-	5,433
Local Authority - Ward pots	7,219	44,259	(49,020)	-	2,458
Refugee Action York	42	4,140	(4,182)	-	-
Stamp Jackson & Proctor	2,490	12,544	(14,027)	-	1,007
Tang Hall Big Local	2,745	5,584	(9,824)	-	(1,495)
Two Ridings Community Foundation - Covid	-	-	-	-	-
Two Ridings Community Foundation - Surviving Winter	1,190	200	-	-	1,390
York Childrens Trust	373	-	(335)	-	38
York CVS	-	12,500	(12,500)	-	-
<b>Total restricted funds</b>	22,545	256,430	(253,065)	(6,202)	19,708
<b>Total funds</b>	197,300	444,591	(422,237)	-	219,654

Tang Hall has a deficit fund carried forward as we are expecting funds in the next year to be received which can be offset against the deficit.

# YORK AND DISTRICT CITIZENS ADVICE BUREAU

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

### 17. Funds (prior year comparative)

	Balance 1 April 2020 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2021 £
<b>Unrestricted funds:</b>					
General Funds	82,693	175,740	(132,606)	5,928	131,755
Designated Funds	43,000	-	-	-	43,000
<b>Total unrestricted funds</b>	<b>125,693</b>	<b>175,740</b>	<b>(132,606)</b>	<b>5,928</b>	<b>174,755</b>
<b>Restricted Funds:</b>					
Brelms Trust	-	3,000	(3,000)	-	-
Citizens Advice - BEIS Covid Fund	-	9,000	(9,000)	-	-
Citizens Advice - Broadband	1,000	-	(1,000)	-	-
Citizens Advice - Energy Advice	2,470	1,920	(4,390)	-	-
Citizens Advice - Help to Claim Citizens Advice	-	25,361	(25,361)	-	-
Citizens Advice - MAPS Face to Face Debt Advice	1,328	85,679	(81,079)	(5,928)	-
City of York Council - Advice & Information Cafés	5,184	28,360	(33,544)	-	-
City of York Council - Advice York	3,878	-	(3,878)	-	-
City of York Council - EU Settled Status	1,054	13,639	(7,487)	-	7,206
City of York Council - GP Outreach	272	14,722	(14,994)	-	-
City of York Council - Specialist Debt	2,290	-	(2,290)	-	-
Garfield Weston	479	5,333	(5,812)	-	-
Hardship Fund	1,788	-	(508)	-	1,280
Jack Brunton CT - Yorlaw	673	-	(673)	-	-
Joseph Rowntree Trust	2,662	-	(2,662)	-	-
Local Authority - Ward pots	166	44,482	(37,429)	-	7,219
Refugee Action York	-	667	(625)	-	42
Stamp Jackson & Proctor	1,437	11,579	(10,526)	-	2,490
Tang Hall Big Local	1,140	11,372	(9,767)	-	2,745
Two Ridings Community Foundation - Covid	-	10,000	(10,000)	-	-
Two Ridings Community Foundation - Surviving Winter	225	1,000	(35)	-	1,190
Two Ridings Community Foundation -Research & Campaigns	2,083	-	(2,083)	-	-
York Childrens Trust	518	-	(145)	-	373
York CVS	-	7,500	(7,500)	-	-
York Independent Living Network	559	-	(559)	-	-
<b>Total restricted funds</b>	<b>29,206</b>	<b>273,614</b>	<b>(274,347)</b>	<b>(5,928)</b>	<b>22,545</b>
<b>Total funds</b>	<b>154,899</b>	<b>449,354</b>	<b>(406,953)</b>	<b>-</b>	<b>197,300</b>

## **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

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

#### **17. Funds (continued)**

The specific purposes for which the funds are to be applied are as follows:

##### **DESIGNATED FUNDS:**

The designated funds balance comprises the following designations taken from the general funds of the charity

- Equipment Reserve £5000
- Contingency Reserve £38000

##### **RESTRICTED FUNDS:**

###### **Brelms Trust**

Funding to recruit and train more volunteers

###### **Citizens Advice - Energy Advice**

Funding for energy advice to people in York

###### **Citizens Advice - Help to Claim**

Funding to support clients make a Universal Support claim

###### **Citizens Advice - MAPS Face to Face Debt Advice**

Funding for a Face to Face debt advice service

###### **Citizens Advice - Yorkshire Building Society**

Funding to support clients of Yorkshire Building Society with debt issues

###### **City of York Council - Advice & Information Cafes**

Funding for advice in informal café settings

###### **City of York Council - Community Hubs**

Funding for advice in Community Hubs in York and the wider region

###### **City of York Council - EU Settled Status**

Funding to assist EU migrant to receive settled status in the UK

###### **City of York Council - GP Outreach**

Funding for advice in GP surgeries

###### **City of York Council - Travellers**

Funding for advice to Travellers and their communities

## **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

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

#### **Garfield Weston**

Funding to recruit and train more volunteers

#### **Hardship Fund**

Funding specifically to give small grant to clients experiencing financial hardship

#### **Joseph Rowntree Trust**

Funding for a women's advice service

#### **Local Authority - Ward pots**

Funding for an outreach advice services in specific local authority wards in the region

#### **Refugee Action York**

Funding to give advice to the Refugee communities of York

#### **Stamp Jackson & Proctor**

Funding for advice in the head injury & Stroke unit at the hospital

#### **Tang Hall Big Local**

Funding for advice in Tang Hall

#### **Two Ridings Community Foundation - Covid**

Funding to support Covid remote working

#### **Two Ridings Community Foundation - Surviving Winter**

Funding specifically to give small grant to clients experiencing winter hardship

#### **York Childrens Trust**

Funding specifically to give small grant to clients in hardship with children

#### **York CVS**

Funding for advice in GP surgeries

#### **TRANSFERS:**

A transfer from 'Citizens Advice - MAPS Face to Face Debt Advice' to Unrestricted was the fund balance unspent at the end of year transferrable to Unrestricted with permission from the funder



**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

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

**18. Analysis of Net Assets Between Funds**

	<b>Tangible fixed assets</b>	<b>Current assets</b>	<b>Current liabilities</b>	<b>Total funds 2022</b>
Unrestricted	-	167,296	(10,350)	156,946
Designated	-	43,000	-	43,000
Restricted	-	28,871	(9,163)	19,708
Total	-	239,167	(19,513)	219,654

	<b>Tangible fixed assets</b>	<b>Net current assets</b>	<b>Current liabilities</b>	<b>Total funds 2021</b>
Unrestricted	-	136,001	(4,246)	131,755
Designated	-	43,000	-	43,000
Restricted	-	53,449	(30,904)	22,545
Total	-	232,450	(35,150)	197,300

**19. Analysis of Cash and Cash Equivalents**

	<b>At 1 April 2021</b>	<b>cashflow</b>	<b>at 31 March 2022</b>
Cash at bank and in hand	186,816	31,550	218,366
Total	186,816	31,550	218,366

	<b>At 1 April 2020</b>	<b>cashflow</b>	<b>at 31 March 2021</b>
Cash at bank and in hand	163,962	22,854	186,816
Total	163,962	22,854	186,816

**20. Related Party Transactions**

There were no related party transactions during the year (2021 - £nil)

## Independent examiner's report to the trustees of York & District CAB

I report on the accounts of: **York & District Citizens Advice Bureau**  
for the year ended: **31st March 2022** which are set out on pages 17 to 32.

### Responsibilities and basis of report

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

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

### Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Chartered Institute of Management Accountants, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the Trust as required by section 386 of the Act; or
- 2 the accounts do not accord with those records
- 3 the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
- 4 the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



**Karen Wood (ACMA)**

Outsource independent examination  
service

The Hiscox Building  
Peasholme Green  
York YO1 7PR

05/10/2022

**Date:**