

COMPANY REGISTRATION NUMBER: 7645392
CHARITY REGISTRATION NUMBER: 1144118

Suffolk West Citizens Advice Bureau
Company Limited by Guarantee
Unaudited financial statements
31 March 2021

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Financial statements

Year ended 31 March 2021

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Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2021

The Trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2021

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and 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 (FRS102) (effective 1 January 2015) (as amended by Update Bulletin 1 published on 2 February 2016).

Chair's report

At this time last year we reported that all our offices were closed and our services were being delivered by volunteers and staff working from home with no indication of when life would return to normal. We all know now that we shall never return to the "normal" we once knew.

Our offices have started to re-open and face-to-face interviews have recommenced for our most vulnerable clients. Our client services have continued to be delivered by staff and volunteers working from home and our offices. It is pleasing to note that despite the suspension of face-to-face advice we have still managed to help more clients in 2020/21 than we did in 2019/20. The service has been delivered mainly by email and phone which has made us more accessible to our very rural community.

All of this has been possible because of our people: our volunteers, staff and trustees who have risen to the challenge to meet the changes required head on. It has been no mean feat to transfer service delivery from five offices across West Suffolk to over 40 individuals' homes. We as trustees and our clients have much to thank our volunteers and staff for.

We would not have been able to continue to deliver the service during the pandemic without the support of our funders and in particular the District Councils, County Council, Clinical Commissioning Group and numerous project funders. As always thank you to them all.

The pandemic has highlighted the extent to which certain sectors of the community are dependent on organisations like ours to give advice, and I am pleased to say we there for them all.

My team of Trustees have continued to give me a level of support that is second to none. To them all I say a big thank you.

Chris Cadman
Chair of the Board of Trustees, Suffolk West Citizens Advice Bureau

Suffolk West Citizens Advice Bureau

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Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Reference and administrative details

Registered charity name:	Suffolk West Citizens Advice Bureau
Company registration number:	7645392
Charity registration number:	1144118
Registered Office:	The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA.
Principal Places of Business:	Bury St Edmunds: The Risbygate Centre, 90 Risbygate Street, Bury St Edmunds, Suffolk, IP33 3AA. Haverhill: Haverhill House, Lower Downs Slade, Haverhill, Suffolk, CB9 9HB. Brandon: 9a Market Hill, Brandon, Suffolk, IP27 0AA. Mildenhall: Forest Heath District Council Offices, College Heath Road, Mildenhall, Suffolk IP28 7EY Newmarket: Foley House, Wellington Street, Newmarket CB8 0HY

Trustees

The Trustees who served during the year and at the date of approval were as follows:

Mr C Cadman (Chair)
Mr V McDonald (Vice Chair, resigned 22nd October 2020)
Ms M Porch (Vice Chair, appointed 22nd October 2020)
Mr P Holland (Treasurer)
Mr R Bolton
Ms J Hall
Mr W Hirst (Resigned 26th January 2021)
Ms J Lancaster
Mr K Lardner
Mr M Simpkin
Ms V Steele
Mr W Walker

Management team

J Ballard (Chief Officer, retired 13th November 2020)
C Eagles (Chief Officer, appointed 16th November 2020)
J Ball (IT Manager)
S Bradbury (Project Manager)
J Chatt (Office Manager)
T Howard (Business Development Manager)
M Oakes (Advice Services Manager)

Suffolk West Citizens Advice Bureau

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Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Independent examiner

Mr S Cook MA FCA
David Robertson & Co
Chartered Accountants
84 Whiting Street, Bury St Edmunds, Suffolk, IP33 1NZ

Bankers

CAF Bank Limited.
25 Kings Hill Avenue, Kings Hill,
West Malling, ME19 4JQ

Saffron Walden Building Society.
Saffron House, 1A Market Street,
Saffron Walden, Essex, CB10 1HX.

Cambridge and Counties Bank Limited.
Charnwood Court, 5B New Walk
Leicester, LE1 6TE.

Cambridge Building Society
Head Office, P O Box 232,
Cambridgeshire, CB5 8FF.

Nationwide Building Society.
Nationwide House, Pipers Way,
Swindon, SN38 1NW.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Objectives and activities

Aims and Principles

Citizens Advice West Suffolk provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The charity provides information and advice to all who need it, but aims to target resources in more detailed help and casework to those who are least able to help themselves, whether due to language, mental health, age or disability, or short term difficulties such as homelessness or lack of money.

We also work to improve the policies and practices that affect people's lives, through representing unfairness and difficulties faced by clients, to those able to make a difference in law and procedures, in government or elsewhere. Citizens Advice West Suffolk values their wide range of volunteers and recognises that they are the strength underpinning the organisation, and seeks to promote supported volunteering as a route to develop employability skills and confidence, leading to a healthier and stronger community.

Objectives

The Trustees review the Charity's Business Development and Operational Plans on a regular basis, and at least annually, to agree the achievements of the year and objectives for the following year.

The main objective for the year ending 31st March 2021 was to continue to provide an efficient and effective advice and information service to the local community throughout the pandemic, and our activities were targeted to meet that purpose. The work was carried out by a team of volunteer advisers and specialists providing a predominantly telephone and email service with face-to-face appointments available for the most vulnerable clients when Government Covid restrictions allowed. The charity provided 14 key areas of advice: benefits, consumer, debt, education, employment, finance, health, housing, immigration, legal, relationship, tax, travel and utilities.

In addition to generalist advice, specialist advice and casework was available:

- Supported Advice Project providing focused support for clients with poor mental health;
- Specialist Immigration advice including spousal visas, Leave to Remain, British Citizenship, financial requirements and the correct use of forms;
- Specialist Welfare Benefit advice including form filling, mandatory reconsiderations and representation at appeals;
- Specialist Employment advice including negotiations with employers and representation at Employment Tribunals;
- Specialist Money advice to consider clients' debt management options including debt management plans, bankruptcy, Debt Relief Orders and IVAs;
- Specialist Child Support Agency advice providing support with maintenance payments and challenging decisions;
- Specialist Consumer advice helping clients access refunds for faulty goods or miss sold goods;
- Energy Advice Programme (EAP) that provides one to one advice on: getting the best price for your fuel; repaying fuel debts; energy efficiency measures such as loft and cavity wall insulation; and grants for fuel;
- MS Society Project to provide specialist support for families affected by Multiple Sclerosis.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

How Our Activities Deliver Public Benefit

Our main activities and who we try to help are described above. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The Trustee Board have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Contribution of Volunteers

The charity's success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. Throughout 2020/21 the service employed 28 paid workers (16.16 FTEs) (2019/20: 29 paid workers, 17.98 FTEs), and was supported by 87 volunteers (2019/20: 118 volunteers).

Volunteers represent the indispensable core of the service for without them, there would not be a Suffolk West Citizens Advice Bureau service. The volunteers contribute, on average, 35,570 hours per annum. This may be expressed as an annualised value of £702,476 (2019/20: £740,246). However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment. During 2020/21 2 volunteers left to take up external work.

Achievements and Performance

The key achievements of the organisation in 2020/21, in line with the Business and Development plan were:

- Continuing to deliver a good quality advice service throughout the pandemic;
- Upgrading all IT systems to allow for home working by volunteers and staff;
- Improved phone service to help more clients;
- 27 volunteers trained using the new virtual training programme;
- 6,985 unique clients assisted;
- 23,775 advice issues handled;
- 24,097 individual activities;
- 144 clients helped by the Supported Advice Team generating an income of £254,967 for clients;
- £500,577 debt managed, with average debt of £13,173;
- £3,149,584 awarded in Welfare Benefits through casework;
- £174,237 of income generated for clients affected by Multiple Sclerosis;
- 109 clients helped to save money with their energy costs and were provided with energy efficiency advice;
- 480 food parcels issued;
- 1,132 clients helped by the Help to Claim service;
- Partnered with Suffolk LCA and two other charities to deliver the Suffolk Advice and Support Service (SASS) Covid telephone helpline for Suffolk County Council;
- Developed a joint qualification with West Suffolk College to train young people to be advisers and improve their employability;
- Worked with national Citizens Advice on the Increasing Debt Advice Project
- Worked with Suffolk County Council to develop the new offices in Foley House, Newmarket;
- Worked with West Suffolk Council to move to the new Mildenhall Hub;
- Developed a monthly e-newsletter for staff and volunteers;
- Continued a quarterly Suffolk newsletter to funders;
- Maintained the Advice Quality Standard for quality advice;
- In a follow-up client satisfaction survey 95.6% of clients said they would recommend the service they had received from CAWS.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Plans for the Future

A key priority for the Trustee Board for 2020/21 is to continue to develop a sustainable service that meets the needs of our clients during the Covid pandemic and the recovery phase.

We will carry on with the work to diversify funding streams to increase our sustainability and enable us to build a service that is cost-effective. We will offer our funders value for money, whilst never compromising on the high quality service that our clients expect and deserve.

There is a three-year Business Development Plan with detailed emphasis on the current year. The content of the plan is subject to review by the Trustees and is an agenda item at Trustee Board meetings.

The specific focus this year will be to:

- Work with the National Lottery to develop the Supported Advice Project to help clients with poor mental health;
- Work with West Suffolk College to deliver the Youth Intervention Project providing young people with a qualification and employability skills;
- Develop the virtual training offer so that training can be sold to other Local Citizens Advice;
- Deliver year three of the Help To Claim project in partnership with Job Centre Plus delivering advice and support to new claimants of Universal Credit;
- Deliver the Suffolk Advice and Support Service helpline in partnership with Suffolk Citizens Advice and the Local Authorities;
- Work with Suffolk County Council; the Clinical Commissioning Groups and Suffolk Citizens Advice to ensure long term sustainable funding;
- Recruit additional volunteers to allow for the expansion of the phone and email advice services;
- Develop the skills and knowledge of the existing volunteers, Trustees and staff;
- Improve the diversity of the Trustees and volunteers;
- Develop Research and Campaigning within the organisation. Use client's evidence to influence and change policies and practices at a local and national level with attention focused on the pandemic.

Financial Review

The Notes to the Financial Statements are shown on pages 17-24.

The key points are:

Income in the year amounted to £617,566 (2020: £570,958) this included £238,458 (2020: £143,945) related to project restricted activities.

Expenditure in the year amounted to £620,166 (2020: £636,703), the highest cost related to staff salaries for our 28 employed staff amounting to £459,330 (2020: £461,444).

This resulted in a small deficit of £2,600 (2020: deficit of £65,745) when historical creditors were applied to the accounts at the year-end.

Fundraising Activities and Principal Funding Sources

The principal funding sources were as follows:

- West Suffolk District Council (39%)
- Suffolk County Council (4.6%)
- The Clinical Commissioning Groups (7%)
- East Cambridgeshire District Council (3.7%)

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Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

In addition we received specific Covid support for IT funding from the National Lottery (6.2%)

We also participated in national Citizens Advice projects funded by The Department of Work and Pensions and the Department for Business, Energy and Industrial Strategy that contributed 17.5% of total income.

The Trustees extend their gratitude to our principal funders with whom we share many strategic objectives and who continued to support the core operating capacity of the charity.

In addition, project-specific funding was received from the following:

- Suffolk Community Foundation,
- Fred Dannatt Trust,
- Community Justice Foundation

Funding was also received from the two local MS Society groups in Cambridge, Ely and Newmarket and Bury St Edmunds to support families affected by MS.

The charity did not have any borrowings from either a provider of funding or other sources at the Balance Sheet date.

Reserves Policy

The Trustees have reviewed the reserves of the charity. This review encompassed the nature of the income and expenditure streams, the need to match income with fixed commitments, the risks associated therewith and the nature of the reserves.

The review concluded that:

The charity is dependent on core fund providers to meet fixed annual commitments and other short-term fund providers for specific projects.

The Trustees have reviewed the potential expenditure that could arise should a significant reduction in income be incurred and have determined that a free unrestricted reserves should be maintained at between three to six month's budgeted expenditure.

The Trustees are aware of the financial pressures experienced by our major funders and our dependence on them and have taken this into consideration in establishing the reserves policy.

As at 31st March 2021 the total unrestricted reserves amount to £296,189 (2020 £321,268), although there is an element of designated reserves within this figure. This is within the noted optimum and therefore the Trustees consider that the position is under control and meets its objectives. The Trustees have continued to maintain a prudent approach to the management of the finances during the year.

Designated Reserves

A proportion of unrestricted funds have been designated with the aim of ensuring the charity's sustainability by making provisions for the replacement of equipment, for fulfilling our contractual commitments, for maintaining our premises and moving if necessary. These currently amount to £117,894, as detailed in the notes to the financial statements.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Investment Activities

The charity's funds are spent on delivering and developing the free advice service to the local community. The reserves were held during the year in a Charities Aid Foundation bank current account, a Saffron Walden Building Society account, a Cambridge and Counties account; a Cambridge Building Society account and a Nationwide Building Society account. The charity does not currently hold any other material investments.

Governance, Structure and Management

Governing Document

Suffolk West Citizens Advice Bureau is a charitable company limited by guarantee, incorporated on 24th May 2011: Company No. 7645392, Charity No. 1144118. The Company is governed under its Articles of Association. The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in West Suffolk and surrounding areas. In furtherance of its objects the charity has power to establish and conduct local Citizens Advice offices as centres to provide a free, confidential and impartial service of advice, information and counsel for the public.

In the event of the company being wound up every member (including members who ceased to be members within one year prior to such winding up) would be required to contribute to the company's assets an amount not exceeding £1. At 31 March 2021, the company had 19 individual members (2020: 19 individual).

Suffolk West Citizens Advice Bureau is also known and referred to as Citizens Advice West Suffolk.

Trustee Recruitment and Appointment

Trustees are either initially co-opted by the Trustee Board and then elected to the Board at an Annual General Meeting within three years of co-option or, alternatively, elected directly at an Annual General Meeting. Any election lasts for three years by which time the Trustee can be re-elected.

Trustees, who are also directors of the company, are elected from the local community and must either reside or work in West Suffolk or the surrounding area. A formal interview process is followed for all applicants with an interview panel comprising of three Trustees or Chief Officer. References are taken for all new Trustees. A separate process agreed by the Trustee Board is followed for the election of the Chair and any Observers nominated from local authorities.

Trustee Induction and Training

New Trustees are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision-making processes, the Business Development Plan and recent financial performance of the charity. They also meet key employees, volunteers and other Trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Appraisal of the Trustee Board

The Trustees conduct an annual performance appraisal using a Citizens Advice template. Action is taken on any areas under performing to ensure the Trustee Board conforms to best practice.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Organisational Structure

The Trustee Board is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry ultimate responsibility for the conduct of Citizens Advice West Suffolk and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet monthly, and delegate the day-to-day operation of the organisation to a paid Chief Officer.

The Trustee Board has assigned responsibilities amongst the Trustee group to allow workload to be shared and to give a clear point of contact for senior staff. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office and is available to the public.

All Trustees and key employees are required annually to declare they are a "fit and proper person" to be involved in the running of a charity.

The Trustee Board has six committees: Operations; Finance, Governance, Nominations, PR and Funding and Property.

Each committee reports to the Trustee Board.

Operations

The committee meets monthly ahead of each Trustee Board meeting and is responsible for:

Addressing any issues that need detailed discussion prior to presenting to the Trustee Board. These include finance, infrastructure, property issues, contracts and strategy.

The Committee does not have any decision-making powers other than in exceptional circumstances. The Trustee Board fully ratifies any decisions made under these arrangements.

Membership: Chair, Vice Chair, Treasurer and Chief Officer

Finance

The committee meets monthly and is responsible for:

Monitoring the financial position, project funding review and provide an overview and where applicable a detailed report to the Operations committee and Trustee Board.

Establishing detailed financial control procedures to ensure continual awareness of changes in the financial position.

Make any recommendations to the Trustee Board.

Membership: Vice Chair, Treasurer, Chief Officer, Office Manager and representative from accountants.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Governance Review

The committee meets twice a year and is responsible for:

Ensuring that CAWS and the Trustee Board has effective Governance leadership.

Reviewing and analysing governance structures, policies, procedures to ensure their fitness for purpose.

Ensuring organisational aims are delivered effectively and sustainably,

Ensuring that CAWS provides strategic leadership in line with its aims and values.

Ensuring effective control, delegation, risk assessment and management systems are subject to regular review.

Making recommendations for improvement to the Trustee Board.

Membership: Chair, three Trustees – (one to be elected as chair) and Chief Officer.

Nominations

The committee meets twice a year and is responsible for providing recommendations to the Trustee Board in respect of the following:

Establishment of diversity objectives and communication to staff and volunteers.

Development of criteria and procedures for the appointment of Trustees

Complete an annual review of skills, experience and diversity of Trustees

Annual review of staff salaries including benchmarking

Make any recommendations to the Trustee Board.

Membership: Chair, three Trustees – (one to be elected as chair) and Chief Officer.

PR and Fundraising

The committee meets monthly and is responsible for:

Improving the public relations of CAWS and demonstrating value to funders;

Utilising communication methods such as events, websites, press and local radio to bring awareness of the organisation and the help it provides to the people in need.

Network with potential funders including local business, local councillors to encourage support for the organisation.

Membership: Vice Chair, three Trustees – (one to be elected as chair) and Business Development Manager.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Property

The committee meets quarterly and is responsible for:

Ensuring CAWS offices are maintained to a good standard and comply with appropriate legislation relating to health and safety.

Ensuring health and safety checks are completed at least annually.

Ensuring adequate and appropriate insurance cover is in place and review each office cost effectiveness at least annually. Establish clear guidelines for negotiations with landlords and complete review of all contracts.

Make recommendations to the Trustee Board

Membership: Chair, Vice Chair, other Trustees and Chief Officer

General Data Protection Regulation (GDPR)

Citizens Advice West Suffolk follows the seven principles of GDPR and this is subject to on-going overview by the Chief Officer and one of the Trustees who is responsible for oversight and provides updates to the Trustee Board.

Related Parties

Citizens Advice West Suffolk is a member of Citizens Advice, the national association for the Citizens Advice service. With effect from April 2015 Citizens Advice Bureaux became known as Local Citizens Advice (LCA) and Suffolk West Citizens Advice Bureau became known as Citizens Advice West Suffolk (CAWS). The charity also cooperates and liaises with many other advisory services, local charities, trusts and social services departments on behalf of clients.

Audit process

The charitable company is annually audited by Citizens Advice using a Performance and Quality Framework. Every three years the LCA receives a full audit to ensure compliance with the Advice Quality Standard (AQS) and the Money Advice Service Debt Advice Quality Framework (MASDAQF).

The Red/Amber/Yellow and Green (RAYG) scoring system is used to mark each of the five key areas:

- Quality of Advice Assessment;
- Client Experience;
- People Management;
- Leadership;
- Financial Health Monitoring.

Quality of Advice Assessment - every quarter the LCA self-assesses a selection of cases which are then checked by a Citizens Advice auditor for the quality of the self-assessment and quality of advice.

Client Experience - a selection of clients is contacted by email or text after the advice process to assess their satisfaction with the service and the advice provided.

Suffolk West Citizens Advice Bureau Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

People Management - an annual survey is sent to all staff and volunteers to ask people about their experiences, identify what's working well and see where improvements can be made.

Leadership - the Trustees annually self-assess how well the charity is run and whether it is delivering good quality services. The self-assessment is checked by an auditor from Citizens Advice.

Financial Health - quarterly financial reports are provided to Citizens Advice which are assessed against the budget and the Reserves Policy. A comparison is provided against LCA in the family group.

In February 2021 the charity had its second year audit and is continuing to score green in all five areas.

Risk management

The Trustees have reviewed their procedures considering corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'. Organisational risk is assessed within the Business Development Plan. The plan considers potential changes to the environment in which the charity is working and highlights how these could impact on its services. The organisation faces a range of operational risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then mitigate their impact. The Risk Register is a formal statement of the charity's risk management strategy and how the impact of potential risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration.

Suffolk West Citizens Advice Bureau's objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success derives, in part, from successful risk taking and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

The following measures will help minimise the risks:

- The Trustee Board recognises its role as the ultimate authority on the governance of the organisation and the management team and staff recognise that they operate with delegated authority;
- Effective appraisal and supervision of the Chief Officer and management team;
- Staff awareness of sources of funding and the consequences arising from any failure to deliver services in line with grant agreements and contracts;
- The effective use of probationary periods; staff and volunteer supervision and appraisal; and policies to promptly identify and deal with issues of concern;
- Regular case sheet checking; Independent File Reviews and training to ensure quality;
- Regular review and analysis of statistics to ensure targets are met;
- Maintaining good relationships with funders to identify potential funding opportunities and challenges;
- Ensuring adequate financial reserves;
- Monthly financial monitoring against annual budget;
- Good communication between volunteers, staff, the management team and the Trustee Board;
- Maintaining independence and political neutrality to avoid conflict of interests.

Suffolk West Citizens Advice Bureau

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Notes to the financial statements *(continued)*

Year ended 31 March 2021

Statement of Internal Control

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

Independent examiner reappointment

A resolution to appoint Mr S Cook of David Robertson & Co as independent examiner will be proposed at the next meeting.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The Trustees' annual report was approved on 20th October 2021 and signed on behalf of the board of Trustees by:

P Holland (Treasurer)
Trustee

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

Statement of Financial Activities
(Including an Income and Expenditure Account)
For the Year Ended 31st March 2021

		Unrestricted Funds	Restricted Funds	Total Funds	2020
	Notes				
Income and endowments from:					
Donations and Gifts		794	0	794	6,024
Other Income		12,491	0	12,491	33,671
Activities in furtherance of the charity's objects					
Local government grants		364,494	0	364,494	383,284
Other Grants and income		118,790	119,668	238,458	143,945
Bank interest		1,329	0	1,329	4,034
Total income and endowments		497,898	119,668	617,566	570,958
Expenditure on:					
Charitable activities		0	0	0	0
Bureau operating costs	5	485,408	124,343	609,751	622,415
Management and administration	6	9,441	974	10,415	14,288
Total expenditure		494,849	125,317	620,166	636,703
Net income/(expenditure) before transfers		3,049	-5,649	-2,600	-65,745
Transfers between funds		-28,128	28,128	0	0
Transfer of funds from Newmarket		0	0	0	199,962
Net movement in funds		-25,079	22,479	-2,600	134,217
Fund balances brought forward from 31st March 2020		321,268	0	321,268	187,051
Fund Balances carried forward at 31st March 2021	4	296,189	22,479	318,668	321,268

All the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

		Balance Sheet 31st March 2021			
		As at 31st March 2021		As at 31st March 2020	
	Notes				
Fixed Assets					
Tangible Fixed Assets	15		2,297		4,342
Current Assets					
Debtors and prepaid expenses	8	12,219		42,762	
Cash at bank and in hand	9	<u>392,634</u>	404,853	<u>324,668</u>	367,430
Creditors: amounts falling due within one year	10		<u>-88,482</u>		<u>-50,504</u>
Net Current Assets			316,371		316,926
Total Assets less Current Liabilities			<u>318,668</u>		<u>321,268</u>
Funds:					
Unrestricted			296,189		321,268
Restricted			<u>22,479</u>		<u>0</u>
Total Funds	4		<u>318,668</u>		<u>321,268</u>

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and
- (ii) complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS 102 SORP.

These financial statements were approved by the trustees and authorised for issue on 20th October 2021

and are signed on their behalf by:

P Holland
Treasurer
Company number 07645392

Statement of Cash Flows
For the Year Ended 31st March 2021

		2021	2020
	Notes		
Cash flow from operating activities	17	84,093	160,501
Cash flow from investing activities			
Payments to acquire tangible fixed assets		-17,456	-12,233
Interest received		1,329	4,034
Net cash flow from investing activities		-16,127	-8,199
Net increase/decrease in cash and cash equivalents		67,967	152,302
Cash and cash equivalents at 1st April		324,668	172,366
Cash and cash equivalents at 31st March		392,634	324,668
Cash and cash equivalents consist of:			
Cash at bank and in hand		392,634	324,668

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements
For the Year Ended 31st March 2021

1. Accounting Policies

General information and basis of preparation:

Suffolk West CAB is a charitable company registered in England. Its address is given in the charity information on page 2. It operates Citizens Advice Bureaux for the benefit of the community in West Suffolk and surrounding areas.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared 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.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to the accounts.

Income:

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Grants receivable: Revenue grants are credited as incoming resources when they are receivable provided that conditions for receipt have been complied with.

Voluntary income: All voluntary income which is received by way of donations, gifts and fundraising events is included as income on receipt.

Expenditure:

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. It is allocated between;

Expenditure incurred directly to the fulfilment of the charity's objectives;

Expenditure incurred directly in the effort to raise voluntary contributions;

Expenditure incurred in the management and administration of the charity.

Any expenditure which cannot be specifically identified as direct charitable expenditure or fundraising expenditure is included in the management and administration function of the charity.

Pensions:

Employer contributions are made through a group policy with Standard Life; this is an historic pension arrangement and no longer offered to staff. Personal contributions are not deducted from staff pay, but members of staff make individual arrangements for direct debits with Standard Life.

There is an anniversary review in April of each year including a review of employer contributions.

The bureau's staging date for auto-enrolment was in May 2017, and NEST became our main pension provider into which staff are automatically enrolled if eligible, with employee deductions from pay.

Suffolk West Citizens Advice Bureau
Notes to the Financial Statements (Continued)
For the Year Ended 31st March 2021

Accounting Policies (Continued)

Leases:

Rentals paid under operating leases are charged against income as incurred.

Office Refurbishment and Equipment :

Expenditure on office refurbishment and equipment with a value below £1,000 is charged against revenue when incurred. Items over £1,000 are capitalised and depreciation is charged at 20% per annum straight line.

Capital Purchases:

New items of equipment over £1,000 will be capitalised and fully depreciated within the year of purchase, which is a change of policy agreed by the trustee board during 2016, allowing the bureau to spend funds from the new Capital Investment Fund when available, given the potential uncertainty of bureau funding from year to year.

Fund Accounting:

General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular projects having regard to the nature of funding and costs associated with providing services or completion of the project. Any surpluses or deficits are transferred to non-designated unrestricted funds or met from non-designated unrestricted funds on cessation of the service or completion of the project. The aim and use of each designated fund is set out in the notes in the Trustee's Report on page 6.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. Grants

In accordance with SORP recommendations, grants receivable before 31st March 2016 relating to future periods have not been treated as deferred.

Material grants received during the period, other than Local Authority revenue grants were:

Restricted funds:

MS Society branches	£20,039
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3. Donations:

Unrestricted funds: Donations received from individuals and corporate bodies amounted to £794.

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

Notes to the Financial Statements (continued)
For the Year Ended 31st March 2021

4 Statement of Funds

	1st April 2020	Income	Expenditure	Transfers	31st March 2021
General Reserve	195,040	497,898	486,515	-28,128	178,295
Designated Funds					
IT Project	16,666	0	8,334	0	8,332
Designated	109,562	0	0	0	109,562
Total Unrestricted Funds	321,268	497,898	494,849	-28,128	296,189
Restricted Funds:					
FinCap	0	18,905	16,422	4	2,487
Training	0	0	208	20,200	19,992
MS Society	0	20,039	19,386	-653	0
Supported Advice	0	20,992	29,351	8,359	0
Help to Claim	0	59,732	59,950	218	0
Total Restricted Funds	0	119,668	125,317	28,128	22,479
Total Funds	321,268	617,566	620,166	0	318,668

Notes to the Financial Statements (continued)
For the Year Ended 31st March 2021

5 **Bureau Operating Costs**

	Unrestricted	Restricted	Total	2020
Salaries, NIC and pensions	349,863	109,467	459,330	461,444
Staff and volunteer	3,573	0	3,573	23,267
Office costs	59,353	727	60,080	55,815
Premises costs	72,562	14,137	86,699	81,302
Other	57	12	69	587
	485,408	124,343	609,751	622,415

6 **Management and Admin**

	Unrestricted	Restricted	Total	2020
Fundraising and publicity	0	0	0	0
Insurance	400	0	400	400
Annual General Meeting	0	0	0	106
Meetings	0	0	0	0
Travel	0	0	0	0
Secretarial salary	3,350	0	3,350	3,350
Legal & professional fees	3,171	974	4,145	7,649
Examiners remuneration	2,520	0	2,520	2,376
Sundry	0	0	0	233
	9,441	974	10,415	14,114

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

Notes to the Financial Statements (continued)
For the Year Ended 31st March 2021

7 Restricted Funds Movement

	2021
Donation received	0
Local government grants	0
Other grants and income	119,668
Total Incoming Resources	119,668
Bureau operating costs	-124,343
Management and admin	-974
Total Resources Expended	-125,317
Net (outgoing) resources before transfers	-5,649
Transfers between funds	28,128
Opening balance	0
Balance at 31 March 2021	22,479

Notes to the Financial Statements (continued)
For the Year Ended 31st March 2021

8 Lease Deposit, Debtors and Prepaid Expenses

	2021	2020
Trade debtors	8,600	37,697
Prepaid expenses	3,619	5,065
	12,219	42,762

9 Cash at Bank and In Hand

	2021	2020
Cash at Bank	392,589	323,448
Cash in Hand	45	1,220
	392,634	324,668

10 Creditors

	2021	2020
Trade creditors	3,398	435
Taxation and Social Security	8,257	6,932
Accruals and deferred income	76,827	43,137
	88,482	50,504

11 Capital Commitments

The Charity had no capital commitments at 31st March 2021 (31st March 2020 £Nil).

12 Trustees' Expenses and Remuneration

Trustees are invited to submit claims for travelling and incidental costs associated with attendance at Board meetings, training and other meetings attended on the Charity's business. Claims were made during the year and payments to Trustees amounted to £49 (2020 £363).

Notes to the Financial Statements (continued)
For the Year Ended 31st March 2021

13 Analysis of Net Assets between Funds

	Restricted	Designated	General	Total
Fixed Assets	0	0	2,297	2,297
Current Assets	22,479	117,894	264,480	404,853
Current Liabilities	0	0	-88,482	-88,482
	22,479	117,894	178,295	318,668

14 Employees

The average number of employees during the year was 24 (2020 23) and the total emoluments for the year amounted to;

	2021	2020
Gross Pay	427,132	421,673
Employer's NIC	23,394	24,914
	450,526	446,587
Employer's contribution to pensions	12,154	12,078
	462,680	458,665
Other staff	0	6,129
	462,680	464,794

The emoluments were shown in the notes to the accounts as follows;

Bureau operation cost (Note 5)	459,330	461,444
Management and Administration		
Secretarial salary	3,350	3,350
	462,680	464,794

The pension scheme is a defined contribution scheme.
No staff received remuneration at or above £60,000.

Notes to the Financial Statements (continued)
For the Year Ended 31st March 2021

15 **Tangible Fixed Assets**

	Office and Computer Equipment	Total
Cost		
As at 31st March 2020	61,635	61,635
Additions	17,456	17,456
Disposals	0	0
As at 31st March 2021	79,091	79,091
Depreciation		
As at 31st March 2020	57,293	57,293
Charge for the year	19,501	19,501
Disposals	0	0
As at 31st March 2021	76,794	76,794
Net Book Value		
As at 31st March 2020	4,342	4,342
As at 31st March 2021	2,297	2,297

16 **Control of the Charity**

The Charity is controlled by the Board of Trustees.

17 **Reconciliation of net income/expenditure to net cash flow from operating activities**

	2021	2020
Net income for the year	-2,600	134,217
Interest receivable	-1,329	-4,034
Depreciation of tangible fixed assets	19,501	14,918
Increase/decrease in debtors	30,543	5076
Increase/decrease in creditors	37,978	10,323
Net cash flow from operating activities	84,093	160,501

Independent Examiner's Report to the Trustees of Suffolk West Citizens Advice Bureau

I report on the accounts of the company for the year ended 31 March 2021 which are set out on pages 1 to 24.

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 in accordance with the requirements of the Companies Act 2006 ("the 2006 Act"). The trustees consider that an audit is not required for this year under Part 16 of the 2006 Act and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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

- examine the accounts under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities 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 which gives me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with the relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Stephen Cook MA FCA

David Robertson & Co

Chartered Accountants
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