

Suffolk West Citizens Advice Bureau

Annual Report 2021/22



COMPANY REGISTRATION NUMBER: 7645392

CHARITY REGISTRATION NUMBER: 1144118

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Unaudited financial statements

31 March 2022

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Financial statements

Year ended 31 March 2022

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Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2022

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 2022.

Chair's report

Our 2021 to 2022 year can be most easily described as a blend of consolidation and change.

Consolidation largely took the form of capitalising on the new working methods forced upon us by the pandemic. This meant ensuring that our fantastic team of staff and volunteers are able to offer services across our geography, including the most rural areas, in a way that most readily matches the needs of our clients. Many who come to us for help now receive the entirety of their advice over the phone but those who need the support of a face-to-face meeting are able to arrange one, booked in advance to ensure the safety of all. Where possible we also enable staff and volunteers to blend their office and home working time in the way that suits them best.

Consolidation also meant updating and streamlining some of our processes in order to obtain the highest possible score in our annual Citizens Advice audit; reassurance if any were needed about the exemplary way in which our service is provided by Carol and her team.

Change has been most evident at Trustee level, although we do also benefit from strong continuity. Chris Cadman stood down as Chair at last year's AGM having dedicated himself wholeheartedly and effectively to the role for the full nine year term permitted by our Articles of Association. He had led Citizens Advice West Suffolk (CAWS) since the merger with Haverhill in 2011 and subsequently guided us through the integration of Newmarket into the West Suffolk group in 2019. We owe him more than we can easily express here and remain immensely grateful for his leadership. Fortunately he remained on the Board after stepping down and we continued to benefit from his words of wisdom through the rest of the financial year.

Other changes have included the recruitment to the Board of: Barry Peters, best known to many for his role at the Bury Free Press; Annabel Mayer, a partner at Ashtons Legal; and Tony Howard, formerly Business Development Manager within CAWS. Leaving the Board recently are Judy Lancaster, Judith Hall and Vivienne Steele, all of whom did a superb job and we are particularly grateful to Vivienne for steering our IT development through the pandemic and leaving us well equipped for the future in this regard. Thanks go to all of our Trustees for their proactive input and support throughout the year. A special mention is due to Peter Holland who stepped into the role of Vice Chair this year alongside his Treasurer role and his support and guidance have been invaluable.

Having coped well with the pandemic, the next challenge facing us is how best to absorb and respond to the increase in enquiries that will inevitably follow as the cost-of-living crisis bites those who haven't needed our service before as well as those who we have helped previously. We continue to train, and to seek out, new volunteer advisers and to try to widen the net in pursuit of additional funding to ensure that we are able to advise all those who need us.

As always, we would not be able to continue to deliver the service without the support of our funders and in particular the District Councils, County Council, and numerous project funders. Thank you to them all.

Mary Porch

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 2022

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).

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: Mildenhall Hub, Sheldrick Way, Mildenhall, Suffolk, IP28 7JX Newmarket: Foley House, Wellington Street, Newmarket, Suffolk, CB8 0HY

Trustees

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

Ms M Porch (Vice Chair to 20 October 2021 then appointed Chair 20 October 2021)
Mr C Cadman (Chair to 20 October 2021)
Mr P Holland (Treasurer and appointed Vice Chair 20 October 2021)
Mr R Bolton
Ms J Hall
Mr A Howard (Appointed 20 March 2022)
Ms J Lancaster (Resigned 30 September 2021)
Mr K Lardner
Ms A Mayer (Appointed 25 January 2022)
Mr B Peters (Appointed 25 January 2022)
Mr M Simpkin
Ms V Steele
Mr W Walker
Ms J Wilkie (Appointed 9 July 2021)

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

Year ended 31 March 2022

Management team

Ms C Eagles (Chief Executive Officer)
Ms J Albin (Business Development Manager)
Ms S Bradbury (Advice Services Manager)
Ms J Chatt (Office Manager)
Ms M Partridge (Training Supervisor)

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

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.

Monmouthshire Building Society
Monmouthshire House, John Frost Square,
Kingsway Centre,
Newport, NP20 1PX

Hinckley and Rugby Building Society
Upper Bond Street,
Hinckley,
Leicestershire, LE10 1NZ

Suffolk West Citizens Advice Bureau

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Notes to the financial statements *(continued)*

Year ended 31 March 2022

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 Operation 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 31 March 2022 was to continue to provide an efficient and effective advice and information service to the local community 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. We provided advice on 14 key areas: benefits, consumer, debt, education, employment, finance, health, housing, immigration, legal, relationship, tax, travel and utilities.

In addition to generalist advice, both specialist advice and casework were available:

- Supported Advice Project - focused support for clients affected by poor mental health, with a specific project for the over 65s;
- Energy Advice Programme (EAP) - 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 - specialist support for families affected by Multiple Sclerosis;
- Long Covid Project - support to patients referred by the Long Covid Clinic at West Suffolk Hospital;
- Housing Advice Project - detailed housing support for homelessness, evictions, rent arrears, landlord disputes and disrepair;
- Specialist Child Support Agency Advice - support with maintenance payments and challenging decisions;
- Specialist Consumer Advice - faulty goods, scams or mis-sold goods;
- Specialist Employment Advice - negotiations with employers and Employment Tribunals;
- Specialist Immigration Advice including spousal visas, Leave to Remain, British Citizenship, financial requirements and the correct use of forms;
- Specialist Money Advice – consideration of debt management options including Breathing Space, debt management plans, bankruptcy, debt relief orders and IVAs;
- Specialist Welfare Benefit Advice - form filling, mandatory reconsiderations and appeals.

Suffolk West Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2022

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. As at 31 March 2022 the service employed 24 paid workers (14.2 FTEs) (2020/21: 28 paid workers, 16.16 FTEs), and was supported by 84 volunteers (2020/21: 87 volunteers).

Volunteers represent the indispensable core of the service for without them, there would not be a Citizens Advice West Suffolk service. The volunteers contribute, on average, 34,539 hours per annum. This may be expressed as an annualised value of £715,117 (2020/21: £702,476). 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 2021/22 eleven volunteers left to take up paid work.

Achievements and Performance

The key achievements of the organisation in 2021/22, in line with the Business and Development plan:

- Passed the three year Citizens Advice Audit with the highest award, a green;
- Renewed our Advice Quality Standard and accreditation to the Money Advice and Pension Framework;
- 22 volunteers trained using the virtual training programme;
- 5,874 unique clients assisted;
- 23,145 advice issues handled;
- 26,661 individual activities;
- £799,608 debt managed;
- £2,308,398 awarded in Welfare Benefits through casework;
- 265 clients helped by the Supported Advice Team generating an income of £441,855 for clients;
- 84 clients over the age of 65 with a severe mental illness helped in the Equity in Mind Project in the first seven months;
- £205,082 of income generated for clients affected by Multiple Sclerosis;
- 25 clients affected by Long Covid assisted with their social welfare issues in the first four months of the project;
- 101 clients helped to save money with their energy costs and were provided with energy efficiency advice;
- 249 clients referred for food parcels;
- 788 clients helped by the Help to Claim service;
- In a follow-up client satisfaction survey 93% of clients said they would recommend the service they had received from CAWS;
- Continued upgrade of IT systems to enable volunteers and staff to work from home or the office;
- Developed the phone and email service to ensure the service is fully accessible;
- Partnered with Suffolk LCA and two other charities to deliver the Suffolk Advice and Support Service (SASS) Covid telephone helpline for Suffolk County Council until 30th September 2021;
- Moved into new offices in Foley House, Newmarket with better facilities for clients, volunteers and staff;

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Notes to the financial statements *(continued)*

Year ended 31 March 2022

- Moved into the new Mildenhall Hub with West Suffolk Council;
- Developed a quarterly newsletters to stakeholders in West Suffolk and East Cambridgeshire;
- Continued a quarterly Suffolk Citizens Advice newsletter to funders.

Plans for the Future

A key priority for the Trustee Board for 2022/23 is to continue to develop a sustainable service that meets the needs of our clients during the cost-of-living crisis. We want to expand our service provision to cope with an increase in demand as people feel the impact of the increased costs of energy, food, petrol and services.

We will continue with the work to diversify our funding streams to increase our sustainability and enable us to build a service that is cost-effective. We recognise the challenges involved in short term project funding and will endeavour to secure longer term funding for our core service to enable us to effective plan. 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 Operations Plan is a living document and is an agenda item at Trustee Board meetings.

The specific focus this year will be to:

- Expand the range of volunteer roles and increase recruitment to manage the increased demand on the service due to the cost-of-living crisis;
- Increase the Energy Advice team to be able to provide energy advice to more clients;
- Continue to develop the virtual training offer so that training can be sold to other Local Citizens Advice;
- Work with Suffolk County Council, the Integrated Care System (ICS) and Suffolk Citizens Advice to ensure long term sustainable funding;
- 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 cost-of-living crisis;
- Develop the Nationwide Housing Project to support people with their housing issues including homelessness, eviction, rent arrears, disrepair and disputes;
- Work with the Suffolk and North East Essex Long Covid Clinic to develop social prescribing for people affected by Long Covid;
- Continue to work with the National Lottery to develop the Supported Advice Project to help clients with poor mental health;
- Continue to develop the Equity in Mind Project to support people over 65 with a Severe Mental Illness;
- Continue to work with the Cambridge, Ely and Newmarket MS Group to support people with MS.

Financial Review

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

The key points are:

- Income in the year amounted to £685,891 (2021: £ 617,566) this included £326,087 (2021: £238,458) related to project restricted activities;
- Expenditure in the year amounted to £627,646 (2021: £620,166);

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Notes to the financial statements *(continued)*

Year ended 31 March 2022

- The highest cost related to staff salaries for our 24 employed staff amounting to £446,770 (2021: £459,330);
- This resulted in a surplus of £58,245 (2021: deficit of £2,600).

Fundraising Activities and Principal Funding Sources

The principal funding sources were as follows:

- West Suffolk District Council (30%)
- Suffolk County Council (4%)
- The Clinical Commissioning Groups (6.5%)
- East Cambridgeshire District Council (3.5%)

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. In addition we received specific support relating to the Covid Pandemic.

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;
- National Lottery Community Fund.

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 free unrestricted reserves should be maintained at between three to six months' 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.

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Notes to the financial statements *(continued)*

Year ended 31 March 2022

As at 31 March 2022 the total unrestricted reserves amount to £ 371,476 (2021: £ 318,668), 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.

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 Cambridge and Counties account, a Cambridge Building Society account, a Nationwide Building Society account, a Monmouthshire Building Society account and a Hinckley and Rugby 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 24 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 2022, the company had 17 individual members (2021: 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, 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 Executive Officer. References are taken for all new Trustees. A separate process agreed by the Trustee Board is followed for the election of the Chair.

Suffolk West Citizens Advice Bureau

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Notes to the financial statements *(continued)*

Year ended 31 March 2022

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.

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 at least ten times a year, and delegate the day-to-day operation of the organisation to a paid Chief Executive 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 have declared that they are a "fit and proper person" to be involved in the running of a charity.

Over the past year the Trustee Board has reviewed its effectiveness and use of committees. There is now one committee, the Operations Committee, with working groups initiated to discuss particular issues.

The Operations 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, HR, 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, Governance Lead and Chief Executive Officer

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.

Suffolk West Citizens Advice Bureau

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Notes to the financial statements *(continued)*

Year ended 31 March 2022

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.

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 April 2022 the charity had its three 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.

Suffolk West Citizens Advice Bureau

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Notes to the financial statements *(continued)*

Year ended 31 March 2022

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 Executive 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.

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 4 November 2022 and signed on behalf of the board of Trustees by:


P Holland (Treasurer)
Trustee

Statement of Financial Activities
(Including an Income and Expenditure Account)
For the Year Ended 31 March 2022

	Note	Unrestricted Funds	Restricted Funds	Total	2021
<u>Income and endowments from:</u>					
Donations and Gifts		3,272	0	3,272	794
Other Income		24,603		24,603	12,491
Activities in furtherance of the charity's objects					
Local government grants		330,393		330,393	364,494
Other Grants and income		125,685	200,402	326,087	238,458
Bank interest		1,536	0	1,536	1,329
Total income and endowments		485,489	200,402	685,891	617,566
<u>Expenditure on:</u>					
Charitable activities					
Bureau operating costs	5	407,704	213,168	620,872	609,751
Management and administration	6	5,869	905	6,774	10,415
Total expenditure		413,573	214,073	627,646	620,166
Net income/(expenditure) before transfers		71,916	-13,671	58,245	-2,600
Transfers between funds		3,371	-3,371	0	0
Transfer of funds from Newmarket				0	0
Net movement in funds		75,287	-17,042	58,245	-2,600
Fund balances brought forward from 1st April 2021		296,189	22,479	318,668	321,268
Fund Balances carried forward at 31st March 2022	4	371,476	5,437	376,913	318,668

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 31 March 2022

	As At 31st March 2022		2021	
	Notes			
<u>Fixed Assets</u>				
Tangible Fixed Assets	15	0		2,297
<u>Current Assets</u>				
Debtors and prepaid expenses	8	9,511		12,219
Cash at bank and in hand	9	<u>511,705</u>	<u>521,216</u>	<u>392,634</u> 404,853
Creditors: amounts falling				
<u>due within one year</u>	10	<u>144,303</u>		<u>-88,482</u>
<u>Net Current Assets</u>		376,913		316,371
<u>Total Assets less Current Liabilities</u>		<u>376,913</u>		<u>318,668</u>
<u>Funds:</u>				
Unrestricted		371,476		296,189
Restricted		5,437		22,479
<u>Total Funds</u>	4	<u>376,913</u>		<u>318,668</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 _____ and are signed on their behalf by:

P Holland
Treasurer
Company number 07645392

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Suffolk West Citizens Advice Bureau

Company Number 7645392

Charity Number 1144118

Statement of Cash Flows for the year ended 31 March 2022

	Note	<u>2022</u>	<u>2021</u>
		£	£
Cash flow from operating activities	17	<u>117,535</u>	<u>84,093</u>
Cash flow from investing activities			
Payments to acquire tangible fixed assets		0	-17,456
Interest received		<u>1,536</u>	<u>1,329</u>
Net cash flow from investing activities		<u>1,536</u>	<u>-16,127</u>
Net increase/decrease in cash and cash equivalents		119,071	67,967
Cash and cash equivalents at 1 April 2021		392,634	324,668
Cash and cash equivalents at 31 March 2022		<u>511,705</u>	<u>392,634</u>
Cash and cash equivalents consist of:			
Cash at bank and in hand		<u>511,705</u>	<u>392,634</u>

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 31 March 2022

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	£20,098
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3. Donations:

Unrestricted funds: Donations received from individuals and corporate bodies amounted to £3,272.

Suffolk West Citizens Advice Bureau
Company Number 7645392
Charity Number 1144118

Notes to the Financial Statements (continued)

For the Year Ended 31 March 2022

Statement of Funds

	01.04.21	Income	Expenditure	Transfers	31.03.22
General Reserve	178,295	485,489	405,241	3,371	261,914
Designated Funds					
IT Project	8,332	0	8,332		0
Designated	109,562				109,562
Total Unrestricted Funds	296,189	485,489	413,573	3,371	371,476
Restricted Funds					
FinCap	2,487	15,534	14,564		3,457
Training	19,992		0	-18,012	1,980
MS Society	0	20,445	20,098	-347	0
Supported Advice	0	74,801	93,053	18,252	0
Help to Claim	0	64,713	55,088	-9,625	0
MAPS	0	24,909	28,214	3,305	0
Outreach	0	0	3,056	3,056	0
Total Restricted Funds	22,479	200,402	214,073	-3,371	5,437
Total Funds	318,668	685,891	627,646	0	376,913

Suffolk West Citizens Advice Bureau

Company Number 7645392

Charity Number 1144118

Notes to the Financial Statements (continued)

For the Year Ended 31 March 2022

5 Bureau Operating Costs

	Unrestricted	Restricted	Total	2021
Salaries, NIC and pensions	289,641	157,130	446,771	459,330
Staff and volunteer	6,344	2,725	9,069	3,573
Office costs	43,212	21,270	64,482	60,080
Premises costs	68,441	32,012	100,453	86,699
Other	66	30	96	69
	407,704	213,168	620,872	609,751

6 Management and Admin

	Unrestricted	Restricted	Total	2021
Fundraising and publicity	0		0	
Insurance	400		400	400
Annual General Meeting	353		353	0
Meetings			0	0
Travel	0		0	0
Secretarial salary	3,350		3,350	3,350
Governance	103		103	4,145
Examiners remuneration	1,663	905	2,568	2,520
Sundry	0		0	0
	5,869	905	6,774	10,415

Suffolk West Citizens Advice Bureau

Company Number 7645392

Charity Number 1144118

Notes to the Financial Statements (continued)

For the Year Ended 31 March 2022

7 <u>Restricted Funds Movement</u>	<u>2022</u>
	£
Donation received	
Local government grants	
Other grants and income	200,402
Total Incoming Resources	<u>200,402</u>
	-
Bureau operating costs	213,168
Management and admin	-905
	<u>-</u>
Total Resources Expended	<u>214,073</u>
Net (outgoing) resources before transfers	-13,671
Transfers between funds	-3,371
Opening balance at 1 April 2021	22,479
Balance at 31 March 2022	<u>5,437</u>

Suffolk West Citizens Advice Bureau**Company Number 7645392****Charity Number 1144118****Notes to the Financial Statements (continued)****For the Year Ended 31 March 2022**

8	<u>Lease Deposit, Debtors and Prepaid Expenses</u>	2022	2021
	Trade debtors	8,825	8,600
	Prepaid expenses	686	3,619
		9,511	12,219
9	<u>Cash at Bank and In Hand</u>		
	Cash at Bank	511,660	392,589
	Cash in Hand	45	45
		511,705	392,634
10	<u>Creditors</u>		
	Trade creditors	4,416	3,398
	Taxation and Social Security	6,717	8,257
	Accruals and deferred income	133,170	76,827
		144,303	88,482

11 Capital Commitments

The Charity had no capital commitments at 31st March 2022, (31st March 2021, £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 £90, (2021, £49).

Suffolk West Citizens Advice Bureau**Company Number 7645392****Charity Number 1144118****Notes to the Financial Statements (continued)****For the Year Ended 31 March 2022****13 Analysis of Net Assets between Funds**

	Restricted	Designated	General	Total
Fixed Assets	0		0	0
Current Assets	5,437	109,562	406,217	521,216
			-	
Current Liabilities			144,303	-144,303
	<u>5,437</u>	<u>109,562</u>	<u>261,914</u>	<u>376,915</u>

14 Employees

The average number of employees during the year was 26 (2021, 24) and the total emoluments for the year amounted to;

	2022	2021
Gross Pay	411,313	427,132
Employer's NIC	27,443	23,394
	438,756	450,526
Employer's contribution to pensions	11,365	12,154
	450,121	462,680
Other staff		
	450,121	462,680

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

Bureau operation cost (Note 5)	446,771	459,330
Management and Administration		
Secretarial salary	3,350	3,350
	450,122	462,680

The pension scheme is a defined contribution scheme.

No staff received remuneration at or above £60,000.

Suffolk West Citizens Advice Bureau

Company Number

7645392

Charity Number 1144118

Notes to the Financial Statements (continued)

For the Year Ended 31 March 2022

15 Tangible Fixed Assets

Cost	Office and Computer Equipment	Total
As at 1 April 2021	79,091	79,091
Additions		0
Disposals	0	0
As at 31 March 2022	<u>79,091</u>	<u>79,091</u>
Depreciation		
As at 1 April 2021	76,794	76,794
Charge for the year	2,297	2,297
Disposals	0	0
As at 31 March 2022	<u>79,091</u>	<u>79,091</u>
Net Book Value		
As at 1 April 2021	2,297	2,297
As at 31 March 2022	<u>0</u>	<u>0</u>

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

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Net income for the year	58,245	-2,600.00
Interest receivable	-1,536	-1,329.37
Depreciation of tangible fixed assets	2,297	19,501.24
Increase/decrease in debtors	2,708	30,543.10
Increase/decrease in creditors	55,821	37,977.12
Net cash flow from operating activities	<u>117,535</u>	<u>84,093.09</u>

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 2022 which are set out on pages 1 to 22.

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
Stephen Cook MA FCA

David Roberton & Co

Chartered Accountants
84 Whiting Street
Bury St Edmunds
Suffolk IP33 1NZ

10 November 2022