

# CENTRAL AND EAST NORTHAMPTONSHIRE CITIZENS ADVICE BUREAU

England & Wales · Charity number 1151555

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [08434853](#)

**Registered** 2013-04-08

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Citizens Advice Bureau  
Doddridge Centre  
109 St James Road  
Northampton  
NN5 5LD

**Phone** 01604235080

**Email** [enquiries@northamptoncab.cabnet.org.uk](mailto:enquiries@northamptoncab.cabnet.org.uk)

**Website** [www.cencab.org.uk](http://www.cencab.org.uk)

## Activities

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**Objects:** 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 NORTHAMPTONSHIRE AND SURROUNDING AREAS.

**Activities:** provision of advice services

## Classification

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- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

## Geography

- Leicestershire
- Northamptonshire
- Rutland

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£0	£0	-	-
2024-03-31	£0	£0	-	-
2023-03-31	£773,333	£797,442	£74,870	16
2022-03-31	£949,948	£1,085,320	£98,979	63
2021-03-31	£1,029,674	£1,022,474	£234,351	30

## Trustees

Name	Role	Appointed
Christopher Hawkins		2022-01-12
Dinesh Kotecha		2020-01-08
Richard Poole		2019-09-18
Sharon Stringer		2019-04-26
Ulric Gravesende		2019-03-27
William Yule		2022-11-23

**CENTRAL AND EAST NORTHAMPTONSHIRE CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1151555

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# Accounts

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REGISTERED COMPANY NUMBER: 08434853 (England and Wales)  
REGISTERED CHARITY NUMBER: 1151555

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31st March 2023**  
**for**  
**Central and East Northamptonshire**  
**Citizens Advice Bureau**  
**(A Company Limited by Guarantee)**

Cheney & Co  
310 Wellingborough Road  
Northampton  
NN1 4EP

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Contents of the Financial Statements  
for the year ended 31st March 2023**

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**Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Report of the Trustees  
for the year ended 31st March 2023**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2023. The trustees have adopted the provisions of 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 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The charity's objects are to promote any charitable purpose for the benefit of the community in the local authority area of Central and East Northamptonshire by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The purpose of the organisation is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively, and equally to exercise a responsible influence on the development of social policies and services both locally and nationally.

**Significant activities**

As well as its core general help advice service, the charity continues to provide a number of specialist case work services. Details of these services can be found in the "Movement in Funds" note in the Financial Statements.

**Public benefit**

Central and East Northamptonshire Citizens Advice has made reference to the guidance in the Charity Commission's general guidance on Public Benefit when reviewing its aims and objectives and planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set for the organisation, thus ensuring public benefit continues to be delivered.

**Volunteers**

The charity makes significant investment in volunteers and volunteering with 24 volunteers working for the charity during the year, with the majority of these being in the core advice service, representing a total of 11,256 hours of service provision. If monetised and assuming payment at the same rate as our paid advisers, and taking into account those volunteers who started or left part way through the year, the value of this volunteering commitment equates to some £147,791 per annum.

The Trustees are immensely grateful for the commitment of the volunteers and for their ongoing dedication to delivering the general help advice service. Their contribution to the well-being of the local population is outstanding. There has been the added pressure of needing to recruit more volunteers due to the demand on services from the impact of the cost of living crisis and the additional work this has required from the Head of Business Support in the process of recruitment and training.

The volunteers consistently provide a high level of service to clients, either from home or now that face to face service has been reestablished. We operate two days a week face to face at the Guildhall in Northampton and one appointment only at the Daylight Centre in Wellingborough. Our home-base volunteers provide advice to clients via our telephone and email service. Some volunteers also provided administrative support for projects and the general advice service. The welcome addition of Gus Ghutara as the Head of Advice Services, has meant that the Advice Service has more focussed outcomes.

**Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Report of the Trustees  
for the year ended 31st March 2023**

**STRATEGIC REPORT  
Achievement and performance  
Charitable activities  
Trustees report 2022/23**

The previous report noted the recovery from the impact of COVID and the various lockdown restrictions and a decrease in funding by 8%.

This trend continued as was further impacted by many external factors to combine in a perfect storm. These were - The cost of living crisis, increased energy costs, addressing our building needs (coming out of COVID) and considering what a new lease would look like on our office rents.

Our Expenditure has started to rapidly exceed our income and the potential of renewing contracts such as 'Help to Claim' became too much of a liability for the trustees to support. The future funding strategy of the Local Authority - West Northants Council was only to procure one Citizens Advice provider to manage service in West Northamptonshire.

After external consultants had confirmed that we continued to be a 'going concern', and having consolidated our financial position through a large-scale restructure of staffing, a new budget forecast was agreed for the next 12 months.

The Trustees would like to express their sincere thanks to partners at 'Eddisons Incorporating Budworth Hardcastle' for their professional advice around the depreciation schedules of the buildings we rented in Northampton and Wellingborough. We may not have survived without their intervention and due diligence.

This had a significant impact on our staff as we needed to make some positions redundant and get out of expensive building rents and associated contracts in both Northampton and Wellingborough. This was an unsettling time for all of our staff and volunteers.

The Senior Management Team was able to secure new office premises at the Doddridge Centre in Northampton and use of the Daylight Centre in Wellingborough. CENCA trustees were able to consider the medium long term future of the charity.

With support from the National Citizen Advice and the local work of the CENCA Senior Management Team, Trustees were able to fully consider the future Citizens Advice services in West Northamptonshire and consider the ongoing contract we had in East Northants - now governed by North Northamptonshire Council.

The trustees considered the following options:

- < Remaining as CENCA
- < Merging with one neighbouring Citizens Advice
- < Merging with two neighbouring Citizens Advice

The Trustees considered all of the above and decided that the third option was the best Strategic option to:

- < Sustain Advice services for the people in West Northamptonshire in the Future
- < Reduce liabilities to CENCA
- < Increase the reserves in line with The Charity Commission Guidance
- < Work with the National CitA to stabilise the future of advice services around the country
- < Be in a stronger position to look for funding of services in the West Northamptonshire Area

A noteworthy accomplishment in the following financial year, 23/24, was the successful merger of Central and East Northamptonshire Citizens Advice (CENCA), Citizens Advice Daventry and District (CADD), and CANOSN. This consolidation forms Citizens Advice West Northamptonshire and Cherwell, fortifying our ability to maintain a positive impact into the future despite two overarching strategic challenges: navigating a highly competitive fundraising environment and adapting to changes in local government funding.

The legal Merger was completed on 31st August 2023. Trustees are incredibly grateful to the staff and volunteers who stayed with us through this very uncertain period. The trustees wish to express appreciation to Mary Clarke, Chief Officer for her sterling work in raising funding during this difficult period and leading the organisation over the last five years. We wish her every success in her new endeavours. Special mention must go to Danny Atwere, Head of Business Support, who provided in depth support to the trustees often over and above his usual duties. Our grateful thanks also to our Finance Officer, Michelle McCullen who with the Head of Business Support, enabled us to reach deadlines in a timely manner.

**Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Report of the Trustees  
for the year ended 31st March 2023**

#### Overview of 2022/23

The principal activities of the Charity continue to be the provision of a free, impartial service of information, guidance and support, and the exercise of a responsible influence on the development of social policies and services both locally and nationally. The Charity's public and campaign work covers a huge range of issues including consumer goods and services, debt, housing, benefits, immigration, employment, legal matters, and health. Locally and nationally the Charity works with policymakers, regulators, MPs, Local Government, and service providers.

A diverse range of sources has meant a good portfolio of services available to the people locally. Funding sources include Pension Wise, Macmillan, University of Northampton, National Lotteries Communities Fund, Constance Travis Endowment Fund, Access to Justice Foundation,, West Northamptonshire Council, and North Northamptonshire Council.

In describing its activities, the Charity takes great care in ensuring that both the number of beneficiaries it supports and the way in which they have been helped are accurately measured. Its main tool for measuring its work is Casebook, a database system provided through its membership of Citizens Advice. In recording clients and activities, it is constrained by the protocols that underpin a national scheme - this assures consistency across the network of local Citizens Advice and enables local data to be aggregated across the network on a regional or national level. Based on this reporting discipline the charity provided information, advice, or casework services to 6151 unique, documented clients during the year under review, covering a total of 13,027 issues. Such a measure does not include the many other people using services informally which the Charity estimates to be an additional 2000 plus individuals, nor does it include visitors accessing information on our website or engaging with our staff and volunteers at public events or training sessions. Processes for recording activity are subject to a range of assurance processes which give trustees, funding organisations and partners confidence in these reports. We deliver advice to the Advice Quality Standard and specialist advice to the Specialist Quality Mark.

As a result of advice and assistance given to our clients, they have benefited from financial entitlements totalling £2,021,712 during the year, as well as other amounts for debts written off, reimbursements and repayments rescheduled. This is from our annual client outcomes data stats. The issues dealt with include debt, council tax and rent arrears, benefits including universal credit, financial services, and employment. Most clients were dealt with by telephone and email, but a small proportion still received face-to-face interviews.

#### **External challenges**

The Government decided that Northamptonshire would have two unitary authorities with a start date in April 2021, and the elections to the authorities took place in May 2021. In order to achieve programme continuity various grants and contracts were rolled over into 21/22 by the two authorities. Thus, CENCA received the same amount of funding from West Northamptonshire and North Northamptonshire unitary authorities as received in the previous year. The councils have not yet announced how their funding programmes for the voluntary sector will be commissioned in the future. Trustees are maintaining contact with the authorities and working to ensure that the value of the services provided are recognised, as well as appreciated.

In a tight budgetary climate, Trustees are very conscious of the difficulty of finding new funding. The economy has suffered from the start of the war in Ukraine which has affected energy prices with an ongoing increase to nearly all other prices. These rises affect charities in that grants/funding do not necessarily rise with the rate of inflation. This has resulted in an even more competitive market for the voluntary sector than had been experienced previously. CENCA has always co-operated with partners to ensure clients got the best possible service but wants and expects to do more of this in the future.

#### **Fundraising activities**

Contracts were extended or expanded with Pension Wise, Macmillan, University of Northampton and the National Lottery. Together with the continuation of other existing contractual arrangements, the organisation's income for the financial year was £773,333.

#### **Financial review**

##### **Financial position and performance**

In the reporting period the charity generated an operating deficit of £24,109 (2022 deficit £135,372) from a total income of £773,333 (2022, £949,948) and expenditure of £797,442 (2022, £1,085,320). At the year end the charity held funds of £74,870 of which £69,573 were unrestricted and £5,297 were restricted.

#### **Investment policy and objectives**

The charity does not hold material investments, other than cash investments held on deposit with the Co-Operative Bank.

**Report of the Trustees  
for the year ended 31st March 2023**

**STRATEGIC REPORT**

**Financial review**

**Reserves policy**

The trustees' policy is to hold a contingency of reserves (i.e. unrestricted funds less unrestricted fixed assets), representing the figure the trustees consider would be needed for the organisation to continue in the event of a major loss of funding.

However, due to challenging financial circumstances the reserves at the end of the financial year 31 March 2022 of £98,979 had fallen substantially below the minimum reserves required in accordance with the policy, of £150,000. The trustees have therefore focussed on seeking new funding, reorganising the Charity's establishment levels and reviewing expenditure budgets to rebuild reserves back to minimum policy level within two years.

As a result of operational challenges and continuing financial difficulties the Charity's reserves were further depleted at 31 March 2023 due to expenditure in the financial year exceeding income by over £24,000.

**Going concern**

After completing a large scale restructure of staff and facilities costs over March to July 2022 and with new funding agreed, the charity has significantly changed its budget and forecast for the next 12 months and is expecting to not make a loss in the forthcoming year and beyond. It has also taken advice from external consultants and that has informed the Trustees' expectations and confidence in its decision to have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

**Risk management**

The trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The main risk that the charity is subject to is that of significant cuts in income, and the reserves policy is set to ensure operations are able to be maintained in the event of such a cut. The organisation has public, employer, and professional indemnity insurance to protect it in case of a claim. Risks, including those of health and safety, are reviewed regularly at Trustee meetings.

**Future plans**

Trustees assessed the diminishing reserves position, the difficulty in acquiring unrestricted funding to boost the reserves, the lack of accessing funding for broader services and the proposed funding positions of the two unitary authorities. West Northants Council expressed a preference for funding a single advice service and North Northants Council reviewed how advice services would be funded on a reduced scale.

The additional pressure of demand from service users due to the cost of living crisis led the trustees to the conclusion that other options for the organisation need to be pursued. With support from National Citizens Advice (CiA) discussions started in November 2022 on the value of merging with Citizens Advice North Oxfordshire and South Northants (CANOSN) and Citizens Advice Daventry District (CADD).

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The Charity is a Company Limited by Guarantee, having no share capital. It is also a registered charity. Trustees and managers operate under a deed of trust, and Memorandum and Articles of Association as defined by Companies Act 2006.

**Recruitment and appointment of new trustees**

Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in Northamptonshire. There is a formal recruitment and interview process managed by the Chair, supported by the Chief Officer, and a formal election process for Board appointments. A separate process agreed by the Trustee Board is followed for election of the Chair. No other persons or bodies external to the Charity are entitled to appoint persons to the Trustee Board.

**Organisational structure**

Central and East Northamptonshire Citizens Advice is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that the charity satisfies its legal contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation to the Chief Officer Mary Clarke.

**Report of the Trustees  
for the year ended 31st March 2023**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Induction and training of new trustees**

Trustees are interviewed following an open recruitment process, and according to the identified skills profiles required by the organisation. Upon election or appointment new Trustees are subject to a formal process of induction.

**Wider network**

The charity is part of the network of Citizens Advice across England and Wales. Each charity is a separate legal entity. Central and East Northamptonshire Citizens Advice is a member of Citizens Advice, the national membership body, which sets standards for the quality of advice and provides training, information systems and support to member organisations. Central and East Northamptonshire Citizens Advice also delivers projects and services in partnership with other local and national voluntary sector organisations and agencies for the benefit of service users.

**Related parties**

There were no related party transactions for the year ended 31st March 2023.

**Remuneration of Key Personnel**

Trustees have approved salary levels for the charity's key management. Key management personnel salary levels are set, based on a comparison against other, similar charities as well as consideration of levels of responsibility, number of direct reports and experience and qualifications.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

08434853 (England and Wales)

**Registered Charity number**

1151555

**Registered office**

Doddridge Centre  
St James Road  
Northampton  
Northamptonshire  
NN5 5LD

**Trustees**

S B Hills Director (resigned 7.11.2022)  
U Gravesende Director  
S Stringer Director  
D Kotecha Director  
R Poole Director  
D Pickard Director (resigned 29.6.2022)  
C Hawkins Director  
W Begg Yule (appointed 7.11.2022)

**Independent Examiner**

Paul Sparks FCA FCCA  
Cheney & Co  
310 Wellingborough Road  
Northampton  
NN1 4EP

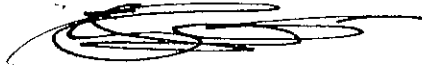
**Bankers**

Co-Operative Bank  
Business Direct  
PO Box 250  
Skelmersdale  
WN8 6WT

**Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Report of the Trustees  
for the year ended 31st March 2023**

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 25th January 2024 and signed on the board's behalf by:

A handwritten signature in black ink, appearing to be 'S Stringer', written over a horizontal line.

S Stringer - Trustee

**Independent Examiner's Report to the Trustees of  
Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Independent examiner's report to the trustees of Central and East Northamptonshire Citizens Advice Bureau ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2023.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

Paul Sparks FCA FCCA

Cheney & Co  
310 Wellingborough Road  
Northampton  
NN1 4EP

25th January 2024

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
for the year ended 31st March 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	1,767	-	1,767	80
<b>Charitable activities</b>					
Access and casework	4	185,829	96,508	282,337	562,785
Utilities and Education		-	473,835	487,247	377,235
Investment income	3	-	-	-	18
Other Income		1,982	-	1,982	9,830
<b>Total</b>		<b>189,578</b>	<b>570,343</b>	<b>773,333</b>	<b>949,948</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Access and casework	5	187,312	113,067	300,379	677,028
Utilities and Education		-	481,158	497,063	408,292
<b>Total</b>		<b>187,312</b>	<b>594,225</b>	<b>797,442</b>	<b>1,085,320</b>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	13	2,266 (26,375)	(23,882) 23,882	(24,109) -	(135,372) -
<b>Net movement in funds</b>		<b>(24,109)</b>	<b>-</b>	<b>(24,109)</b>	<b>(135,372)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		93,682	5,297	98,979	234,351
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>69,573</b>	<b>5,297</b>	<b>74,870</b>	<b>98,979</b>

The notes form part of these financial statements

**Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Statement of Financial Position  
31st March 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>CURRENT ASSETS</b>					
Debtors	10	15,505	-	15,505	47,238
Cash at bank		73,068	5,297	78,365	119,815
		<u>88,573</u>	<u>5,297</u>	<u>93,870</u>	<u>167,053</u>
<b>CREDITORS</b>					
Amounts falling due within one year	11	(19,000)	-	(19,000)	(68,074)
		<u>69,573</u>	<u>5,297</u>	<u>74,870</u>	<u>98,979</u>
<b>NET CURRENT ASSETS</b>					
		<u>69,573</u>	<u>5,297</u>	<u>74,870</u>	<u>98,979</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<u>69,573</u>	<u>5,297</u>	<u>74,870</u>	<u>98,979</u>
<b>NET ASSETS</b>					
		<u>69,573</u>	<u>5,297</u>	<u>74,870</u>	<u>98,979</u>
<b>FUNDS</b>					
	13			<u>69,573</u>	<u>93,682</u>
Unrestricted funds				<u>5,297</u>	<u>5,297</u>
Restricted funds				<u>74,870</u>	<u>98,979</u>
<b>TOTAL FUNDS</b>					
				<u>74,870</u>	<u>98,979</u>

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

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

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 25th January 2024 and were signed on its behalf by:



S Stringer - Trustee

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Statement of Cash Flows  
for the year ended 31st March 2023**

	Notes	2023 £	2022 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	(41,450)	(95,989)
Net cash used in operating activities		<u>(41,450)</u>	<u>(95,989)</u>
<b>Cash flows from investing activities</b>			
Interest received		-	18
Net cash provided by investing activities		<u>-</u>	<u>18</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
Cash and cash equivalents at the beginning of the reporting period		119,815	215,786
Cash and cash equivalents at the end of the reporting period		<u>78,365</u>	<u>119,815</u>

The notes form part of these financial statements

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Statement of Cash Flows  
for the year ended 31st March 2023**

<b>1.</b>	<b>RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
	<b>Net expenditure for the reporting period (as per the Statement of Financial Activities)</b>	<b>(24,109)</b>	<b>(135,372)</b>
	<b>Adjustments for:</b>		
	Depreciation charges	-	9,866
	Interest received	-	(18)
	Decrease in debtors	<b>31,733</b>	15,909
	(Decrease)/increase in creditors	<b>(49,074)</b>	13,626
	<b>Net cash used in operations</b>	<b>(41,450)</b>	<b>(95,989)</b>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	<b>119,815</b>	<b>(41,450)</b>	<b>78,365</b>
	<b>119,815</b>	<b>(41,450)</b>	<b>78,365</b>
<b>Total</b>	<b>119,815</b>	<b>(41,450)</b>	<b>78,365</b>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements  
for the year ended 31st March 2023**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The presentation currency of the financial statements is the Pound Sterling (£).

The principal activity of the charity in the year was 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 Northamptonshire and surrounding areas. The charity does not carry out any fund raising activities.

**Critical accounting judgements and key sources of estimation uncertainty**

In the application of the charity's accounting policies, which are described in note 1, management is required to make judgements, estimates and underlying assumptions about the carrying values of assets and liabilities that are not readily separated from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

The directors have set a materiality level of £2,500 per individual item under which no purchase will be capitalised.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Funds held by the charity are either:

- Unrestricted General Funds - these are funds that can be used in accordance with the charitable objects at the discretion of the Executive Committee.
- Designated Funds - these are funds set aside by the Executive Committee out of unrestricted funds for specific future purposes or projects.
- Restricted Funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2023**

**1. ACCOUNTING POLICIES - continued**

**Fund accounting**

Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

**Company status**

The charity is a company limited by guarantee. The members of the company are individuals and organisations who are interested in furthering the work of the Bureau and include the trustees named on page 5. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Risk Assessment**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Charity does not believe it is subject to any substantial risk beyond the liabilities disclosed in its Annual Report and Accounts.

The organisation has public, employer and professional indemnity insurance to protect it in case of a claim.

**Reserves and Investment policies**

The current reserve policy is to maintain sufficient cash flow for known commitments and replacement of certain assets. Most of the charity's income is by way of grants/fees received at various times in the year. The charity does not hold material investments, other than cash investments held on deposit with the bank.

**Operating leases and hire purchase agreements**

The charity classifies the lease of property, printing and telecommunications equipment as operating leases, the title to the property and equipment remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

**Going concern**

The Trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. Their review of the financial position, reserves levels and future plans give the Trustees confidence that the charity shall remain a going concern for a period of at least twelve months following approval of these financial statements.

**Debtors and creditors receivable or payable within one year**

Debtors and creditors that are receivable or payable within one year are recorded at the transaction price.

**Cash at bank and in hand**

Cash at bank and in hand represents such accounts that are available on demand.

**2. DONATIONS AND LEGACIES**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Donations	<b>1,767</b>	<b>80</b>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2023**

**3. INVESTMENT INCOME**

	2023	2022
	£	£
Deposit account Interest	-	18
	-	18

**4. INCOME FROM CHARITABLE ACTIVITIES**

	Activity	2023	2022
		£	£
General Fund	Access and casework	163,454	103,323
Access to Justice Foundation	Access and casework	-	30,000
Nationwide Community Grant Fund	Access and casework	-	12,484
University Northampton	Access and casework	9,375	13,292
Households Support Fund	Access and casework	-	26,680
Macmillan Cancer Research	Access and casework	51,508	53,192
The National Lottery Community Fund	Access and casework	45,000	18,750
Legal Aid Agency	Access and casework	-	(1,000)
Help through Crisis	Access and casework	-	10,228
Help to claim	Access and casework	-	282,836
Constance Travis Endowment Fund	Access and casework	13,000	13,000
Pension Wise	Utilities and Education	473,835	377,235
Integrated Care Northants	Utilities and Education	2,917	-
Grant National Cit Advice	Utilities and Education	10,495	-
		769,584	940,020

**5. CHARITABLE ACTIVITIES EXPENDITURE**

	Access & Casework	2023 Utilities & Education	Total	2022 Total
<b>Direct Costs</b>				
Salaries and wages	120,725	149,773	270,498	523,114
Staff and volunteers	5,247	1,889	7,136	10,269
Office costs	4,958	-	4,958	17,385
Governance costs	90	-	90	5,315
Other costs	43,828	211,984	255,812	184,572
	174,848	363,646	538,494	740,655
<b>Support Costs</b>				
Salaries and wages	61,463	72,295	133,758	143,913
Staff and volunteers	1,481	1,397	2,878	4,666
Office costs	42,144	41,090	83,234	73,633
Premises costs	19,512	17,585	37,097	96,868
Governance costs	710	775	1,485	24,457
Other costs	222	275	496	1,128
	125,531	133,417	258,948	344,665
<b>Total expenditure on charitable activities</b>	<b>303,379</b>	<b>497,063</b>	<b>797,442</b>	<b>1,085,320</b>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2023**

**6. NET INCOME/(EXPENDITURE)**

Net resources are stated after charging/(crediting):

	2023	2022
	£	£
Independent Examiners / Auditors' remuneration	4,000	3,840
Depreciation - owned assets	-	9,865
Operating leases- land and buildings	41,778	49,077
Operating leases - other	6,402	10,544
	<b>6,402</b>	<b>10,544</b>

**7. TRUSTEES' REMUNERATION AND BENEFITS**

During the year no remuneration for services as a trustee have been paid by the charity to any trustee or to any person known to be connected with them.

**Trustees' expenses**

During the year the trustees were paid £90 for expenses (2022 Nil).

**8. STAFF COSTS**

	2023	2022
	£	£
Wages and salaries	404,256	667,027
	<b>404,256</b>	<b>667,027</b>

The average monthly number of employees during the year was as follows:

	2023	2022
Advice workers and support staff	11	28
Key management personnel	5	3
Volunteers	24	32
	<b>40</b>	<b>63</b>

No employees received emoluments in excess of £60,000.

**Employment Costs**

	2023	2022
	Total	Total
	£	£
Wages and salaries	343,788	603,749
Social security costs	29,594	43,599
Employer pension costs	30,874	19,679
	<b>404,256</b>	<b>667,027</b>

Key management personnel who served throughout the year were M Clarke (Chief Officer) , D Atwere ,D Massarella,S Mason and K Sutton.

The key management personnel remuneration and benefits in the year totalled £187,806 (2022 - £160,475)

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2023**

**9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	80	-	80
<b>Charitable activities</b>			
Access and casework	197,779	365,006	562,785
Utilities and Education	-	377,235	377,235
Investment income	18	-	18
Other income	9,830	-	9,830
<b>Total</b>	<u>207,707</u>	<u>742,241</u>	<u>949,948</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Access and casework	285,348	391,680	677,028
Utilities and Education	-	408,292	408,292
<b>Total</b>	<u>285,348</u>	<u>799,972</u>	<u>1,085,320</u>
<b>NET INCOME/(EXPENDITURE)</b>			
Transfers between funds	(77,641)	(57,731)	(135,372)
	(52,933)	52,933	-
<b>Net movement in funds</b>	<u>(130,574)</u>	<u>(4,798)</u>	<u>(135,372)</u>
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	224,256	10,095	234,351
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>93,682</u>	<u>5,297</u>	<u>98,979</u>

**10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2023</b> £	<b>2022</b> £
Trade debtors	-	5,831
Prepayments and accrued income	<u>15,505</u>	<u>41,407</u>
	<u>15,505</u>	<u>47,238</u>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2023**

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

	2023	2022
	£	£
Trade creditors	-	152
Social security and other taxes	-	12,750
Accruals and deferred income	<b>19,000</b>	55,172
	<u><b>19,000</b></u>	<u>68,074</u>

Deferred income represents grants received in respect of services which will be delivered in a future period. The balance at 31st March 2023 totals £15,000 (2022 - £27,712).

**12. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023	2022
	£	£
Within one year	-	10,658
Between one and five years	-	4,248
	<u>-</u>	<u>14,906</u>

**13. MOVEMENT IN FUNDS**

	At 1.4.22	Net movement in funds	Transfers between funds	At 31.3.23
	£	£	£	£
<b>Unrestricted funds</b>				
General funds	93,682	(6,313)	(17,796)	69,573
Constance Travis Endowment Fund	-	8,579	(8,579)	-
Grant National Citizens Advice	-	(2,276)	2,276	-
Integarted Care Northamptonshire	-	(217)	217	-
	<u>93,682</u>	<u>(227)</u>	<u>(23,882)</u>	<u>69,573</u>
<b>Restricted funds</b>				
Macmillan	-	(16,559)	16,559	-
Pension Wise	-	(7,323)	7,323	-
The National Lottery Community Fund	5,297	-	-	5,297
	<u>5,297</u>	<u>(23,882)</u>	<u>23,882</u>	<u>5,297</u>
<b>TOTAL FUNDS</b>	<u><b>98,979</b></u>	<u><b>(24,109)</b></u>	<u><b>-</b></u>	<u><b>74,870</b></u>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2023**

**13. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General funds	167,203	(173,516)	(6,313)
University of Northampton	9,375	(9,375)	-
Constance Travis Endowment Fund	13,000	(4,421)	8,579
Grant National Citizens Advice	10,495	(12,771)	(2,276)
Integrated Care Northamptonshire	2,917	(3,134)	(217)
	<u>202,990</u>	<u>(203,217)</u>	<u>(227)</u>
<b>Restricted funds</b>			
Macmillan	51,508	(68,067)	(16,559)
Pension Wise	473,835	(481,158)	(7,323)
The National Lottery Community Fund	45,000	(45,000)	-
	<u>570,343</u>	<u>(594,225)</u>	<u>(23,882)</u>
<b>TOTAL FUNDS</b>	<u><u>773,333</u></u>	<u><u>(797,442)</u></u>	<u><u>(24,109)</u></u>

**Comparatives for movement in funds**

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
<b>Unrestricted funds</b>				
General funds	224,256	(77,992)	(52,582)	93,682
Legal Aid Agency	-	(8,519)	8,519	-
University of Northampton	-	2,514	(2,514)	-
Access to Justice Foundation	-	5,175	(5,175)	-
Nationwide Community Grant Fund	-	(20,150)	20,150	-
Constance Travis Endowment Fund	-	1,278	(1,278)	-
Households Support Fund	-	20,053	(20,053)	-
	<u>224,256</u>	<u>(77,641)</u>	<u>(52,933)</u>	<u>93,682</u>
<b>Restricted funds</b>				
Macmillan	-	(16,494)	16,494	-
Pension Wise	10,095	(28,557)	18,462	-
Help through Crisis	-	263	(263)	-
Help to Claim	-	(15,740)	15,740	-
Energy Advice Programme	-	(2,500)	2,500	-
The National Lottery Community Fund	-	5,297	-	5,297
	<u>10,095</u>	<u>(57,731)</u>	<u>52,933</u>	<u>5,297</u>
<b>TOTAL FUNDS</b>	<u><u>234,351</u></u>	<u><u>(135,372)</u></u>	<u><u>-</u></u>	<u><u>98,979</u></u>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2023**

**13. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General funds	113,251	(191,243)	(77,992)
Legal Aid Agency	(1,000)	(7,519)	(8,519)
University of Northampton	13,292	(10,778)	2,514
Access to Justice Foundation	30,000	(24,825)	5,175
Nationwide Community Grant Fund	12,484	(32,634)	(20,150)
Constance Travis Endowment Fund	13,000	(11,722)	1,278
Households Support Fund	26,680	(6,627)	20,053
	<u>207,707</u>	<u>(285,348)</u>	<u>(77,641)</u>
<b>Restricted funds</b>			
Macmillan	53,192	(69,686)	(16,494)
Pension Wise	377,235	(405,792)	(28,557)
Help through Crisis	10,228	(9,965)	263
Help to Claim	282,836	(298,576)	(15,740)
Energy Advice Programme	-	(2,500)	(2,500)
The National Lottery Community Fund	18,750	(13,453)	5,297
	<u>742,241</u>	<u>(799,972)</u>	<u>(57,731)</u>
<b>TOTAL FUNDS</b>	<u><u>949,948</u></u>	<u><u>(1,085,320)</u></u>	<u><u>(135,372)</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
<b>Unrestricted funds</b>				
General funds	224,256	(84,305)	(70,378)	69,573
Legal Aid Agency	-	(8,519)	8,519	-
University of Northampton	-	2,514	(2,514)	-
Access to Justice Foundation	-	5,175	(5,175)	-
Nationwide Community Grant Fund	-	(20,150)	20,150	-
Constance Travis Endowment Fund	-	9,857	(9,857)	-
Households Support Fund	-	20,053	(20,053)	-
Grant National Citizens Advice	-	(2,276)	2,276	-
Integrated Care Northamptonshire	-	(217)	217	-
	<u>224,256</u>	<u>(77,868)</u>	<u>(76,815)</u>	<u>69,573</u>
<b>Restricted funds</b>				
Macmillan	-	(33,053)	33,053	-
Pension Wise	10,095	(35,880)	25,785	-
Help through Crisis	-	263	(263)	-
Help to Claim	-	(15,740)	15,740	-
Energy Advice Programme	-	(2,500)	2,500	-
The National Lottery Community Fund	-	5,297	-	5,297
	<u>10,095</u>	<u>(81,613)</u>	<u>76,815</u>	<u>5,297</u>
<b>TOTAL FUNDS</b>	<u><u>234,351</u></u>	<u><u>(159,481)</u></u>	<u><u>-</u></u>	<u><u>74,870</u></u>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2023**

**13. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General funds	280,454	(364,759)	(84,305)
Legal Aid Agency	(1,000)	(7,519)	(8,519)
University of Northampton	22,667	(20,153)	2,514
Access to Justice Foundation	30,000	(24,825)	5,175
Nationwide Community Grant Fund	12,484	(32,634)	(20,150)
Constance Travis Endowment Fund	26,000	(16,143)	9,857
Households Support Fund	26,680	(6,627)	20,053
Grant National Citizens Advice	10,495	(12,771)	(2,276)
Integrated Care Northamptonshire	2,917	(3,134)	(217)
	<u>410,697</u>	<u>(488,565)</u>	<u>(77,868)</u>
<b>Restricted funds</b>			
Macmillan	104,700	(137,753)	(33,053)
Pension Wise	851,070	(886,950)	(35,880)
Help through Crisis	10,228	(9,965)	263
Help to Claim	282,836	(298,576)	(15,740)
Energy Advice Programme	-	(2,500)	(2,500)
The National Lottery Community Fund	63,750	(58,453)	5,297
	<u>1,312,584</u>	<u>(1,394,197)</u>	<u>(81,613)</u>
<b>TOTAL FUNDS</b>	<u><u>1,723,281</u></u>	<u><u>(1,882,762)</u></u>	<u><u>(159,481)</u></u>

**Restricted Funds Details**

**The National Lottery Community Fund**

The fund supports ideas and projects that matter to people and their communities.

**14. CONTINGENT LIABILITIES**

There were no contingent liabilities as at 31st March 2023 or 31st March 2022.

**15. CAPITAL COMMITMENTS**

There were no capital commitments as at 31st March 2023 or 31st March 2022.

**16. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31st March 2023 or 31st March 2022.

**Central and East Northamptonshire**  
**Citizens Advice Bureau**

**Notes to the Financial Statements - continued**  
**for the year ended 31st March 2023**

**17. PENSIONS**

There is a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the Charity in an Independently administered fund. The pension cost charge for the year was £30,874 (2022- £19,679).

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Detailed Statement of Financial Activities  
for the year ended 31st March 2023**

	2023 £	2022 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	1,767	80
<b>Investment Income</b>		
Deposit account interest	-	18
<b>Charitable activities</b>		
General Fund	163,454	103,323
Access to Justice Foundation	-	30,000
Nationwide Community Grant Fund	-	12,484
University Northampton	9,375	13,292
Households Support Fund	-	26,680
Macmillan Cancer Research	51,508	53,192
The National Lottery Community Fund	45,000	18,750
Legal Aid Agency	-	(1,000)
Help through Crisis	-	10,228
Pension Wise	473,835	377,235
Help to claim	-	282,836
Constance Travis Endowment Fund	13,000	13,000
Integrated Care Northants	2,917	-
Grant National Cit Advice	10,495	-
	<b>769,584</b>	<b>940,020</b>
<b>Other income</b>		
Other Income	1,982	9,830
<b>Total Incoming resources</b>	<b>773,333</b>	<b>949,948</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	404,256	667,027
Rent, rates and insurance	48,325	62,705
Recruitment	-	4,852
Light and heat	6,046	8,753
Telephone	24,825	28,126
Postage, stationery and advertising	4,274	14,496
Sundries	1,896	1,525
Staff and volunteer travel	9,053	7,976
Training and conference	259	2,107
Repairs and maintenance	37,980	24,340
IT and office equipment	17,380	19,993
Books and subscriptions	10,973	12,960
Bank charges	312	386
Partner payment	207,166	184,208
Accountancy and consultancy	24,697	36,000
Improvements to property	-	5,741
Computer equipment	-	4,125
	<b>797,442</b>	<b>1,085,320</b>
<b>Total resources expended</b>	<b>797,442</b>	<b>1,085,320</b>
<b>Net expenditure</b>	<b>(24,109)</b>	<b>(135,372)</b>

This page does not form part of the statutory financial statements

**CENTRAL AND EAST NORTHAMPTONSHIRE CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1151555

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# Accounts

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REGISTERED COMPANY NUMBER: 08434853 (England and Wales)  
REGISTERED CHARITY NUMBER: 1151555

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31st March 2022**  
**for**  
**Central and East Northamptonshire**  
**Citizens Advice Bureau**  
**(A Company Limited by Guarantee)**

Cheney & Co  
310 Wellingborough Road  
Northampton  
NN1 4EP

**Central and East Northamptonshire**  
**Citizens Advice Bureau**

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**for the year ended 31st March 2022**

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**Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Report of the Trustees  
for the year ended 31st March 2022**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2022. The trustees have adopted the provisions of 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 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The charity's objects are to promote any charitable purpose for the benefit of the community in the local authority area of Central and East Northamptonshire by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The purpose of the organisation is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively, and equally to exercise a responsible influence on the development of social policies and services both locally and nationally.

**Significant activities**

As well as its core general help advice service, the charity continues to provide a number of specialist case work services. Details of these services can be found in the "Movement in Funds" note in the Financial Statements.

**Public benefit**

Central and East Northamptonshire Citizens Advice has made reference to the guidance in the Charity Commission's general guidance on Public Benefit when reviewing its aims and objectives and planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set for the organisation, thus ensuring public benefit continues to be delivered.

**Volunteers**

The charity makes significant investment in volunteers and volunteering with 27 volunteers working for the charity during the year, with the majority of these being in the core advice service, representing a total of 12,688 hours of service provision. If monetised and assuming payment at the same rate as our paid advisers, and taking into account those volunteers who started or left part way through the year, the value of this volunteering commitment equates to some £157,604 per annum.

The Trustees are immensely grateful for the commitment of the volunteers and for their ongoing dedication to delivering the general help advice service. Their contribution to the well-being of the local population is outstanding. Throughout the year, through changing lockdowns and levels of restriction, they continued to provide a high level of service to clients from their homes. Some volunteers also provided administrative support for projects and the general advice service.

**Report of the Trustees  
for the year ended 31st March 2022**

**STRATEGIC REPORT**

**Achievement and performance**

**Charitable activities**

Following the Covid-19 pandemic, with its various lockdowns of businesses and with people having to stay at home, 2021-2022 was more a time for recovery. However, this recovery did not take us back to where we all were before but to a 'new normal'. We are still trying to work through what this 'new normal' should look like and how we can work within it. CENCA's services have been needed more and more by the public, whilst finding organisations willing and able to provide funding for those services has become more difficult. Organisations have been wary of providing new funding opportunities, also having themselves to adjust to re-building their finances after such a difficult trading period.

Whilst growth of the Charity has been a feature of recent years, this year saw a decline in income. The charity has had to make some radical changes to its staff structure to live within its funding envelope. For some years, the Trustees had agreed to provide a 5 day a week service freely open to everyone and had added money to the funding provided by the local Councils to do that. Trustees decided that the service would have to be re-designed to be open for only 3 days a week. Also, one of the larger independent contracts could not be renewed which contributed to a lower than needed income. This meant that a redundancy programme had to be introduced and several experienced and valued staff left the organisation.

Overall, the charity's income decreased in this year by 8%. However, a diverse range of sources has meant a good portfolio of services available to the people locally. Funding sources include Pension Wise, Macmillan, University of Northampton, Access to Justice Foundation, Re:Store Northampton, Citizens Advice Windrush, Help to Claim, West Northamptonshire Council, and North Northamptonshire Council.

Not all volunteers either were able to work through the pandemic or returned to the service afterwards, which has meant that a recruitment drive has been needed. It takes time to train volunteers to the standard necessary to offer quality services and we are working towards having a new set of advisers join our existing experienced cohort of service providers. We are very grateful to the staff and volunteers who have continued to see and speak to clients throughout this difficult time. Volunteers gave 12,688 hours which equates to £157,604 in value. Some volunteers provided administrative support for projects and the general advice service. The Trustees acknowledge that volunteers are, and always will be, at the heart of the comprehensive service provided by CENCA.

The principal activities of the Charity continue to be the provision of a free, impartial service of information, guidance and support, and the exercise of a responsible influence on the development of social policies and services both locally and nationally. The Charity's public and campaign work covers a huge range of issues including consumer goods and services, debt, housing, benefits, immigration, employment, legal matters, and health. Locally and nationally the Charity works with policymakers, regulators, MPs, Local Government, and service providers.

In describing its activities, the Charity takes great care in ensuring that both the number of beneficiaries it supports and the way in which they have been helped are accurately measured. Its main tool for measuring its work is Casebook, a database system provided through its membership of Citizens Advice. In recording clients and activities, it is constrained by the protocols that underpin a national scheme - this assures consistency across the network of local Citizens Advice and enables local data to be aggregated across the network on a regional or national level. Based on this reporting discipline the charity provided information, advice, or casework services to 7775 unique, documented clients during the year under review, covering a total of 20,900 issues. Such a measure does not include the many other people using services informally which the Charity estimates to be an additional 1728 individuals, nor does it include visitors accessing information on our website or engaging with our staff and volunteers at public events or training sessions. This recorded activity is only slightly below that delivered in 2020/21 which is a very good result for providing services in a difficult year. Processes for recording activity are subject to a range of assurance processes which give trustees, funding organisations and partners confidence in these reports. We deliver advice to the Advice Quality Standard and specialist advice to the Specialist Quality Mark.

As a result of advice and assistance given to our clients, they have benefitted from financial entitlements totalling over £5.2million during the year (2021: £5.9 million), as well as other amounts for debts written off, reimbursements and repayments rescheduled. The issues dealt with include debt, council tax and rent arrears, benefits including universal credit, financial services, and employment. Most clients were dealt with by telephone and email, but a small proportion still received face-to-face interviews.

**Report of the Trustees**  
**for the year ended 31st March 2022**

**STRATEGIC REPORT**

**Achievement and performance**

**External challenges**

The Government decided that Northamptonshire would have two unitary authorities with a start date in April 2021, and the elections to the authorities took place in May 2021. In order to achieve programme continuity various grants and contracts were rolled over into 21/22 by the two authorities. Thus, CENCA received the same amount of funding from West Northamptonshire and North Northamptonshire unitary authorities as received in the previous year. The councils have not yet announced how their funding programmes for the voluntary sector will be commissioned in the future. Trustees are maintaining contact with the authorities and working to ensure that the value of the services provided are recognised, as well as appreciated.

In a tight budgetary climate, Trustees are very conscious of the difficulty of finding new funding. The economy has suffered from the start of the war in Ukraine which has affected energy prices with an ongoing increase to nearly all other prices. These rises affect charities in that grants/funding do not necessarily rise with the rate of inflation. Although Brexit has been 'completed', organisations are hesitant about to announce large new funding opportunities. This has resulted in an even more competitive market for the voluntary sector than had been experienced previously. CENCA has always co-operated with partners to ensure clients got the best possible service but wants and expects to do more of this in the future.

**Fundraising activities**

Contracts were extended or expanded with Universal Credit: Help to Claim, Pension Wise, Macmillan, University of Northampton, and a number of other funders supporting, for example, energy advice provision. Together with the continuation of other existing contractual arrangements, the organisation's income was just under £1 million for the year.

**Financial review**

**Financial position and performance**

In the reporting period the charity generated an operating deficit of £135,372 (2021: surplus £7,200) from a total income of £949,948 (2021 £1,029,674) and expenditure of £1,085,320 (2021 £1,022,474). At the year end the charity held funds of £98,979 of which £93,692 were unrestricted and £5,297 were restricted.

**Investment policy and objectives**

The charity does not hold material investments, other than cash investments held on deposit with the Co-Operative Bank and the charity's other bankers. As required in its Memorandum, in furtherance of its objects, and for no other purpose, the Charity has the power to invest the monies of the Charity not immediately required for its purposes into or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

**Reserves policy**

The trustees' policy is to hold a contingency of reserves (i.e. unrestricted funds less unrestricted fixed assets), representing the figure the trustees consider would be needed for the organisation to continue in the event of a major loss of funding. As a result of the restructuring during 2018, a revised policy was adopted, requiring a minimum holding of £150,000 of unrestricted reserves. The actual amount of accumulated fund held at 31.03.2022 was £98,979 and the trustees are committed to keeping this policy and its application under review.

The current reserves figure at the end of the year falls below the agreed £150,000 but the Trustees' wish to keep the figure the same and will be working through a restructure of the charity's operations and cost base to increase their reserves over the next 12-24 months to get back to a level above £150,000.

**Going concern**

After completing a large scale restructure of staff and facilities costs over March to July 2022 and with new funding agreed, the charity has significantly changed its budget and forecast for the next 12 months and is expecting to not make a loss in the forthcoming year and beyond. It has also taken advice from external consultants and that has informed the Trustees' expectations and confidence in its decision to have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

**Risk management**

The trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The main risk that the charity is subject to is that of significant cuts in income, and the reserves policy is set to ensure operations are able to be maintained in the event of such a cut. The organisation has public, employer, and professional indemnity insurance to protect it in case of a claim. Risks, including those of health and safety, are reviewed regularly at Trustee meetings.

**Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Report of the Trustees  
for the year ended 31st March 2022**

**STRATEGIC REPORT**

**Future plans**

The Trustees are planning to consolidate the financial position of a more compact Charity, whilst recovering from the pandemic and whilst the economic outlook remains uncertain. Plans include taking steps to ensure resilience and to accommodate any growth which might be possible. The Charity will seek to expand its partnership working and to take advantage of any income generation activities that may align with its aims and objectives. The Trustees have maintained and will maintain a vigilance to ensure that this can happen whenever opportunities arise.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The Charity is a Company Limited by Guarantee, having no share capital. It is also a registered charity. Trustees and managers operate under a deed of trust, and Memorandum and Articles of Association as defined by Companies Act 2006.

**Recruitment and appointment of new trustees**

Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in Northamptonshire. There is a formal recruitment and interview process managed by the Chair, supported by the Chief Officer, and a formal election process for Board appointments. A separate process agreed by the Trustee Board is followed for election of the Chair. No other persons or bodies external to the Charity are entitled to appoint persons to the Trustee Board.

**Organisational structure**

Central and East Northamptonshire Citizens Advice is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that the charity satisfies its legal contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation to the Chief Officer Mary Clarke.

**Induction and training of new trustees**

Trustees are interviewed following an open recruitment process, and according to the identified skills profiles required by the organisation. Upon election or appointment new Trustees are subject to a formal process of induction.

**Wider network**

The charity is part of the network of Citizens Advice across England and Wales. Each charity is a separate legal entity. Central and East Northamptonshire Citizens Advice is a member of Citizens Advice, the national membership body, which sets standards for the quality of advice and provides training, information systems and support to member organisations. Central and East Northamptonshire Citizens Advice also delivers projects and services in partnership with other local and national voluntary sector organisations and agencies for the benefit of service users.

**Related parties**

There were no related party transactions for the year ended 31st March 2022.

**Remuneration of Key Personnel**

Trustees have approved salary levels for the charity's key management. Key management personnel salary levels are set, based on a comparison against other, similar charities as well as consideration of levels of responsibility, number of direct reports and experience and qualifications.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

08434853 (England and Wales)

**Registered Charity number**

1151555

**Registered office**

Doddridge Centre  
St James Road  
Northampton  
Northamptonshire  
NN5 5LD

**Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Report of the Trustees  
for the year ended 31st March 2022**

**Trustees**

S B Hills Director  
A Emmanuel Director (resigned 5.8.2021)  
U Gravesende Director  
S Stringer Director  
D Belfon Director (resigned 17.2.2022)  
D Kotecha Director  
R Poole Director  
D Pickard Director (appointed 6.5.2021) (resigned 29.6.2022)  
C Hawkins Director (appointed 12.1.2022)

**Independent Examiner**

Paul Antony Sparks FCA FCCA  
Chartered Accountant & Chartered Certified Accountant  
Cheney & Co  
310 Wellingborough Road  
Northampton  
NN1 4EP

**Bankers**

Co-Operative Bank  
Business Direct  
PO Box 250  
Skelmersdale  
WN8 6WT

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 23rd November 2022 and signed on the board's behalf by:



S B Hills - Trustee

**Independent Examiner's Report to the Trustees of  
Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Independent examiner's report to the trustees of Central and East Northamptonshire Citizens Advice Bureau ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2022.

**Responsibilities and basis of report**

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

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

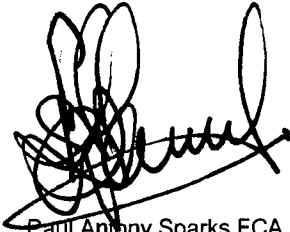
**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Chartered Accountant & Chartered Certified Accountant which is one of the listed bodies.

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

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

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



Paul Antony Sparks FCA FCCA  
Chartered Accountant & Chartered Certified Accountant  
Cheney & Co  
310 Wellingborough Road  
Northampton  
NN1 4EP

23rd November 2022

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
for the year ended 31st March 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	80	-	80	176
<b>Charitable activities</b>					
Access and casework		197,779	365,006	562,785	527,455
Utilities and Education		-	377,235	377,235	496,043
Investment income	3	18	-	18	5
Other income		9,830	-	9,830	5,995
<b>Total</b>		<b>207,707</b>	<b>742,241</b>	<b>949,948</b>	<b>1,029,674</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Access and casework	5	285,348	391,680	677,028	536,912
Utilities and Education		-	408,292	408,292	485,562
<b>Total</b>		<b>285,348</b>	<b>799,972</b>	<b>1,085,320</b>	<b>1,022,474</b>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	14	(77,641)	(57,731)	(135,372)	7,200
		(52,933)	52,933	-	-
<b>Net movement in funds</b>		<b>(130,574)</b>	<b>(4,798)</b>	<b>(135,372)</b>	<b>7,200</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		224,256	10,095	234,351	227,151
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>93,682</b>	<b>5,297</b>	<b>98,979</b>	<b>234,351</b>

The notes form part of these financial statements

**Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Statement of Financial Position  
31st March 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	10	-	-	-	9,865
<b>CURRENT ASSETS</b>					
Debtors	11	41,941	5,297	47,238	63,146
Cash at bank and in hand		119,815	-	119,815	215,786
		<u>161,756</u>	<u>5,297</u>	<u>167,053</u>	<u>278,932</u>
<b>CREDITORS</b>					
Amounts falling due within one year	12	(68,074)	-	(68,074)	(54,446)
<b>NET CURRENT ASSETS</b>		<u>93,682</u>	<u>5,297</u>	<u>98,979</u>	<u>224,486</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>93,682</u>	<u>5,297</u>	<u>98,979</u>	<u>234,351</u>
<b>NET ASSETS</b>		<u>93,682</u>	<u>5,297</u>	<u>98,979</u>	<u>234,351</u>
<b>FUNDS</b>	14				
Unrestricted funds				93,682	224,256
Restricted funds				5,297	10,095
<b>TOTAL FUNDS</b>				<u>98,979</u>	<u>234,351</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 23rd November 2022 and were signed on its behalf by:

*S. B. Hills*

S B Hills - Trustee

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Statement of Cash Flows  
for the year ended 31st March 2022**

	Notes	2022 £	2021 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(95,989)</u>	<u>67,059</u>
Net cash (used in)/provided by operating activities		<u>(95,989)</u>	<u>67,059</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		-	(4,500)
Interest received		<u>18</u>	<u>5</u>
Net cash provided by/(used in) investing activities		<u>18</u>	<u>(4,495)</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
Cash and cash equivalents at the beginning of the reporting period		<u>215,786</u>	<u>153,222</u>
Cash and cash equivalents at the end of the reporting period		<u>119,815</u>	<u>215,786</u>

The notes form part of these financial statements

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Statement of Cash Flows  
for the year ended 31st March 2022**

**1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2022	2021
	£	£
<b>Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)</b>	<b>(135,372)</b>	<b>7,200</b>
<b>Adjustments for:</b>		
Depreciation charges	9,866	6,117
Interest received	(18)	(5)
Decrease in debtors	15,909	37,553
Increase in creditors	13,626	16,194
	<b>(95,989)</b>	<b>67,059</b>
	<b>(95,989)</b>	<b>67,059</b>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	215,786	(95,971)	119,815
	215,786	(95,971)	119,815
	215,786	(95,971)	119,815
<b>Total</b>	<b>215,786</b>	<b>(95,971)</b>	<b>119,815</b>

**Notes to the Financial Statements  
for the year ended 31st March  
2022**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The presentation currency of the financial statements is the Pound Sterling (£).

The principal activity of the charity in the year was 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 Northamptonshire and surrounding areas. The charity does not carry out any fund raising activities.

**Critical accounting judgements and key sources of estimation uncertainty**

In the application of the Charity's accounting policies, which are described in note 1, management is required to make judgements, estimates and underlying assumptions about the carrying values of assets and liabilities that are not readily separated from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Leasehold improvements	- in accordance with the property
Computer equipment	- 33% on cost

The directors have set a materiality level of £2,500 per individual item under which no purchase will be capitalised.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Funds held by the charity are either:

- Unrestricted General Funds - these are funds that can be used in accordance with the charitable objects at the discretion of the Executive Committee.
- Designated Funds - these are funds set aside by the Executive Committee out of unrestricted funds for specific future purposes or projects.

**Notes to the Financial Statements - continued**  
**for the year ended 31st March 2022**

**1. ACCOUNTING POLICIES - continued**

**Fund accounting**

- Restricted Funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

**Company status**

The charity is a company limited by guarantee. The members of the company are individuals and organisations who are interested in furthering the work of the Bureau and include the trustees named on page 5. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Risk Assessment**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Charity does not believe it is subject to any substantial risk beyond the liabilities disclosed in its Annual Report and Accounts.

The organisation has public, employer and professional indemnity insurance to protect it in case of a claim.

**Reserves and investment policies**

The current reserve policy is to maintain sufficient cash flow for known commitments and replacement of certain assets. Most of the charity's income is by way of grants/fees received at various times in the year. The charity does not hold material investments, other than cash investments held on deposit with the bank.

**Operating leases and hire purchase agreements**

The charity classifies the lease of property, printing and telecommunications equipment as operating leases, the title to the property and equipment remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

**Going concern**

The Trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. Their review of the financial position, reserves levels and future plans give the Trustees confidence that the charity shall remain a going concern for a period of at least twelve months following approval of these financial statements.

**Debtors and creditors receivable or payable within one year**

Debtors and creditors that are receivable or payable within one year are recorded at the transaction price.

**Cash at bank and in hand**

Cash at bank and in hand represents such accounts that are available on demand.

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2022**

<b>2. DONATIONS AND LEGACIES</b>		<b>2022</b>	2021
		£	£
Donations		<u>80</u>	<u>176</u>
<b>3. INVESTMENT INCOME</b>		<b>2022</b>	2021
		£	£
Deposit account interest		<u>18</u>	<u>5</u>
<b>4. INCOME FROM CHARITABLE ACTIVITIES</b>		<b>2022</b>	2021
		£	£
General Fund	Activity	<b>103,323</b>	99,634
Access to Justice Foundation	Access and casework	<b>30,000</b>	43,100
Nationwide Community Grant Fund	Access and casework	<b>12,484</b>	37,451
University Northampton	Access and casework	<b>13,292</b>	13,416
Households Support Fund	Access and casework	<b>26,680</b>	-
Macmillan Cancer Research	Access and casework	<b>53,192</b>	39,668
The National Lottery Community Fund	Access and casework	<b>18,750</b>	-
Legal Aid Agency	Access and casework	<b>(1,000)</b>	-
Help through Crisis	Access and casework	<b>10,228</b>	8,142
Help to claim	Access and casework	<b>282,836</b>	280,211
MS Society	Access and casework	-	5,833
Constance Travis Endowment Fund	Access and casework	<b>13,000</b>	-
Pension Wise	Utilities and Education	<b>377,235</b>	455,088
Best Energy Saving Network inc Champion	Utilities and Education	-	25,475
Energy Advice Programme	Utilities and Education	-	15,480
		<u><b>940,020</b></u>	<u>1,023,498</u>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2022**

**5. CHARITABLE ACTIVITIES EXPENDITURE**

	Access & Casework	2022 Utilities & Education	Total	2021 Total
<b>Direct Costs</b>				
Salaries and wages	367,198	155,916	523,114	483,944
Staff and volunteers	8,943	1,326	10,269	16,216
Office costs	13,639	3,746	17,385	23,678
Governance costs	2,455	2,860	5,315	2,668
Other costs	364	184,208	184,572	213,628
	392,599	348,056	740,655	740,134
<b>Support Costs</b>				
Salaries and wages	119,010	24,903	143,913	97,417
Staff and volunteers	3,890	776	4,666	2,909
Office costs	59,904	13,729	73,633	67,370
Premises costs	80,544	16,324	96,868	84,383
Governance costs	20,138	4,319	24,457	29,245
Other costs	943	185	1,128	1,016
	284,429	60,236	344,665	282,340
<b>Total expenditure on charitable activities</b>	<b>677,028</b>	<b>408,292</b>	<b>1,085,320</b>	<b>1,022,474</b>

**6. NET INCOME/(EXPENDITURE)**

Net resources are stated after charging/(crediting):

	2022 £	2021 £
Independent Examiners / Auditors' remuneration	3,840	6,000
Depreciation - owned assets	9,865	6,117
Operating leases- land and buildings	49,077	49,283
Operating leases - other	10,544	8,786
	<b>73,326</b>	<b>70,186</b>

**7. TRUSTEES' REMUNERATION AND BENEFITS**

During the year no remuneration for services as a trustee have been paid by the charity to any trustee or to any person known to be connected with them.

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2022**

**7. TRUSTEES' REMUNERATION AND BENEFITS - continued**

**Trustees' expenses**

During the year and in 2021, no trustees were paid expenses.

**8. STAFF COSTS**

	2022	2021
	£	£
Wages and salaries	667,027	581,362
	<b>667,027</b>	<b>581,362</b>
	<b>667,027</b>	<b>581,362</b>

The average monthly number of employees during the year was as follows:

	2022	2021
Advice workers and support staff	28	27
Key management personnel	3	3
Volunteers	32	10
	<b>63</b>	<b>40</b>
	<b>63</b>	<b>40</b>

No employees received emoluments in excess of £60,000.

**Employment Costs**

	2022	2021
	Total	Total
	£	£
Wages and salaries	603,749	528,360
Social security costs	43,599	36,517
Employer pension costs	19,679	16,485
	<b>667,027</b>	<b>581,362</b>
	<b>667,027</b>	<b>581,362</b>

Key management personnel who served throughout the year were M Clarke (Chief Officer), D Crofts, D Atwere and J Tessorof.

The key management personnel remuneration and benefits in the year totalled £160,475 (2021 - £104,420)

**9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	176	-	176
<b>Charitable activities</b>			
Access and casework	199,434	328,021	527,455
Utilities and Education	-	496,043	496,043
Investment income	5	-	5
Other income	5,995	-	5,995
	<b>205,610</b>	<b>824,064</b>	<b>1,029,674</b>
<b>Total</b>	<b>205,610</b>	<b>824,064</b>	<b>1,029,674</b>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Access and casework	183,801	353,111	536,912
Utilities and Education	-	485,562	485,562

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2022**

**9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>Total</b>	183,801	838,673	1,022,474
<b>NET INCOME/(EXPENDITURE)</b>	21,809	(14,609)	7,200
Transfers between funds	(24,704)	24,704	-
<b>Net movement in funds</b>	(2,895)	10,095	7,200
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	227,151	-	227,151
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>224,256</u>	<u>10,095</u>	<u>234,351</u>

**10. TANGIBLE FIXED ASSETS**

	Leasehold improvements £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1st April 2021 and 31st March 2022	<u>51,676</u>	<u>8,658</u>	<u>21,574</u>	<u>81,908</u>
<b>DEPRECIATION</b>				
At 1st April 2021	45,936	8,658	17,449	72,043
Charge for year	5,740	-	4,125	9,865
At 31st March 2022	<u>51,676</u>	<u>8,658</u>	<u>21,574</u>	<u>81,908</u>
<b>NET BOOK VALUE</b>				
At 31st March 2022	-	-	-	-
At 31st March 2021	<u>5,740</u>	<u>-</u>	<u>4,125</u>	<u>9,865</u>

**11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022 £	2021 £
Trade debtors	5,831	7,091
Other debtors	-	3,326
Prepayments and accrued income	41,407	52,729
	<u>47,238</u>	<u>63,146</u>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2022**

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

	2022	2021
	£	£
Trade creditors	152	4,273
Social security and other taxes	12,750	12,290
Other creditors	-	899
Accruals and deferred income	55,172	36,984
	<b>68,074</b>	<b>54,446</b>
	<b>68,074</b>	<b>54,446</b>

Deferred income represents grants received in respect of services which will be delivered in a future period. The balance at 31st March 2022 totals £27,712 (2021 - £12,484).

**13. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	10,658	36,763
Between one and five years	4,248	18,462
	<b>14,906</b>	<b>55,225</b>
	<b>14,906</b>	<b>55,225</b>

**14. MOVEMENT IN FUNDS**

	At 1.4.21	Net movement in funds	Transfers between funds	At 31.3.22
	£	£	£	£
<b>Unrestricted funds</b>				
General funds	224,256	(77,992)	(52,582)	93,682
Legal Aid Agency	-	(8,519)	8,519	-
University of Northampton	-	2,514	(2,514)	-
Access to Justice Foundation	-	5,175	(5,175)	-
Nationwide Community Grant Fund	-	(20,150)	20,150	-
Constance Travis Endowment Fund	-	1,278	(1,278)	-
Households Support Fund	-	20,053	(20,053)	-
	<b>224,256</b>	<b>(77,641)</b>	<b>(52,933)</b>	<b>93,682</b>
<b>Restricted funds</b>				
Macmillan	-	(16,494)	16,494	-
Pension Wise	10,095	(28,557)	18,462	-
Help through Crisis	-	263	(263)	-
Help to Claim	-	(15,740)	15,740	-
Energy Advice Programme	-	(2,500)	2,500	-
The National Lottery Community Fund	-	5,297	-	5,297
	<b>10,095</b>	<b>(57,731)</b>	<b>52,933</b>	<b>5,297</b>
<b>TOTAL FUNDS</b>	<b>234,351</b>	<b>(135,372)</b>	<b>-</b>	<b>98,979</b>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2022**

**14. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General funds	113,251	(191,243)	(77,992)
Legal Aid Agency	(1,000)	(7,519)	(8,519)
University of Northampton	13,292	(10,778)	2,514
Access to Justice Foundation	30,000	(24,825)	5,175
Nationwide Community Grant Fund	12,484	(32,634)	(20,150)
Constance Travis Endowment Fund	13,000	(11,722)	1,278
Households Support Fund	26,680	(6,627)	20,053
	<u>207,707</u>	<u>(285,348)</u>	<u>(77,641)</u>
<b>Restricted funds</b>			
Macmillan	53,192	(69,686)	(16,494)
Pension Wise	377,235	(405,792)	(28,557)
Help through Crisis	10,228	(9,965)	263
Help to Claim	282,836	(298,576)	(15,740)
Energy Advice Programme	-	(2,500)	(2,500)
The National Lottery Community Fund	18,750	(13,453)	5,297
	<u>742,241</u>	<u>(799,972)</u>	<u>(57,731)</u>
<b>TOTAL FUNDS</b>	<u><u>949,948</u></u>	<u><u>(1,085,320)</u></u>	<u><u>(135,372)</u></u>

**Comparatives for movement in funds**

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
<b>Unrestricted funds</b>				
General funds	227,151	14,589	(27,474)	214,266
Legal Aid Agency	-	(5,746)	5,746	-
University of Northampton	-	2,918	(2,918)	-
MS Society	-	771	(771)	-
Access to Justice Foundation	-	(713)	713	-
Nationwide Community Grant Fund	-	9,990	-	9,990
	<u>227,151</u>	<u>21,809</u>	<u>(24,704)</u>	<u>224,256</u>
<b>Restricted funds</b>				
Macmillan	-	(15,019)	15,019	-
Pension Wise	-	10,095	-	10,095
Help through Crisis	-	(8,766)	8,766	-
Best Energy Saving Network inc Champion	-	690	(690)	-
Help to Claim	-	(1,305)	1,305	-
Energy Advice Programme	-	(304)	304	-
	<u>-</u>	<u>(14,609)</u>	<u>24,704</u>	<u>10,095</u>
<b>TOTAL FUNDS</b>	<u><u>227,151</u></u>	<u><u>7,200</u></u>	<u><u>-</u></u>	<u><u>234,351</u></u>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2022**

**14. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General funds	105,810	(91,221)	14,589
Legal Aid Agency	-	(5,746)	(5,746)
University of Northampton	13,416	(10,498)	2,918
MS Society	5,833	(5,062)	771
Access to Justice Foundation	43,100	(43,813)	(713)
Nationwide Community Grant Fund	37,451	(27,461)	9,990
	<u>205,610</u>	<u>(183,801)</u>	<u>21,809</u>
<b>Restricted funds</b>			
Macmillan	39,668	(54,687)	(15,019)
Pension Wise	455,088	(444,993)	10,095
Help through Crisis	8,142	(16,908)	(8,766)
Best Energy Saving Network inc Champion	25,475	(24,785)	690
Help to Claim	280,211	(281,516)	(1,305)
Energy Advice Programme	15,480	(15,784)	(304)
	<u>824,064</u>	<u>(838,673)</u>	<u>(14,609)</u>
<b>TOTAL FUNDS</b>	<u>1,029,674</u>	<u>(1,022,474)</u>	<u>7,200</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
<b>Unrestricted funds</b>				
General funds	227,151	(63,403)	(80,056)	83,692
Legal Aid Agency	-	(14,265)	14,265	-
University of Northampton	-	5,432	(5,432)	-
MS Society	-	771	(771)	-
Access to Justice Foundation	-	4,462	(4,462)	-
Nationwide Community Grant Fund	-	(10,160)	20,150	9,990
Constance Travis Endowment Fund	-	1,278	(1,278)	-
Households Support Fund	-	20,053	(20,053)	-
	<u>227,151</u>	<u>(55,832)</u>	<u>(77,637)</u>	<u>93,682</u>
<b>Restricted funds</b>				
Macmillan	-	(31,513)	31,513	-
Pension Wise	-	(18,462)	18,462	-
Help through Crisis	-	(8,503)	8,503	-
Best Energy Saving Network inc Champion	-	690	(690)	-
Help to Claim	-	(17,045)	17,045	-
Energy Advice Programme	-	(2,804)	2,804	-
The National Lottery Community Fund	-	5,297	-	5,297
	<u>-</u>	<u>(72,340)</u>	<u>77,637</u>	<u>5,297</u>
<b>TOTAL FUNDS</b>	<u>227,151</u>	<u>(128,172)</u>	<u>-</u>	<u>98,979</u>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2022**

**14. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General funds	219,061	(282,464)	(63,403)
Legal Aid Agency	(1,000)	(13,265)	(14,265)
University of Northampton	26,708	(21,276)	5,432
MS Society	5,833	(5,062)	771
Access to Justice Foundation	73,100	(68,638)	4,462
Nationwide Community Grant Fund	49,935	(60,095)	(10,160)
Constance Travis Endowment Fund	13,000	(11,722)	1,278
Households Support Fund	26,680	(6,627)	20,053
	<hr/>	<hr/>	<hr/>
	413,317	(469,149)	(55,832)
<b>Restricted funds</b>			
Macmillan	92,860	(124,373)	(31,513)
Pension Wise	832,323	(850,785)	(18,462)
Help through Crisis	18,370	(26,873)	(8,503)
Best Energy Saving Network Inc Champion	25,475	(24,785)	690
Help to Claim	563,047	(580,092)	(17,045)
Energy Advice Programme	15,480	(18,284)	(2,804)
The National Lottery Community Fund	18,750	(13,453)	5,297
	<hr/>	<hr/>	<hr/>
	1,566,305	(1,638,645)	(72,340)
<b>TOTAL FUNDS</b>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	1,979,622	(2,107,794)	(128,172)

**Restricted Funds Details**

**Macmillan**

Funding for the provision of financial wellbeing support and benefits advice to people affected by cancer.

**Pension Wise**

The delivery of the government's Pension Wise guidance service

**Help Through Crisis**

Funding drawn through a partnership agreement with Restore Northampton, funded by the Big Lottery Fund to support people in financial crisis.

**Best Energy Saving Network Inc Champion**

Services to provide clients with saving money on energy bills.

**Help to Claim**

Services to provide vulnerable clients with assistance in claiming Universal Credit, recognising that approximately 1 in 5 struggle to make a claim.

**Energy Advice Programme**

Service to provide and support the provision of energy advice.

**The National Lottery Community Fund**

The fund supports ideas and projects that matter to people and their communities.

**Central and East Northamptonshire**  
**Citizens Advice Bureau**

**Notes to the Financial Statements - continued**  
**for the year ended 31st March 2022**

**15. CONTINGENT LIABILITIES**

There were no contingent liabilities as at 31st March 2022 or 31st March 2021.

**16. CAPITAL COMMITMENTS**

There were no capital commitments as at 31st March 2022 or 31st March 2021.

**17. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31st March 2022 or 31st March 2021

**18. PENSIONS**

There is a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge for the year was £19,679 (2021- £16,485).

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Detailed Statement of Financial Activities  
for the year ended 31st March 2022**

	2022 £	2021 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	80	176
<b>Investment income</b>		
Deposit account interest	18	5
<b>Charitable activities</b>		
General Fund	103,323	99,634
Access to Justice Foundation	30,000	43,100
Nationwide Community Grant Fund	12,484	37,451
University Northampton	13,292	13,416
Households Support Fund	26,680	-
Macmillan Cancer Research	53,192	39,668
The National Lottery Community Fund	18,750	-
Legal Aid Agency	(1,000)	-
Help through Crisis	10,228	8,142
Pension Wise	377,235	455,088
Best Energy Saving Network inc Champion	-	25,475
Help to claim	282,836	280,211
MS Society	-	5,833
Constance Travis Endowment Fund	13,000	-
Energy Advice Programme	-	15,480
	<hr/>	<hr/>
	940,020	1,023,498
<b>Other income</b>		
Other Income	9,830	5,995
	<hr/>	<hr/>
<b>Total incoming resources</b>	<b>949,948</b>	<b>1,029,674</b>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	667,027	581,362
Rent, rates and insurance	62,705	61,745
Recruitment	4,852	7,583
Light and heat	8,753	15,010
Telephone	28,126	17,892
Postage, stationery and advertising	14,496	14,468
Sundries	1,525	5,714
Staff and volunteer travel	7,976	8,129
Training and conference	2,107	3,413
Repairs and maintenance	24,340	12,523
IT and office equipment	19,993	25,925
Books and subscriptions	12,960	13,561
Bank charges	386	398
Partner payment	184,208	211,799
Accountancy and consultancy	36,000	36,835
Improvements to property	5,741	-
Computer equipment	4,125	6,117
	<hr/>	<hr/>
	1,085,320	1,022,474
	<hr/>	<hr/>
<b>Total resources expended</b>	<b>1,085,320</b>	<b>1,022,474</b>
	<hr/>	<hr/>
<b>Net (expenditure)/income</b>	<b>(135,372)</b>	<b>7,200</b>

This page does not form part of the statutory financial statements

**CENTRAL AND EAST NORTHAMPTONSHIRE CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1151555

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# Accounts

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REGISTERED COMPANY NUMBER: 08434853 (England and Wales)  
REGISTERED CHARITY NUMBER: 1151555

**Report of the Trustees and**  
**Audited Financial Statements**  
**for the Year Ended 31st March 2021**  
  
**for**  
**Central and East Northamptonshire**  
**Citizens Advice Bureau**  
**(A Company Limited by Guarantee)**

Cheney & Co  
Statutory Auditor  
310 Wellingborough Road  
Northampton  
NN1 4EP

**Central and East Northamptonshire**  
**Citizens Advice Bureau**

**Contents of the Financial Statements**  
**for the year ended 31st March 2021**

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**Central and East Northamptonshire**  
**Citizens Advice Bureau (Registered number: 08434853)**

**Report of the Trustees**  
**for the year ended 31st March 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2021. The trustees have adopted the provisions of 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 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The charity's objects are to promote any charitable purpose for the benefit of the community in the local authority area of Central and East Northamptonshire by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The purpose of the organisation is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively, and equally to exercise a responsible influence on the development of social policies and services both locally and nationally.

**Significant activities**

As well as its core general help advice service, the charity continues to provide a number of specialist case work services. Details of these services can be found in the "Movement in Funds" note in the Financial Statements.

**Public benefit**

Central and East Northamptonshire Citizens Advice has made reference to the guidance in the Charity Commission's general guidance on Public Benefit when reviewing its aims and objectives and planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set for the organisation, thus ensuring public benefit continues to be delivered.

**Volunteers**

The charity makes significant investment in volunteers and volunteering with 32 volunteers working for the charity during the year, with the majority of these being in the core advice service, representing a total in excess of 16,000 hours of service provision. If monetised and assuming payment at the same rate as our paid advisers, and taking into account those volunteers who started or left part way through the year, the value of this volunteering commitment equates to some £198,744 per annum.

The Trustees are immensely grateful for the commitment of the volunteers and for their ongoing dedication to delivering the general help advice service. Their contribution to the well-being of the local population is outstanding. Throughout the year, through changing lockdowns and levels of restriction, they continued to provide a high level of service to clients from their homes. Some volunteers also provided administrative support for projects and the general advice service.

**Central and East Northamptonshire**  
**Citizens Advice Bureau (Registered number: 08434853)**

**Report of the Trustees**  
**for the year ended 31st March 2021**

**STRATEGIC REPORT**

**Achievement and performance**

**Charitable activities**

The principal activity of the charity continues to be the provision of a free, impartial service of information, guidance and support, and to exercise a responsible influence on the development of social policies and services both locally and nationally. The charity's public and campaign work covers a huge range of issues including consumer, debt, housing, benefits, immigration, employment, legal matters and health. Locally and nationally the charity works with policymakers, regulators, MPs, Local Government and service providers.

The charity has continued to expand and diversify its services and seen its overall income decrease by 6% in the year under review. Funding from traditional sources, in particular from the local Council Authorities, Northampton and Wellingborough, has reduced over recent years. To counter this, the charity now possesses a diverse portfolio of income to undertake special projects that have ensured that a greater range of services is available to clients and that it is also more able to seek out beneficiaries to whom to deliver prescribed services and activities. Notable funding sources either acquired or retained over the year include the Legal Aid Agency, Macmillan, Pension Wise, Universal Support: Help to Claim, University of Northampton Nationwide Community Grant Fund, The Access to Justice Foundation and the district or borough councils of Northampton and Wellingborough. Other funding sources were from the Multiple Sclerosis Society, Re:Store Northampton, and some energy projects : Energy Advice Programme, and Best Energy Savings Network.

In describing its activities, the charity takes great care in ensuring that both the number of beneficiaries it supports and the way in which they have been helped are accurately measured. Its main tool for measuring its work is Casebook, a database system provided through its membership of Citizens Advice. In recording clients and activities it is, therefore, constrained by the protocols that underpin a national scheme - this assures consistency across the network of local Citizens Advice and enables local data to be aggregated across the network on a regional or national level. Based on this reporting discipline the charity provided information, advice or casework services to 7,953 unique, documented clients during the year under review, covering a total of 23,792 issues. Such a measure does not include the many other people using services informally which the charity estimates to be an additional 2,170 individuals, nor does it include visitors accessing information on our website or engaging with our staff and volunteers at public events or training sessions. Processes for recording activity are subject to a range of assurance processes which give trustees, funders and partners confidence in these reports. We deliver advice to the Advice Quality Standard and specialist advice to the Specialist Quality Mark.

As a result of advice and assistance given to our clients, they have benefitted from financial entitlements totalling over £5.9 million during the year (2020:£3.5 million), as well as other amounts for debts written off, reimbursements and repayments rescheduled.

**External challenges**

Although CENCA did not receive funds from Northamptonshire County Council, our core advice services were funded during the year by the borough councils of Northampton and Wellingborough. The reorganisation by the national Government of local Government in Northamptonshire from a county, district and borough council structure to two unitary authorities will affect the way grants and/or contracts are awarded locally. The start date for the unitary authorities was postponed from 2020 to 2021, and the elections to the authorities took place in May 2021. This realignment has caused some uncertainty in what is to happen to support for the voluntary sector in Northamptonshire, although some council grants have been confirmed to continue into the following years. Discussions on how the unitary authorities will operate are ongoing.

Brexit has caused some investors and funders to reconsider their ability to fund new projects and to continue to support existing ones. This has meant that there is a competitive regime for bidding for new monies. Uncertainties created by the Coronavirus pandemic also meant that funding was difficult throughout the year: although some charitable organisations made funds available to cope with the pandemic, many established funding organisations changed their programmes to short term grants which has impacted on sustainability of projects across the sector. The Trustees have maintained a vigilance to ensure that advantage was taken when opportunities arose.

**Fundraising activities**

Contracts were extended or expanded with Universal Credit: Help to Claim, Pension Wise, Macmillan, University of Northampton, and a number of other funders supporting, for example, energy advice provision. Together with the continuation of other existing contractual arrangements, the organisation's income remained over £1 million for the year.

**Financial review**

**Financial position and performance**

In the reporting period the charity generated an operating surplus of £7,200 (2019-20: deficit £1,374) from a total income of £1,029,674 (2019-20: £1,100,389) and expenditure of £1,022,474 (2019-20: £1,101,763). At the year end the charity held funds of £234,351 of which £224,256 were unrestricted and £10,095 were restricted.

**Central and East Northamptonshire**  
**Citizens Advice Bureau (Registered number: 08434853)**

**Report of the Trustees**  
**for the year ended 31st March 2021**

**STRATEGIC REPORT**

**Financial review**

**Principal funding sources**

Principal unrestricted funding sources included Northampton Borough Council £61,100 (2019-20: £75,100) and the Borough Council of Wellingborough £50,366 (2019-20: £40,366). These are the charity's traditional funding sources, now constituting only 10% of overall income. Remaining income is derived from a range of restricted and unrestricted funding sources, the largest of which during the period under review was provided by Universal Credit: Help to Claim - for supporting clients to access Universal Credit - and Pension Wise, for supporting the charity to provide the government's pension guidance service.

**Investment policy and objectives**

The charity does not hold material investments, other than cash investments held on deposit with the Co-Operative Bank and the charity's other bankers. As required in its Memorandum, in furtherance of its objects, and for no other purpose, the Charity has the power to invest the monies of the Charity not immediately required for its purposes into or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

**Reserves policy**

The trustees' policy is to hold a contingency of reserves (i.e. unrestricted funds less unrestricted fixed assets), representing the figure the trustees consider would be needed for the organisation to continue in the event of a major loss of funding. As a result of the restructuring during 2018, a revised policy was adopted, requiring a minimum holding of £150,000 of unrestricted reserves. The actual amount of accumulated fund held at 31.03.2021 was £234,351, and the trustees are committed to keeping this policy and its application under review.

**Going concern**

The Trustees have reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The main risk that the charity is subject to is that of significant cuts in funding, and the reserves policy is set in order to ensure operations are able to be maintained in the event of such a cut. The organisation has public, employer and professional indemnity insurance to protect it in case of a claim. Risks are reviewed at 6 to 8 weekly Finance and Risk Subcommittee meetings.

**Future plans**

The Charity was formed to facilitate a merger of two previously independent charities. Whilst growth has been a feature of recent years, there have been restructuring costs and the current year saw more of a plateau for resources and meant that the charity has spent time consolidating its position. The Trustees hope to return to growth but the prospect in a continuing pandemic remains uncertain. The Charity holds a reasonable number of funding sources, many of which it would reasonably expect to retain but in other cases they are known to be time-limited. Whilst the acquisition of new funding streams has continued it is not guaranteed and so the Charity's future plans necessarily include taking those steps to ensure resilience should total income decrease.

Our future plans will include income generation opportunities and the continued use of volunteers, with more consistent support provided and expectations placed on them across all parts of the Charity. Otherwise, the Charity will continue to provide the services required and seek to expand into additional areas of support now being required of the voluntary sector.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The Charity is a Company Limited by Guarantee, having no share capital. It is also a registered charity. Trustees and managers operate under a deed of trust, and Memorandum and Articles of Association as defined by Companies Act 2006.

**Recruitment and appointment of new trustees**

Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in Northamptonshire. There is a formal recruitment and interview process managed by the Chair, supported by the Chief Officer, and a formal election process for Board appointments. A separate process agreed by the Trustee Board is followed for election of the Chair. No other persons or bodies external to the Charity are entitled to appoint persons to the Trustee Board.

**Central and East Northamptonshire**  
**Citizens Advice Bureau (Registered number: 08434853)**

**Report of the Trustees**  
**for the year ended 31st March 2021**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational structure**

Central and East Northamptonshire Citizens Advice is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that the charity satisfies its legal contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation to the Chief Officer Mary Clarke.

**Induction and training of new trustees**

Trustees are interviewed following an open recruitment process, and according to the identified skills profiles required by the organisation. Upon election or appointment new Trustees are subject to a formal process of induction.

**Wider network**

The charity is part of the network of Citizens Advice across England and Wales. Each charity is a separate legal entity. Central and East Northamptonshire Citizens Advice is a member of Citizens Advice, the national membership body, which sets standards for the quality of advice and provides training, information systems and support to member organisations. Central and East Northamptonshire Citizens Advice also delivers projects and services in partnership with other local and national voluntary sector organisations and agencies for the benefit of service users.

**Related parties**

There were no related party transactions for the year ended 31st March 2021.

**Remuneration of Key Personnel**

Trustees have approved salary levels for the charity's key management. Key management personnel salary levels are set, based on a comparison against other, similar charities as well as consideration of levels of responsibility, number of direct reports and experience and qualifications.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

08434853 (England and Wales)

**Registered Charity number**

1151555

**Registered office**

7-8 Mercers Row  
Northampton  
Northamptonshire  
NN1 2QL

**Trustees**

Susan B Hills Director  
Carrick Ferguson Director (resigned 14.7.2020)  
Ann Emmanuel Director (resigned 5.8.2021)  
Ulric Gravesende Director  
Sharon Stringer Director  
Diana Belfon Director  
Dinesh Kotecha Director  
Richard Poole Director  
Damian Pickard (appointed 6.5.2021)

**Auditors**

Paul Antony Sparks ACA FCCA  
Chartered Accountant & Chartered Certified Accountant  
Cheney & Co  
Statutory Auditor  
310 Wellingborough Road  
Northampton  
NN1 4EP

**Central and East Northamptonshire**  
**Citizens Advice Bureau (Registered number: 08434853)**

**Report of the Trustees**  
**for the year ended 31st March 2021**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Bankers**

Co-Operative Bank  
Business Direct  
PO Box 250  
Skelmersdale  
WN8 6WT

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Central and East Northamptonshire Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**AUDITORS**

The auditors, Cheney & Co, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 15th December 2021 and signed on the board's behalf by:

Susan B Hills - Trustee

**Report of the Independent Auditors to the Members of  
Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Opinion**

We have audited the financial statements of Central and East Northamptonshire Citizens Advice Bureau (the 'charitable company') for the year ended 31st March 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

**Report of the Independent Auditors to the Members of  
Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory frameworks applicable to the charity as well as the sectors in which it operates. We determined that the following laws and regulations were most significant: the Companies Act 2006, UK taxation laws, UK GAAP and Charities Act 2006.

We obtained an understanding of how the charity is complying with those legal and regulatory frameworks by making inquiries of management.

We have selected a performance materiality applicable to the audit of £13,500. A substantive approach to the testing of transactions and year end balances has been adopted because of the involvement of only a very small number of people in authorising transactions and recording them which is common in charities of this size. The substantive approach, together with initial and final analytical reviews which highlight significant areas for further audit investigation, is believed to give the highest level of probability of detecting material irregularities, including fraud.

Prior to commencement of the audit, staff were briefed on the risk assessment of the susceptibility the charity's financial statements have to material misstatement, including how fraud could occur.

At the completion stage of the audit the results of audit tests were re-examined to ensure that they were consistent with our knowledge of the client and did not warrant further investigation of transactions and balances.

We have assessed the susceptibility of the financial statements of the charity to material misstatement, including how fraud might occur. Audit procedures performed for the charity's accounts included

- identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
- understanding how those charged with governance considered and addressed the potential for the override of controls or other inappropriate influence over the financial reporting process;
- challenging assumptions and judgements made by the management in its significant accounting estimates;
- identifying and testing journal entries, in particular any journal entries posted with unusual account combinations; and
- assessing the extent of the compliance with the relevant laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Members of  
Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Paul Sparks FCCA FCA (Senior Statutory Auditor)  
for and on behalf of Cheney & Co  
Statutory Auditor  
310 Wellingborough Road  
Northampton  
NN1 4EP

15th December 2021

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
for the year ended 31st March 2021**

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	176	-	176	13,520
<b>Charitable activities</b>					
Access and casework	4	199,434	328,021	527,455	502,388
Utilities and Education		-	496,043	496,043	571,863
Investment income	3	5	-	5	231
Other income		5,995	-	5,995	12,387
<b>Total</b>		<b>205,610</b>	<b>824,064</b>	<b>1,029,674</b>	<b>1,100,389</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Access and casework	5	183,801	353,111	536,912	571,859
Utilities and Education		-	485,562	485,562	529,904
<b>Total</b>		<b>183,801</b>	<b>838,673</b>	<b>1,022,474</b>	<b>1,101,763</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>21,809</b>	<b>(14,609)</b>	<b>7,200</b>	<b>(1,374)</b>
Transfers between funds	14	(24,704)	24,704	-	-
<b>Net movement in funds</b>		<b>(2,895)</b>	<b>10,095</b>	<b>7,200</b>	<b>(1,374)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		227,151	-	227,151	228,525
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>224,256</b>	<b>10,095</b>	<b>234,351</b>	<b>227,151</b>

The notes form part of these financial statements

**Central and East Northamptonshire  
Citizens Advice Bureau (Registered number: 08434853)**

**Statement of Financial Position  
31st March 2021**

	Notes	Unrestricted funds £	Restricted funds £	<b>2021 Total funds £</b>	2020 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	10	9,865	-	9,865	11,482
<b>CURRENT ASSETS</b>					
Debtors	11	63,146	-	63,146	100,698
Cash at bank and in hand		205,691	10,095	215,786	153,222
		<u>268,837</u>	<u>10,095</u>	<u>278,932</u>	<u>253,920</u>
<b>CREDITORS</b>					
Amounts falling due within one year	12	(54,446)	-	(54,446)	(38,251)
<b>NET CURRENT ASSETS</b>		<u>214,391</u>	<u>10,095</u>	<u>224,486</u>	<u>215,669</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>224,256</u>	<u>10,095</u>	<u>234,351</u>	<u>227,151</u>
<b>NET ASSETS</b>		<u>224,256</u>	<u>10,095</u>	<u>234,351</u>	<u>227,151</u>
<b>FUNDS</b>	14				
Unrestricted funds				224,256	227,151
Restricted funds				10,095	-
<b>TOTAL FUNDS</b>				<u>234,351</u>	<u>227,151</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 15th December 2021 and were signed on its behalf by:

Susan B Hills - Trustee

Damian Pickard - Trustee

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Statement of Cash Flows  
for the year ended 31st March 2021**

	Notes	2021 £	2020 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>67,059</u>	<u>(2,827)</u>
Net cash provided by/(used in) operating activities		<u>67,059</u>	<u>(2,827)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		<u>(4,500)</u>	-
Interest received		<u>5</u>	<u>231</u>
Net cash (used in)/provided by investing activities		<u>(4,495)</u>	<u>231</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
Cash and cash equivalents at the beginning of the reporting period		<u>153,222</u>	<u>155,818</u>
Cash and cash equivalents at the end of the reporting period		<u><u>215,786</u></u>	<u><u>153,222</u></u>

The notes form part of these financial statements

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Statement of Cash Flows  
for the year ended 31st March 2021**

<b>1.</b>	<b>RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES</b>	<b>2021</b>	<b>2020</b>
		£	£
	<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	<b>7,200</b>	<b>(1,374)</b>
	<b>Adjustments for:</b>		
	Depreciation charges	<b>6,117</b>	6,789
	Interest received	<b>(5)</b>	(231)
	Decrease in debtors	<b>37,553</b>	116,233
	Increase/(decrease) in creditors	<b>16,194</b>	(124,244)
	<b>Net cash provided by/(used in) operations</b>	<b>67,059</b>	<b>(2,827)</b>

<b>2.</b>	<b>ANALYSIS OF CHANGES IN NET FUNDS</b>	<b>At 1.4.20</b>	<b>Cash flow</b>	<b>At 31.3.21</b>
		£	£	£
	<b>Net cash</b>			
	Cash at bank and in hand	<b>153,222</b>	<b>62,564</b>	<b>215,786</b>
		<b>153,222</b>	<b>62,564</b>	<b>215,786</b>
	<b>Total</b>	<b>153,222</b>	<b>62,564</b>	<b>215,786</b>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements  
for the year ended 31st March 2021**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The presentation currency of the financial statements is the Pound Sterling (£).

The principal activity of the charity in the year was 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 Northamptonshire and surrounding areas. The charity does not carry out any fund raising activities.

**Critical accounting judgements and key sources of estimation uncertainty**

In the application of the Charity's accounting policies, which are described in note 1, management is required to make judgements, estimates and underlying assumptions about the carrying values of assets and liabilities that are not readily separated from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Leasehold improvements	-	in accordance with the property
Computer equipment	-	33% on cost

The directors have set a materiality level of £2,500 per individual item under which no purchase will be capitalised.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Funds held by the charity are either:

- Unrestricted General Funds - these are funds that can be used in accordance with the charitable objects at the discretion of the Executive Committee.
- Designated Funds - these are funds set aside by the Executive Committee out of unrestricted funds for specific future purposes or projects.

**Central and East Northamptonshire**  
**Citizens Advice Bureau**

**Notes to the Financial Statements - continued**  
**for the year ended 31st March 2021**

**1. ACCOUNTING POLICIES - continued**

**Fund accounting**

- Restricted Funds - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

**Company status**

The charity is a company limited by guarantee. The members of the company are individuals and organisations who are interested in furthering the work of the Bureau and include the trustees named on page 4. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Risk Assessment**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Charity does not believe it is subject to any substantial risk beyond the liabilities disclosed in its Annual Report and Accounts.

The organisation has public, employer and professional indemnity insurance to protect it in case of a claim.

**Reserves and investment policies**

The current reserve policy is to maintain sufficient cash flow for known commitments and replacement of certain assets. Most of the charity's income is by way of grants/fees received at various times in the year.

The charity does not hold material investments, other than cash investments held on deposit with the bank.

**Operating leases and hire purchase agreements**

The charity classifies the lease of property, printing and telecommunications equipment as operating leases, the title to the property and equipment remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

**Going concern**

The Trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. Their review of the financial position, reserves levels and future plans give the Trustees confidence that the charity shall remain a going concern for a period of at least twelve months following approval of these financial statements.

**Debtors and creditors receivable or payable within one year**

Debtors and creditors that are receivable or payable within one year are recorded at the transaction price.

**Cash at bank and in hand**

Cash at bank and in hand represents such accounts that are available on demand.

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2021**

<b>2. DONATIONS AND LEGACIES</b>		<b>2021</b>	2020
		£	£
Donations		<u>176</u>	<u>13,520</u>
<b>3. INVESTMENT INCOME</b>		<b>2021</b>	2020
		£	£
Deposit account interest		<u>5</u>	<u>231</u>
<b>4. INCOME FROM CHARITABLE ACTIVITIES</b>		<b>2021</b>	2020
		£	£
General Fund	Activity	<b>99,634</b>	139,959
Access to Justice Foundation	Access and casework	<b>43,100</b>	-
Nationwide Community Grant Fund	Access and casework	<b>37,451</b>	-
University Northampton	Access and casework	<b>13,416</b>	14,584
Macmillan Cancer Research	Access and casework	<b>39,668</b>	48,644
Legal Aid Agency	Access and casework	-	10,415
Help through Crisis	Access and casework	<b>8,142</b>	9,075
Help to claim	Access and casework	<b>280,211</b>	269,711
MS Society	Access and casework	<b>5,833</b>	10,000
Energy Best Deals inc Extra	Utilities and Education	-	15,566
Building Better Opportunities	Utilities and Education	-	6,142
Pension Wise	Utilities and Education	<b>455,088</b>	480,486
Best Energy Saving Network inc Champion	Utilities and Education	<b>25,475</b>	25,475
Smart Energy	Utilities and Education	-	23,829
Energy Advice Programme	Utilities and Education	<b>15,480</b>	20,365
		<u><b>1,023,498</b></u>	<u>1,074,251</u>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2021**

**5. CHARITABLE ACTIVITIES EXPENDITURE**

	Access & Casework	2021 Utilities & Education	Total	2020 Total
<b>Direct Costs</b>				
Salaries and wages	300,351	183,593	483,944	499,370
Staff and volunteers	10,652	5,564	16,216	41,588
Office costs	18,535	5,143	23,678	16,801
Governance costs	(720)	3,388	2,668	6,042
Other costs	288	213,340	213,628	252,057
	<b>329,106</b>	<b>411,028</b>	<b>740,134</b>	<b>815,858</b>
<b>Support Costs</b>				
Salaries and wages	72,604	24,813	97,417	94,471
Staff and volunteers	1,680	1,229	2,909	10,187
Office costs	51,084	16,286	67,370	63,352
Premises costs	60,109	24,274	84,383	89,319
Governance costs	21,545	7,700	29,245	27,031
Other costs	784	232	1,016	1,545
	<b>207,806</b>	<b>74,534</b>	<b>282,340</b>	<b>285,905</b>
<b>Total expenditure on charitable activities</b>	<b>536,912</b>	<b>485,562</b>	<b>1,022,474</b>	<b>1,101,763</b>

**6. NET INCOME/(EXPENDITURE)**

Net resources are stated after charging/(crediting):

	2021 £	2020 £
Auditors' remuneration	6,000	6,000
Depreciation - owned assets	6,117	6,789
Operating leases- land and buildings	49,283	72,673
Operating leases - other	8,786	8,786
	<b>69,186</b>	<b>88,258</b>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2021**

**7. TRUSTEES' REMUNERATION AND BENEFITS**

During the year no remuneration for services as a trustee have been paid by the charity to any trustee or to any person known to be connected with them.

**Trustees' expenses**

During the year and in 2020, no trustees were paid expenses.

**8. STAFF COSTS**

	<b>2021</b>	2020
	£	£
Wages and salaries	<b>581,362</b>	593,842
	<b>581,362</b>	593,842

The average monthly number of employees during the year was as follows:

	<b>2021</b>	2020
Advice workers and support staff	<b>27</b>	28
Key management personnel	<b>3</b>	3
Volunteers	<b>10</b>	10
	<b>40</b>	41

No employees received emoluments in excess of £60,000.

**Employment Costs**

	<b>2021</b>	2020
	Total	Total
	£	£
Wages and salaries	<b>528,360</b>	537,098
Social security costs	<b>36,517</b>	39,070
Employer pension costs	<b>16,485</b>	17,674
	<b>581,362</b>	593,842

Key management personnel who served throughout the year were M Clarke (Chief Officer) and D Crofts.

Other key personnel who served in the year were C Cooke - Chambers who resigned on 7th May 2020 and J Tessendorf and D Atwere who commenced on 1st November 2020 and 1st January 2021.

The key management personnel remuneration and benefits in the year totalled £104,420 (2020 - £111,784)

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2021**

**9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	13,520	-	13,520
<b>Charitable activities</b>			
Access and casework	174,958	327,430	502,388
Utilities and Education	23,829	548,034	571,863
Investment income	231	-	231
Other income	12,387	-	12,387
<b>Total</b>	224,925	875,464	1,100,389
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Access and casework	237,846	334,013	571,859
Utilities and Education	23,770	506,134	529,904
<b>Total</b>	261,616	840,147	1,101,763
<b>NET INCOME/(EXPENDITURE)</b>	(36,691)	35,317	(1,374)
<b>Transfers between funds</b>	59,414	(59,414)	-
<b>Net movement in funds</b>	22,723	(24,097)	(1,374)
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	204,428	24,097	228,525
<b>TOTAL FUNDS CARRIED FORWARD</b>	227,151	-	227,151

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2021**

**10. TANGIBLE FIXED ASSETS**

	Leasehold improvements £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1st April 2020	51,676	8,658	17,074	77,408
Additions	-	-	4,500	4,500
	<u>51,676</u>	<u>8,658</u>	<u>21,574</u>	<u>81,908</u>
At 31st March 2021	51,676	8,658	21,574	81,908
<b>DEPRECIATION</b>				
At 1st April 2020	40,194	8,658	17,074	65,926
Charge for year	5,742	-	375	6,117
	<u>45,936</u>	<u>8,658</u>	<u>17,449</u>	<u>72,043</u>
At 31st March 2021	45,936	8,658	17,449	72,043
<b>NET BOOK VALUE</b>				
At 31st March 2021	<u>5,740</u>	<u>-</u>	<u>4,125</u>	<u>9,865</u>
At 31st March 2020	<u>11,482</u>	<u>-</u>	<u>-</u>	<u>11,482</u>

**11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2021 £	2020 £
Trade debtors	7,091	30,325
Other debtors	3,326	3,065
VAT	-	2,398
Prepayments and accrued income	52,729	64,910
	<u>63,146</u>	<u>100,698</u>

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

	2021 £	2020 £
Trade creditors	4,273	9,297
Social security and other taxes	12,290	10,570
Other creditors	899	1,233
Accruals and deferred income	36,984	17,151
	<u>54,446</u>	<u>38,251</u>

Deferred income represents grants received in respect of services which will be delivered in a future period. The balance at 31st March 2021 totals £12,484 (2020 - £4,896) .

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2021**

**13. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	<b>2021</b>	2020
	£	£
Within one year	<b>36,763</b>	42,763
Between one and five years	<b>18,462</b>	55,225
	<b><u>55,225</u></b>	<u>97,988</u>

**14. MOVEMENT IN FUNDS**

	At 1.4.20	Net movement in funds	Transfers between funds	At
	£	£	£	31.3.21
				£
<b>Unrestricted funds</b>				
General funds	<b>227,151</b>	<b>14,589</b>	<b>(27,474)</b>	<b>214,266</b>
Legal Aid Agency	-	<b>(5,746)</b>	<b>5,746</b>	-
University of Northampton	-	<b>2,918</b>	<b>(2,918)</b>	-
MS Society	-	<b>771</b>	<b>(771)</b>	-
Access to Justice Foundation	-	<b>(713)</b>	<b>713</b>	-
Nationwide Community Grant Fund	-	<b>9,990</b>	-	<b>9,990</b>
	<b><u>227,151</u></b>	<b><u>21,809</u></b>	<b><u>(24,704)</u></b>	<b><u>224,256</u></b>
<b>Restricted funds</b>				
Macmillan	-	<b>(15,019)</b>	<b>15,019</b>	-
Pension Wise	-	<b>10,095</b>	-	<b>10,095</b>
Help through Crisis	-	<b>(8,766)</b>	<b>8,766</b>	-
Best Energy Saving Network inc Champion	-	<b>690</b>	<b>(690)</b>	-
Help to Claim	-	<b>(1,305)</b>	<b>1,305</b>	-
Energy Advice Programme	-	<b>(304)</b>	<b>304</b>	-
	<b><u>-</u></b>	<b><u>(14,609)</u></b>	<b><u>24,704</u></b>	<b><u>10,095</u></b>
<b>TOTAL FUNDS</b>	<b><u>227,151</u></b>	<b><u>7,200</u></b>	<b><u>-</u></b>	<b><u>234,351</u></b>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2021**

**14. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General funds	105,810	(91,221)	14,589
Legal Aid Agency	-	(5,746)	(5,746)
University of Northampton	13,416	(10,498)	2,918
MS Society	5,833	(5,062)	771
Access to Justice Foundation	43,100	(43,813)	(713)
Nationwide Community Grant Fund	37,451	(27,461)	9,990
	<u>205,610</u>	<u>(183,801)</u>	<u>21,809</u>
<b>Restricted funds</b>			
Macmillan	39,668	(54,687)	(15,019)
Pension Wise	455,088	(444,993)	10,095
Help through Crisis	8,142	(16,908)	(8,766)
Best Energy Saving Network inc Champion	25,475	(24,785)	690
Help to Claim	280,211	(281,516)	(1,305)
Energy Advice Programme	15,480	(15,784)	(304)
	<u>824,064</u>	<u>(838,673)</u>	<u>(14,609)</u>
<b>TOTAL FUNDS</b>	<u><u>1,029,674</u></u>	<u><u>(1,022,474)</u></u>	<u><u>7,200</u></u>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2021**

**14. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
<b>Unrestricted funds</b>				
General funds	204,428	(15,724)	38,447	227,151
Legal Aid Agency	-	(27,503)	27,503	-
Anglian Water	-	(3,183)	3,183	-
University of Northampton	-	7,636	(7,636)	-
Smart Energy	-	59	(59)	-
MS Society	-	2,024	(2,024)	-
	<u>204,428</u>	<u>(36,691)</u>	<u>59,414</u>	<u>227,151</u>
<b>Restricted funds</b>				
Macmillan	-	(6,533)	6,533	-
Pension Wise	-	(4)	4	-
Energy Best Deal inc. Extra & Champion	-	13,137	(13,137)	-
Orbit Housing	24,097	-	(24,097)	-
Help through Crisis	-	1,381	(1,381)	-
Power Up	-	(912)	912	-
Build Better Opportunities	-	3,482	(3,482)	-
Best Energy Saving Network inc Champion	-	25,347	(25,347)	-
Help to Claim	-	(519)	519	-
Energy Advice Programme	-	(62)	62	-
	<u>24,097</u>	<u>35,317</u>	<u>(59,414)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>228,525</u></u>	<u><u>(1,374)</u></u>	<u><u>-</u></u>	<u><u>227,151</u></u>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2021**

**14. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General funds	166,097	(181,821)	(15,724)
Legal Aid Agency	10,415	(37,918)	(27,503)
Anglian Water	-	(3,183)	(3,183)
University of Northampton	14,584	(6,948)	7,636
Smart Energy	23,829	(23,770)	59
MS Society	10,000	(7,976)	2,024
	<hr/>	<hr/>	<hr/>
	224,925	(261,616)	(36,691)
<b>Restricted funds</b>			
Macmillan	48,644	(55,177)	(6,533)
Pension Wise	480,486	(480,490)	(4)
Energy Best Deal inc. Extra & Champion	15,566	(2,429)	13,137
Help through Crisis	9,075	(7,694)	1,381
Power Up	-	(912)	(912)
Build Better Opportunities	6,142	(2,660)	3,482
Best Energy Saving Network inc Champion	25,475	(128)	25,347
Help to Claim	269,711	(270,230)	(519)
Energy Advice Programme	20,365	(20,427)	(62)
	<hr/>	<hr/>	<hr/>
	875,464	(840,147)	35,317
<b>TOTAL FUNDS</b>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	1,100,389	(1,101,763)	(1,374)

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2021**

**14. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
<b>Unrestricted funds</b>				
General funds	204,428	(1,135)	10,973	214,266
Legal Aid Agency	-	(33,249)	33,249	-
Anglian Water	-	(3,183)	3,183	-
University of Northampton	-	10,554	(10,554)	-
Smart Energy	-	59	(59)	-
MS Society	-	2,795	(2,795)	-
Access to Justice Foundation	-	(713)	713	-
Nationwide Community Grant Fund	-	9,990	-	9,990
	<u>204,428</u>	<u>(14,882)</u>	<u>34,710</u>	<u>224,256</u>
<b>Restricted funds</b>				
Macmillan	-	(21,552)	21,552	-
Pension Wise	-	10,091	4	10,095
Energy Best Deal inc. Extra & Champion	-	13,137	(13,137)	-
Orbit Housing	24,097	-	(24,097)	-
Help through Crisis	-	(7,385)	7,385	-
Power Up	-	(912)	912	-
Build Better Opportunities	-	3,482	(3,482)	-
Best Energy Saving Network inc Champion	-	26,037	(26,037)	-
Help to Claim	-	(1,824)	1,824	-
Energy Advice Programme	-	(366)	366	-
	<u>24,097</u>	<u>20,708</u>	<u>(34,710)</u>	<u>10,095</u>
<b>TOTAL FUNDS</b>	<u><u>228,525</u></u>	<u><u>5,826</u></u>	<u><u>-</u></u>	<u><u>234,351</u></u>

**Central and East Northamptonshire  
Citizens Advice Bureau**

**Notes to the Financial Statements - continued  
for the year ended 31st March 2021**

**14. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General funds	271,907	(273,042)	(1,135)
Legal Aid Agency	10,415	(43,664)	(33,249)
Anglian Water	-	(3,183)	(3,183)
University of Northampton	28,000	(17,446)	10,554
Smart Energy	23,829	(23,770)	59
MS Society	15,833	(13,038)	2,795
Access to Justice Foundation	43,100	(43,813)	(713)
Nationwide Community Grant Fund	37,451	(27,461)	9,990
	<hr/>	<hr/>	<hr/>
	430,535	(445,417)	(14,882)
<b>Restricted funds</b>			
Macmillan	88,312	(109,864)	(21,552)
Pension Wise	935,574	(925,483)	10,091
Energy Best Deal inc. Extra & Champion	15,566	(2,429)	13,137
Help through Crisis	17,217	(24,602)	(7,385)
Power Up	-	(912)	(912)
Build Better Opportunities	6,142	(2,660)	3,482
Best Energy Saving Network inc Champion	50,950	(24,913)	26,037
Help to Claim	549,922	(551,746)	(1,824)
Energy Advice Programme	35,845	(36,211)	(366)
	<hr/>	<hr/>	<hr/>
	1,699,528	(1,678,820)	20,708
<b>TOTAL FUNDS</b>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	2,130,063	(2,124,237)	5,826

**Restricted Funds Details**

**Macmillan**

Funding for the provision of financial wellbeing support and benefits advice to people affected by cancer.

**Pension Wise**

The delivery of the government's Pension Wise guidance service

**Help Through Crisis**

Funding drawn through a partnership agreement with Restore Northampton, funded by the Big Lottery Fund to support people in financial crisis.

**Best Energy Saving Network inc Champion**

Services to provide clients with saving money on energy bills.

**Help to Claim**

Services to provide vulnerable clients with assistance in claiming Universal Credit, recognising that approximately 1 in 5 struggle to make a claim.

**Central and East Northamptonshire**  
**Citizens Advice Bureau**

**Notes to the Financial Statements - continued**  
**for the year ended 31st March 2021**

**14. MOVEMENT IN FUNDS - continued**

**Energy Advice Programme**

Service to provide and support the provision of energy advice.

**15. CONTINGENT LIABILITIES**

There were no contingent liabilities as at 31st March 2021 or 31st March 2020.

**16. CAPITAL COMMITMENTS**

There were no capital commitments as at 31st March 2021 or 31st March 2020.

**17. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31st March 2021 or 31st March 2020

**18. PENSIONS**

There is a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge for the year was £16,485 (2020- £17,674).

**19. CORONAVIRUS PANDEMIC RESPONSE AND IMPACT**

The impact of the pandemic was still being felt throughout the financial period. As it became clear that social restrictions would become necessary, and that these would have a significant impact upon the charity's clients, the board and management team made urgent plans to ensure clients' needs could continue to be met.

The majority of the charity's services are normally delivered face-to-face, either in the organisation's permanent offices, or in outreach locations. During March 2020, with lockdown appearing inevitable, the board and management team decided to move all client services to telephone, and staff and volunteers were supported to continue their roles from home. All office locations were closed, and remained so during the lockdown periods, although extensive project plans were put in place for safe return to office working when it is considered appropriate.

Pressures arising from the pandemic caused a number of funding organisations to reduce funded activities, impacting expected resources for 2020/21, but considerable effort has been put into finding new funding targeted at assisting clients affected by the pandemic, so the scope of all services to clients has been maintained through this period.

Equipping and supporting staff and volunteers to work from home has incurred substantial additional costs, as has investment in premises to keep everyone safe on return to the offices, but through careful management these costs have largely been offset by savings in travel and other expenses, leaving no significant overall impact on expected resources.