



## **Trustees' Annual Report for the period**

**From 01 April 2021 To 31 March 2022**

**Charity name: Citizens Advice Teignbridge**

**Charity registration number: 900012**

### **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular for the benefit of the community in Teignbridge District and surrounding areas
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Providing advice to 6,882 clients in the reporting period, helping them to prevent and to solve problems while enabling them to secure £2,105,380 of additional income, much of it being recycled directly into the local economy.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees review the Memorandum of Association each year and receive regular reports to confirm the public benefit resulting from our activity.

### **Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable
Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	During the reporting period our volunteers contributed 27,550 hours of work with an estimated value of £458,636 based upon the H M Treasury approved model.
Other		

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## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>We advised 6,882 clients dealing with 18,753 issues.</p> <p>Using national guidelines it is estimated that for every £1 invested in our service we generate £6.11 savings for the government, £41.97 in wider economic and social benefits and £18.78 of financial value for the people we help.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<p>We advised more people in 2021-22 on more issues than in 2020-21.</p> <p>We also took steps to improve access to advice by offering innovative ways of clients contacting us e.g. advice via video.</p>
Performance of fundraising activities against objectives set	Para 1.41	<p>The Trustee Board monitors fundraising objectives and activity via reports to every meeting. 2020-201 objectives were exceeded.</p>
Investment performance against objectives	Para 1.41	<p>Our investment strategy primary objective remains the minimisation of risk. That said, with historically low interest rates, the returns on investments were not significant however in 2022-23 rates are expected to improve and the Investment strategy will be reviewed.</p>
Other		



## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Our financial position at year end is better than budget. There is forecast to be a deficit in 2022-23 due the cessation of some large and long term projects and the impact of cost of living increases, however, we carry sufficient reserves to cushion the impact.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The reserves Policy was reviewed and approved during the reporting year
Amount of reserves held	Para 1.22	£239,998 unrestricted; £80,000 designated; £37,819 restricted
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The independent examiner reports "There are no material uncertainties about the charity's ability to continue"

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Our principal sources of funds are Devon County Council, Teignbridge District Council, Access To Justice Foundation and Help to Claim. We also received similar funds from schemes for Covid-19 support and recovery.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The Investment Policy and strategy will be reviewed in 2022-23.
A description of the principal risks facing the charity	Para 1.46	Financially these are cost of living increases, inflation and pressure on our principle funders to cut costs.  Operationally the pressure on our services due from clients struggling with cost of living increases, inflation, debt, homelessness and job security is impacting on our volunteers and staff while the challenges of recruitment of volunteers is affected by the same factors.
Other		



## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Company Limited by Guarantee and not having a Share Capital
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are elected from the local community with particular attention to ensuring diversity of representation. All new Trustees undergo selection interviews and induction training before election at the Annual General Meeting. Ongoing training, mentoring and supervision is also provided

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Trustee skills audit is undertaken annually and this informs our recruitment strategy. A fully documented induction is provided for all Trustees.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The trustees carry the ultimate responsibility for the conduct of Citizens Advice Teignbridge while day-to-day operation is delegated to senior management.
Relationship with any related parties	Para 1.51	We have contracts in place with Citizens Advice South Hams to share financial management and training resources to our mutual benefit.
Other		

### Reference and Administrative details

Charity name	Teignbridge Citizens Advice Bureaux
Other name the charity uses	Citizens Advice Teignbridge
Registered charity number	900012

Charity's principal address	36-38 Market Walk Newton Abbot Devon TQ12 2RX

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Andrew Wilson	Chair		
2	Mrs Linda Randall			
3	Mr Barry Dewhurst	Clerk to the Board		
4	Mrs Helen Maclaine			
5	Mr Roger Randall	Treasurer	Resigned 2 February 2022	
6	Mr Frank Bond		Resigned 8 October 2021)	
7	Mr Martin Bullen	Treasurer (from 3 February 2022)	Appointed 8 October 2021	
8	Mr Geoff Williams		Appointed 8 October 2021)	
9	Mrs Maureen Winn Oakley		Appointed 8 October 2021)	
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

## Corporate trustees - names of the directors at the date the report was approved

Director name		

## Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	




## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent Examiner	Mr R Smith (FCA), Thomas Westcott LLP, Chartered Accountants	Pettitor House, Nicholson Road Torquay, Devon TQ2 7TD

#### Name of chief executive or names of senior staff members (Optional information)

Mr Vincent Willson

### Exemptions from disclosure

Reason for non-disclosure of key personnel details

### Other optional information

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

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Full name(s)

Barry Dewhurst	
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Position (eg  
Secretary, Chair, etc)

Clerk to the Board	
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Date

20/01/2023
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**NUMBER:02373461**

**COMPANY REGISTRATION**

**900012**

**CHARITY REGISTRATION NUMBER:**

**Teignbridge Citizens Advice Bureaux  
Company Limited by Guarantee  
Unaudited Financial Statements  
31 March 2022**

**Teignbridge Citizens Advice Bureaux**  
**Company Limited by Guarantee**  
**Financial Statements**  
**Year ended 31 March 2022**

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# Teignbridge Citizens Advice Bureaux

## Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report)

#### Year ended 31 March 2022

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

#### Reference and administrative details

**Registered charity name** Teignbridge Citizens Advice Bureaux

**Charity registration number** 900012

**Company registration number** 02373461

**Principal office and registered office** 36-38 Market Walk  
Newton Abbot  
Devon  
TQ12 2RX

**The trustees** Mr Andrew Wilson (Chair)  
Mrs Linda Randall  
Mr Barry Dewhurst  
Mrs Helen MacLaine  
Mr Roger Randall (Resigned 2 February 2022)  
Mr Frank Bond (Resigned 8 October 2021)  
Mr Martin Bullen (Appointed 8 October 2021)  
Mr Geoff Williams (Appointed 8 October 2021)  
Mrs Maureen Winn Oakley (Appointed 8 October 2021)  
Mr Roger Bacon (Appointed 8 October 2021 and resigned 20 May 2022)

**Treasurer** Mr Martin Bullen

**Chief executive** Mr Vincent Willson

**Independent examiner** Mr S R Smith (FCA)  
Westcotts  
Chartered Accountants  
Petitor House  
Nicholson Road  
Torquay  
Devon  
TQ2 7TD



# **Teignbridge Citizens Advice Bureaux**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report)** *(continued)*

**Year ended 31 March 2022**

#### **Structure, governance and management**

##### **Governing Document**

Teignbridge Citizens Advice Bureau is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. Teignbridge Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended in November 2010.

Teignbridge Citizens Advice Bureau was incorporated as a company limited by guarantee on 18th April 1989.

##### **Organisational Structure**

Teignbridge Citizens Advice Bureau 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 Teignbridge Citizens Advice Bureau and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet every six weeks and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

##### **Recruitment, Appointment of Trustees**

Trustees who are also directors of the company, are elected from the local community. Trustees are elected at the Annual General Meeting. A separate process agreed by the Trustee Board is followed for the election of the Chair and other officers. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

The board understands the importance of the diversity of its trustees in regards to the Charity Governance Code and is mindful of this when going through the recruitment process for new trustees.

##### **Induction of Trustees**

Newly appointed Trustees are provided with a comprehensive induction to Teignbridge Citizens Advice Bureau through the provision of training courses and mentoring by established trustees.

##### **Related Parties**

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

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

##### **Major risks**

A risk management strategy was agreed by the Trustee Board as part of the business planning process. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Teignbridge Citizens Advice Bureau is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources.



Internal risks are minimised by the implantation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

# **Teignbridge Citizens Advice Bureaux**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report)** *(continued)*

**Year ended 31 March 2022**

#### **Objectives and activities**

##### **Objectives**

The charity's objects are to promote any charitable purpose for the benefit of the community in Teignbridge, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

##### **Aims, Objectives, Strategies and Activities for the Year**

Teignbridge Citizens Advice Bureau aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community. The bureau aims to provide the advice people need for the problems they face, ensuring that individuals do not suffer from a lack of knowledge about their rights and responsibilities. The dual aim of the bureau is to improve the policies and practices that affect people's lives.

To obtain the necessary funding to provide the additional services and applications were made to various local and national providers of community finance.

##### **Public Benefit**

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

The principal activity of Teignbridge Citizens Advice Bureau remained the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. This was provided through bureaux at Dawlish and Newton Abbot.

In addition to general advice the following projects were provided:-

1. Benefits advice to families who have children with special needs
2. Legal advice to clients
3. General advice to individuals and families affected by MS
4. General advice to clients affected by the welfare reform programme
5. Fairer Charging assessments for people requiring care and support services
6. Advice and advocacy for people using health or social services. Advisory services were provided through face-to-face consultations, telephone advice lines and various outreach services
7. Advice on issues that can improve financial circumstances and give children a better start in life
8. Advice and information on fuel poverty
9. Increasing debt advice capacity
10. Household Support Fund supporting those most in needs of help with significantly rising living costs.
11. Advice on energy efficiencies and cost-savings in the home

##### **Contribution of Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

115 (2021 - 87) volunteers contributed approximately 33,120 (2021 - 33,000) hours of work to the bureau during the year. Based on the value of volunteer hours used by the Office of National Statistics, the value of volunteering in 2021/22 was worth £375,180.

#### **Achievements and performance**

**Charitable Activities**

During the year the charity helped 6884 (2021 - 6,550) clients with 18,757 (2021 - 16,541) issues. The majority of issues related to benefits (40%), housing (10%), debt (7%), relationships and family (7%), employment (6%) and utilities and communications. Other areas of advice included: consumer, health, immigration, financial capability, legal issues, travel and transport and tax.

# **Teignbridge Citizens Advice Bureaux**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report)** *(continued)*

**Year ended 31 March 2022**

#### **Achievements and performance**

##### **Charitable Activities** *(continued)*

Clients were predominately advised by phone (42%) and e-mail (34%), in person (2%), by letter (4%), via webchat (2%) and by video call (1%).

As a result of the advice given, clients received £2,111,635 (2021 - £1,354,904) of new financial income. This income will have a major impact on the lives of the individual clients but will also have a local impact with the majority of this income being spent in the local economy.

##### **Investment Activities**

The charity currently holds material investments in fixed-term notice and fixed-term maturity accounts.

##### **Factors Affecting the Achievement of Objectives**

The charity is only too well aware of the financial pressures experienced by its major funds and in view of this has taken active measures to seek additional sources of funding for its services and to generally widen the companies funding base.

##### **Financial review**

Total incoming resources for the year have increased to £561,412 (2021 - £502,050) and of this £395,563 (2021 - £272,617) related to project restricted income. The overall increase has arisen due to a number of short-term grants being added during the year and increased Covid-related government funds to support clients in need such as the Household Support Fund and the Covid Outbreak Management Fund.

The total expenditure has increased to £534,804 (2021 - £422,039), arising largely from the increased costs related to additional funding streams.

There was a surplus of income over expenditure during the year of £26,608 (2021 - surplus of £80,011).

Both the liquidity and cash flow risks of the charity are considered to be low, due to the nature of the current assets held and the payment terms from the core funders.

##### **Reserves Policy**

Teignbridge Citizens Advice Bureau is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The Bureaux will maintain a projection of income for at least three years ahead and will ensure that this continues to be derived from as wide a variety of sources possible. They will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred, the Trustees have determined that "free" reserves should be maintained equal to 6 months core operating expenditure (50% of £150,000 based on 2021/22) i.e. £75,000. In addition, the Trustees have determined that £80,000 of reserves should be designated for an Innovation Reserve Fund designed to provide the organisation with the financial flexibility to respond promptly to significant changes in funding and new opportunities. At 31 March 2022, the total reserves were £357,817 (2020 - £331,209) of which represented unrestricted funds of £319,998 (2021 - £284,153), including £80,000 designated funds and restricted funds of £37,819 (2021 - £47,056).

#### **Principal Funding Sources**

The trustees extend their gratitude to Devon County Council and Teignbridge District Council, who continued to support the core operating capacity of the charity.

# **Teignbridge Citizens Advice Bureaux**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report)** *(continued)*

#### **Year ended 31 March 2022**

##### **Principal Funding Sources** *(continued)*

The trustees are also grateful for the additional core funding received from the town councils of Dawlish, Newton Abbot, Teignmouth, Kingsteignton, Buckfastleigh and Exminster.

Project-specific funding was received from the MS Society and Citizens Advice nationally. To deliver its projects the charity worked in partnership with organisations including departments of local councils and other charities within the CAB Devon consortium.

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

##### **Plans for future periods**

The charity will seek to maintain its core funding and maintain or replace project-specific funding, looking for new opportunities to secure additional funding or improve service delivery.

##### **Report from the Chair**

I am delighted to report on the activities of this remarkable local charity which does so much to help the people of Teignbridge.

We rely heavily on the work of our governing board who freely give their time and expertise.

It is always sad to lose the services of our dedicated trustees and, in this respect, I would like to pay tribute to Roger Randall who served for seven years as our treasurer. We rely on accurate financial reporting to sustain us and Roger has been a diligent and trustworthy colleague.

Frank Bond retired having served as our governance lead ensuring we complied with all matters of compliance and reporting.

I have always tried to ensure that the Trustee Board represents all aspects of the community and our recruitment policy aims to ensure no one is excluded from giving their time to govern this business and we value skills however much time one is able to give.

I am delighted to have recruited new trustees to cover all areas of governance and I am pleased to welcome Geoff Williams who has taken responsibility for strategic planning and Martin Bullen who takes over our compliance group ensuring we maintain accurate recording and comply with current regulations.

It is most important that our volunteers are properly represented and Karen Loader has been elected as their representative on the board.

This being my sixth year as chair my thoughts on having had the privilege to serve this important charity is one of great pride in serving such a worthwhile organisation within the community and one I will relinquish with pride.

Our continuing growth in the most difficult time shows that we are without doubt a leader in the provision of free and impartial advice having sustained our position during the most challenging time. Without doubt we owe a great deal of gratitude to all of our trustees who continue to support our volunteers and management.



# **Teignbridge Citizens Advice Bureaux**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report)** *(continued)*

**Year ended 31 March 2022**

#### **Report from the Chair** *(continued)*

My final remarks are left to thank our funders who continue to support our work and with whom we enjoy a remarkable relationship.

#### **Trustees' responsibilities statement**

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and for the maintenance and integrity of the corporate and financial information on the company's website.

#### **Small company provisions**

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 4 November 2022 and signed on behalf of the board of trustees by:

.....  
**Mr Andrew Wilson**  
**Trustee**





# **Teignbridge Citizens Advice Bureaux**

## **Company Limited by Guarantee**

### **Independent Examiner's Report to the Trustees of Teignbridge Citizens Advice Bureaux**

**Year ended 31 March 2022**

I report to the trustees on my examination of the financial statements of Teignbridge Citizens Advice Bureaux ('the charity') for the year ended 31 March 2022.

#### **Responsibilities and basis of report**

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), 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 charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 financial statements 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.

.....  
**Mr S R Smith (FCA)**  
**Independent Examiner**  
Westcotts  
Chartered Accountants  
Petitor House  
Nicholson Road  
Torquay  
Devon, TQ2 7TD



**Teignbridge Citizens Advice Bureaux**  
**Company Limited by Guarantee**  
**Statement of Financial Activities**  
**(including income and expenditure account)**  
**Year ended 31 March 2022**

		Unrestricte d funds £	2022 Restricted funds £	Total funds £	2021 Total funds £
	Note				
<b>Income and endowments</b>					
Donations and legacies	5	153,467	371,678	<b>525,145</b>	478,695
Investment income	6	746	-	<b>746</b>	784
Other income	7	11,636	23,885	<b>35,521</b>	22,571
<b>Total income</b>		<u>165,849</u>	<u>395,563</u>	<u><b>561,412</b></u>	<u>502,050</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8	125,338	409,466	<b>534,804</b>	422,039
<b>Total expenditure</b>		<u>125,338</u>	<u>409,466</u>	<u><b>534,804</b></u>	<u>422,039</u>
Transfers between funds		(4,666)	4,666	-	-
<b>Net income/(expenditure) and net movement in funds</b>		<u>35,845</u>	<u>(9,237)</u>	<u><b>26,608</b></u>	<u>80,011</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		284,153	47,056	<b>331,209</b>	251,198
<b>Total funds carried forward</b>		<u>319,998</u>	<u>37,819</u>	<u><b>357,817</b></u>	<u>331,209</u>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

**The notes on page 11 to 22 form part of these financial statements.**



# Teignbridge Citizens Advice Bureaux

## Company Limited by Guarantee

### Statement of Financial Position

31 March 2022

	Note	2022 £	£	2021 £
<b>Fixed assets</b>				
Tangible fixed assets	14		2,261	9,648
<b>Current assets</b>				
Debtors	15	49,245		11,821
Investments	16	160,000		160,000
Cash at bank and in hand		193,000		189,986
		402,245		361,807
<b>Creditors: amounts falling due within one year</b>	17	46,689		40,246
<b>Net current assets</b>			355,556	321,561
<b>Total assets less current liabilities</b>			357,817	331,209
<b>Net assets</b>			357,817	331,209
<b>Funds of the charity</b>				
Restricted funds			37,819	47,056
Unrestricted funds			239,998	284,153
Designated funds			80,000	-
<b>Total charity funds</b>	20		357,817	331,209

For the year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- ☐ The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- ☐ The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on

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

.....  
**Mr Andrew Wilson**  
**Trustee**

The notes on page 11 to 22 form part of these financial statements.

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## Teignbridge Citizens Advice Bureaux

### Company Limited by Guarantee

#### Statement of Cash Flows

Year ended 31 March 2022

	Note	2022 £	2021 £
<b>Cash flows from operating activities</b>			
Net income/(expenditure)		<b>26,608</b>	80,011
<i>Adjustments for:</i>			
Depreciation of tangible fixed assets		<b>7,387</b>	7,510
Other interest receivable and similar income		<b>(746)</b>	(784)
Interest payable and similar charges		-	2
Accrued expenses		<b>2,053</b>	227
<i>Changes in:</i>			
Trade and other debtors		<b>(37,474)</b>	(2,880)
Trade and other creditors		<b>4,390</b>	(1,072)
Cash generated from operations		<b>2,218</b>	83,014
Interest paid		-	(2)
Interest received		<b>796</b>	1,157
Net cash from operating activities		<b>3,014</b>	84,169
<b>Cash flows from investing activities</b>			
Purchase of tangible assets		-	(1,076)
Net cash used in investing activities		-	(1,076)
<b>Net increase/(decrease) in cash and cash equivalents</b>		<b>3,014</b>	83,093
<b>Cash and cash equivalents at beginning of year</b>		<b>349,986</b>	266,893
<b>Cash and cash equivalents at end of year</b>	<b>17</b>	<b>353,000</b>	349,986

The notes on page 11 to 22 form part of these financial statements.

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## **Teignbridge Citizens Advice Bureaux**

### **Company Limited by Guarantee**

### **Notes to the Financial Statements**

**Year ended 31 March 2022**

#### **1. General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 36-38 Market Walk, Newton Abbot, Devon, TQ12 2RX.

#### **2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### **3. Accounting policies**

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

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### **Going concern**

There are no material uncertainties about the charity's ability to continue.

##### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### **Cash and cash equivalents**

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours. Cash equivalents are highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.



Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

**Teignbridge Citizens Advice Bureaux**  
**Company Limited by Guarantee**  
**Notes to the Financial Statements** *(continued)*  
**Year ended 31 March 2022**

**3. Accounting policies** *(continued)*

**Incoming resources**

All income is included in the statement of financial activities when the charity is entitled to the income, any performance related conditions attached have been met or are fully within the control of the charity, the income is considered probable and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- ☐ Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material.
- ☐ Investment income is included when receivable.
- ☐ Income from other charitable activities are accounted for when earned.
- ☐ Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.
- ☐ Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

**Resources expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- ☐ Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.
- ☐ Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- ☐ Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.
- ☐ All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.



**Teignbridge Citizens Advice Bureaux**  
**Company Limited by Guarantee**  
**Notes to the Financial Statements** *(continued)*  
**Year ended 31 March 2022**

**3. Accounting policies** *(continued)*

**Tangible assets**

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

**Depreciation**

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold Property	-	Straight line over the life of the asset
Fixtures and Fittings	-	20% reducing balance
Equipment	-	33% straight line

**Impairment of fixed assets**

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

**Financial instruments**

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash value or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

**Defined contribution plans**

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.



# Teignbridge Citizens Advice Bureaux

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2022

#### 4. Limited by guarantee

Teignbridge Citizens Advice Bureau is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

#### 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
<b>Donations</b>			
CATCH	5,250	-	<b>5,250</b>
Other donations	915	-	<b>915</b>
<b>Grants</b>			
Devon County Council	63,292	-	<b>63,292</b>
Teignbridge District Council	52,130	-	<b>52,130</b>
CA - Fairer Charging	-	14,355	<b>14,355</b>
Action For Children	-	16,100	<b>16,100</b>
Devon Welfare Rights Unit - Quids for Kids	-	48,184	<b>48,184</b>
Access To Justice	-	144,418	<b>144,418</b>
Help To Claim	-	29,776	<b>29,776</b>
Victim Support	-	5,141	<b>5,141</b>
Multiple Sclerosis Advocacy	-	6,000	<b>6,000</b>
Heat Well For Less	-	1,265	<b>1,265</b>
Empower	-	8,041	<b>8,041</b>
Debt Project	-	38,439	<b>38,439</b>
COVID-19 funding	-	-	-
Outreach	21,880	-	<b>21,880</b>
National CA (Single Queue)	10,000	-	<b>10,000</b>
Healthwatch	-	13,158	<b>13,158</b>
Warburtons funding	-	-	-
DASWAC	-	8,181	<b>8,181</b>
Devon Carers	-	4,725	<b>4,725</b>
Household Support Fund (TDC)	-	8,789	<b>8,789</b>
Household Support Fund (Fuel)	-	2,284	<b>2,284</b>
Covid Outbreak Management Fund (COMF)	-	22,822	<b>22,822</b>
Other	-	-	-
	<u>153,467</u>	<u>371,678</u>	<u><b>525,145</b></u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Donations</b>			
CATCH	5,000	-	<b>5,000</b>

Other donations	3,623	-	<b>3,623</b>
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# Teignbridge Citizens Advice Bureaux

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

**Year ended 31 March 2022**

#### **5. Donations and legacies *(continued)***

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Grants</b>			
Devon County Council	63,322	-	<b>63,322</b>
Teignbridge District Council	52,130	-	<b>52,130</b>
CA - Fairer Charging	-	16,073	<b>16,073</b>
Action For Children	-	16,500	<b>16,500</b>
Devon Welfare Rights Unit - Quids for Kids	-	29,584	<b>29,584</b>
Access To Justice	-	114,322	<b>114,322</b>
Help To Claim	-	37,665	<b>37,665</b>
Supporting Victims of Domestic and Sexual Abuse	10,240	-	<b>10,240</b>
Multiple Sclerosis Advocacy	-	14,000	<b>14,000</b>
Heat Well For Less	-	7,728	<b>7,728</b>
Debt Project	-	16,876	<b>16,876</b>
COVID-19 funding	38,018	-	<b>38,018</b>
Outreach	15,542	-	<b>15,542</b>
CAB Devon	10,000	-	<b>10,000</b>
Healthwatch	-	12,119	<b>12,119</b>
Warburtons funding	6,000	-	<b>6,000</b>
Other	9,953	-	<b>9,953</b>
	<u>213,828</u>	<u>264,867</u>	<u><b>478,695</b></u>

#### **6. Investment income**

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Bank interest receivable	<u>746</u>	<u><b>746</b></u>	<u>784</u>	<u>784</u>

#### **7. Other income**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Other income	11,336	-	<b>11,336</b>
Partner funds (HSF)	-	23,885	<b>23,885</b>
Rental income	300	-	<b>300</b>
	<u>11,636</u>	<u>23,885</u>	<u><b>35,521</b></u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Other income	11,371	7,750	19,121
Rental income	<u>3,450</u>	<u>-</u>	<u>3,450</u>



14,821

7,750

22,571

# Teignbridge Citizens Advice Bureaux

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

**Year ended 31 March 2022**

#### 8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Charitable activities	80,337	359,477	<b>439,814</b>
Support costs	45,001	49,989	<b>94,990</b>
	<u>125,338</u>	<u>409,466</u>	<u><b>534,804</b></u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Charitable activities	131,440	206,736	338,176
Support costs	54,919	28,944	83,863
	<u>186,359</u>	<u>235,680</u>	<u>422,039</u>

#### 9. Analysis of support costs

	Analysis of support costs £	Total 2022 £	Total 2021 £
Staff costs	8,923	<b>8,923</b>	6,307
Premises	42,793	<b>42,793</b>	36,828
Communications and IT	13,429	<b>13,429</b>	12,765
General office	5,480	<b>5,480</b>	3,017
Finance costs	90	<b>90</b>	69
Governance costs	9,250	<b>9,250</b>	11,722
Sundry expenses	1,175	<b>1,175</b>	698
Depreciation	7,387	<b>7,387</b>	7,510
Reference materials	4,510	<b>4,510</b>	4,275
Advertising and publicity	59	<b>59</b>	-
Trustees' expenses	1,894	<b>1,894</b>	672
	<u>94,990</u>	<u><b>94,990</b></u>	<u>83,863</u>

#### 10. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2022 £	2021 £
Depreciation of tangible fixed assets	<b>7,387</b>	7,510
Operating lease rentals	<b>24,911</b>	25,266

#### 11. Independent examination fees

	2022 £	2021 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<b>1,900</b>	1,545
Other financial services	<b>2,340</b>	3,600

4,2405,145

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**Teignbridge Citizens Advice Bureaux****Company Limited by Guarantee****Notes to the Financial Statements (continued)****Year ended 31 March 2022****12. Staff costs**

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2022</b>	2021
	<b>£</b>	£
Wages and salaries	<b>374,211</b>	299,500
Social security costs	<b>21,569</b>	14,728
Employer contributions to pension plans	<b>10,379</b>	7,986
	<b><u>406,159</u></b>	<u>322,214</u>

The average head count of employees during the year was 23 (2021: 19). The average number of full-time equivalent employees during the year is analysed as follows:

	<b>2022</b>	2021
	<b>No.</b>	No.
Number of staff	<b><u>18</u></b>	<u>12</u>

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity, 115 (2021 - 87) volunteers contributed approximately 33,120 (2021 - 33,000) hours of work to the bureau during the year.

**13. Trustee remuneration and expenses**

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees (2021 - £nil).

Trustees' expenses amounted to £1,894 (2021 - £672), where two (2021 - two) trustees were reimbursed during the year for charity related travelling, meeting expenses, stationery, telephone and small annual regulatory fees.

**14. Tangible fixed assets**

	Land and buildings £	Fixtures and fittings £	Equipment £	<b>Total £</b>
<b>Cost</b>				
At 1 April 2021	83,433	26,592	36,874	<b>146,899</b>
<b>At 31 March 2022</b>	<u>83,433</u>	<u>26,592</u>	<u>36,874</u>	<u><b>146,899</b></u>
<b>Depreciation</b>				
At 1 April 2021	83,433	24,216	29,894	<b>137,251</b>
Charge for the year	-	493	6,894	<b>7,387</b>
<b>At 31 March 2022</b>	<u>83,433</u>	<u>24,742</u>	<u>36,586</u>	<u><b>144,638</b></u>
<b>Carrying amount</b>				
<b>At 31 March 2022</b>	<u>-</u>	<u>1,973</u>	<u>288</u>	<u><b>2,261</b></u>

At 31 March 2021

-

2,466

7,182

9,648

# Teignbridge Citizens Advice Bureaux

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2022

##### 15. Debtors

	2022	2021
	£	£
Trade debtors	38,108	9,000
Prepayments and accrued income	11,137	2,821
	<u>49,245</u>	<u>11,821</u>

##### 16. Investments

	2022	2021
	£	£
Short-term investments	<u>160,000</u>	<u>160,000</u>

The investments are held in separate fixed-term notice and fixed-term maturity bank accounts.

##### 17. Cash and cash equivalents

Cash and cash equivalents comprise the following:

	2022	2021
	£	£
Cash at bank and in hand	193,000	189,986
Short-term deposits	160,000	160,000
	<u>353,000</u>	<u>349,986</u>

##### 18. Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	4,452	300
Accruals and deferred income	34,690	39,946
Social security and other taxes	6,786	-
Pension creditor	105	-
Other creditors	656	-
	<u>46,689</u>	<u>40,246</u>

##### 19. Deferred income

	2022	2021
	£	£
At 1 April 2021	34,367	29,367
Amount released to income	(34,367)	(29,367)
Amount deferred in year	27,058	34,367
<b>At 31 March 2022</b>	<u>27,058</u>	<u>34,367</u>

The deferred income relates to grants and other income received during the year in advance of the services performed.

# Teignbridge Citizens Advice Bureaux

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2022

#### 20. Pensions and other post-retirement benefits

##### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £10,379 (2021: £7,986).

#### 21. Analysis of charitable funds

##### Unrestricted funds

	At 1 April 202 1	Income	Expenditure	Transfers	At 31 Mar 20 22
	£	£	£	£	£
Unrestricted Fund	284,153	165,849	(125,338)	(84,666)	<b>239,998</b>
Designated Fund	-	-	-	80,000	<b>80,000</b>
	<u>284,153</u>	<u>165,849</u>	<u>(125,338)</u>	<u>(4,666)</u>	<u><b>319,998</b></u>

	At 1 April 202 0	Income	Expenditure	Transfers	At 31 Mar 202 1
	£	£	£	£	£
Unrestricted Fund	<u>244,005</u>	<u>229,433</u>	<u>(186,359)</u>	<u>(2,926)</u>	<u>284,153</u>

The Unrestricted funds are free funds which are not reserved for specific purposes. Part of this fund is considered to be a contingency fund as set out in the reserves policy within the trustees' report.

The unrestricted fund transfer of £4,666 relates to an overspend of the Household Support Fund (TDC) during the year.

In addition, £80,000 of reserves is designated for an Innovation Reserve Fund intended to provide the organisation with the financial flexibility to respond promptly to significant changes in funding and new opportunities.

# Teignbridge Citizens Advice Bureaux

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2022

#### 21. Analysis of charitable funds *(continued)*

##### Restricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Fairer Charging Fund	-	14,356	(14,356)	-	
Access to Justice	24,215	144,418	(142,888)	-	<b>25,745</b>
Action for Children	8,289	16,100	(18,705)	-	<b>5,684</b>
Multiple Sclerosis	-	6,000	(6,000)	-	
Quids for Kids	6,052	48,184	(52,153)	-	<b>2,083</b>
Healthwatch	-	13,158	(13,158)	-	
Help to Claim	2,911	29,776	(32,687)	-	
Debt Project	5,589	38,438	(44,027)	-	
Heat Well for Less	-	1,265	(1,265)	-	
Victim Support	-	5,141	(5,141)	-	
Empower	-	8,041	(3,734)	-	<b>4,307</b>
DASWAC	-	8,181	(8,181)	-	
Devon Carers	-	4,725	(4,725)	-	
Household Support Fund - (TDC)	-	32,674	(37,340)	4,666	
Household Support Fund (Fuel)	-	2,284	(2,284)	-	
COMF	-	22,822	(22,822)	-	
	<u>47,056</u>	<u>395,563</u>	<u>(409,466)</u>	<u>4,666</u>	<u><b>37,819</b></u>

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Fairer Charging Fund	-	16,073	(16,177)	104	
Access to Justice	1,747	114,322	(91,854)	-	<b>24,215</b>
Action for Children	5,446	16,500	(13,657)	-	<b>8,289</b>
Multiple Sclerosis	-	14,000	(14,539)	539	
Quids for Kids	-	37,334	(31,282)	-	<b>6,052</b>
Healthwatch	-	12,119	(13,484)	1,365	
Help to Claim	-	37,665	(34,754)	-	<b>2,911</b>
Debt Project	-	16,876	(11,287)	-	<b>5,589</b>
Heat Well for Less	-	7,728	(8,646)	918	
	<u>7,193</u>	<u>272,617</u>	<u>(235,680)</u>	<u>2,926</u>	<u><b>47,056</b></u>

Fairer Charging Fund - arises from an agreement with CAB Devon to assess clients' care needs and their entitlement to benefits. Funding is from Devon County Council.

Access to Justice - a project which takes referrals from local Citizens Advice offices across Devon and provides legal advice to clients in areas of social welfare law, including in particular, family and employment law. It is designed for clients who would otherwise be left without access to legal advice.



**Teignbridge Citizens Advice Bureaux**  
**Company Limited by Guarantee**  
**Notes to the Financial Statements** *(continued)*  
**Year ended 31 March 2022**

**21. Analysis of charitable funds** *(continued)*

Action For Children - this service provides advice for users of Children's Centres in Devon. It can give families a free benefit check, help with claiming and guidance on financial management. It can also help parents understand how getting a job or changing the hours they work would affect their income and benefits.

Multiple Sclerosis Advocacy - enables the charity to employ a project worker to delivery general advice to clients and families affected by MS.

Quids for Kids - arises from an agreement with CAB Devon to provide advice and information to families who have children with special needs. Funding is from Devon County Council.

Healthwatch - enables to charity to participate in a partnership with other local charities to help people get the best of health and social care services, including the facilitation of complaints. Funding is from Healthwatch Devon.

Help to Claim (Universal Credit) - this was the set-up period, including recruitment and training, for a new national project 'Help to Claim' due to launch in April 2019. This will offer support to clients with making a new claim for Universal Credit, from opening an account to receiving their first full payment.

Debt Project - This project takes referrals from the core service for clients needing assistance with managing problem debt and it enables clients to make informed decisions on options for longer term solutions

Heat Well For Less - Provides advice and information on fuel poverty. It encompasses advice and assistance on bills and meter issues, fuel debt, minimising costs (e.g., tariffs, discounts, grants), switching suppliers and energy efficiency.

Victim Care Network - a grant received from the Strategic Victim Support Partnership to provide emotional and practical support services for victims of crime.

Empower - Replaced Heat Well for Less providing advice and information on fuel poverty. It encompasses advice and assistance on bills and meter issues, fuel debt, minimising costs (e.g., tariffs, discounts, grants), switching suppliers and energy efficiency.

Devon Advice Services for Workings Age Carers (DASWAC) - provided by Devon County Council through Citizens Advice Devon to provide an advice service for working age carers.

Carers Project - funding provided by Devon Carers through Citizens Advice Devon to provide an income maximisation service for Devon's carers.

Household Support Fund (TDC) - Project in partnership with Teignbridge District Council to using the Household Support Fund to support those most in need of help with significantly rising living costs.

Household Support Fund (Fuel) - Separate HSF project in partnership with other LCAs specifically for the distribution of fuel vouchers for Devon clients on prepayment meters.

Contain Outbreak Management Fund (COMF) - funding provided through local

government to fund LCA staff to help support clients to reduce the spread of coronavirus and support local public health.

# Teignbridge Citizens Advice Bureaux

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2022

#### 22. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Tangible fixed assets	2,261	-	2,261
Current assets	364,426	37,819	402,245
Creditors less than 1 year	(46,689)	-	(46,689)
<b>Net assets</b>	<b>319,998</b>	<b>37,819</b>	<b>357,817</b>

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Tangible fixed assets	9,648	-	9,648
Current assets	314,751	47,056	361,807
Creditors less than 1 year	(40,246)	-	(40,246)
<b>Net assets</b>	<b>284,153</b>	<b>47,056</b>	<b>331,209</b>

#### 23. Analysis of changes in net debt

	At 1 Apr 2021	Cash flows	At 31 Mar 2022
	£	£	£
Cash at bank and in hand	189,986	3,014	193,000
Current asset investments	160,000	-	160,000
	<u>349,986</u>	<u>3,014</u>	<u>353,000</u>

#### 24. Related parties

Two of the member organisations, Devon County Council and Teignbridge District Council, provide substantial funding to enable the charity to carry out its charitable objectives as shown in note 5 to the accounts.

There was an outstanding balance of £15,706 with Teignbridge District Council at 31 March 2022 due to late invoicing. This amount is included in the Debtors total in note 15 (2021 - £nil).

The trustees and senior management are listed on page 1 of the charity's financial statements.

#### 25. Operating lease commitments

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

	2022	2021
	£	£
Not later than 1 year	17,644	-

29,406

47,050

**Year ended 31 March 2022**

**The following pages do not form part of the financial statements.**

## Teignbridge Citizens Advice Bureaux

### Company Limited by Guarantee

### Detailed Statement of Financial Activities

Year ended 31 March 2022

	2022 £	2021 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
CATCH	5,250	5,000
Other donations	915	3,623
Devon County Council	63,292	63,322
Teignbridge District Council	52,130	52,130
CA - Fairer Charging	14,355	16,073
Action For Children	16,100	16,500
Devon Welfare Rights Unit - Quids for Kids	48,184	29,584
Access To Justice	144,418	114,322
Help To Claim	29,776	37,665
Supporting Victims of Domestic and Sexual Abuse	5,141	10,240
Multiple Sclerosis Advocacy	6,000	14,000
Heat Well For Less	1,265	7,728
Empower	8,041	-
Debt Project	38,439	16,876
COVID-19 funding	-	38,018
Outreach	21,880	15,542
National CA (Single Queue)	10,000	-
CAB Devon	-	10,000
Healthwatch	13,158	12,119
Warburtons funding	-	6,000
DASWAC	8,181	-
Devon Carers	4,725	-
Household Support Fund (TDC)	8,789	-
Household Support Fund (Fuel)	2,284	-
Covid Outbreak Management Fund (COMF)	22,822	-
Other	-	9,953
	<b>525,145</b>	<b>478,695</b>
<b>Investment income</b>		
Bank interest receivable	746	784
<b>Other income</b>		
Partner funds (HSF TDC)	23,885	-
Rental income	300	3,450
Other income	11,336	19,121
	<b>35,521</b>	<b>22,571</b>

**Total income**

**561,412**

502,050

# Teignbridge Citizens Advice Bureaux

## Company Limited by Guarantee

### Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2022

	2022 £	2021 £
<b>Expenditure on charitable activities</b>		
<b><i>Activities undertaken directly</i></b>		
Wages and salaries	374,211	299,500
Employer's NIC	21,569	14,728
Pension costs	10,379	7,986
Other LCA adviser fees	8,592	13,174
Travel costs	158	1,519
Other interest payable and similar charges	-	2
Other direct costs	1,020	1,267
Partner payments	23,885	-
	<u>439,814</u>	<u>338,176</u>
<b><i>Support costs</i></b>		
Operating leases	25,258	25,266
Equipment rental	4,957	2,593
Utility expenses	3,943	3,284
Repairs & maintenance	9,644	4,800
Insurance	3,949	3,478
Sundry expenses	1,175	698
Book-keeping	3,742	1,732
Professional fees	4,201	4,845
Independent examiner's fee	5,048	5,145
Telephone	5,789	9,447
Printing, postage and stationery	5,480	3,017
Depreciation	7,387	7,510
Staff and training costs	5,181	6,307
Information and books	4,510	4,275
Photocopier and computer	2,683	725
Advertising and publicity	59	-
Trustees' expenses	1,894	672
Bank charges	90	69
	<u>94,990</u>	<u>83,863</u>
<b>Total expenditure</b>	<u>534,804</u>	<u>422,039</u>
<b>Net income</b>	<u>26,608</u>	<u>80,011</u>





# **Annual Report and Financial Statement 2021 - 2022**

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## Our Mission

We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

Our aims are to:

- help people find a way forward, whatever problems they face
- campaign for change on the issues affecting people's lives

We value diversity, promote equality and challenge discrimination.

We're an independent charity and part of the Citizens Advice network. We serve a population of 134,000 across Teignbridge, and work in partnership with our neighbours within Citizens Advice Devon to coordinate services across the county.

Every local Citizens Advice is an independent registered charity. Without funding and volunteers, we could not continue to provide our services.

## Chair's Report

I am delighted to report on the activities of this remarkable local charity which does so much to help the people of Teignbridge.

We rely heavily on the work of our governing board who freely give their time and expertise. It is always sad to lose the services of our dedicated trustees and in this respect, I would like to pay tribute to Roger Randall who served for seven years as our treasurer. We rely on accurate financial reporting to sustain us and Roger has been a diligent and trustworthy colleague. Frank Bond retired having served as our governance lead ensuring we complied with all matters of compliance and reporting.

I have always tried to ensure that the Trustee Board represents all aspects of the community and our recruitment policy aims to ensure no one is excluded from giving their time to govern this business and we value skills however much time one is able to give.

I am delighted to have recruited new trustees to cover all areas of governance and I am pleased to welcome Maureen Winn Oakley as safeguarding lead, Geoff Williams who has taken responsibility for strategic planning and Martin Bullen who takes over as our treasurer.

It is most important that our volunteers are properly represented and Karen Loader has been elected as their representative on the board.

This being my sixth year as chair my thoughts on having had the privilege to serve this important charity is one of great pride in serving such a worthwhile organisation within the community and one I will relinquish with pride.

Our continuing growth in the most difficult time shows that we are without doubt a leader in the provision of free and impartial advice having sustained our position during the most challenging time. Without doubt we owe a great deal of gratitude to all of our trustees who continue to support our volunteers and management.

My final remarks are left to thank our funders who continue to support our work and with whom we enjoy a remarkable relationship.

Andrew Wilson  
Chair, Trustee Board

## **Chief Officer's Report**

2021-22 saw the easing of restrictions related to the pandemic but also brought considerable financial challenges for our clients, not least in the form of lower rates of Universal Credit and steep rises in the cost of living, particularly in relation to gas, electricity and fuel. Our clients' enquiries became ever more complex throughout the year and income maximisation and advice on emergency situations where clients were unable to meet their immediate short-term needs became the norm.

With the help of funding related to assisting people to emerge from the pandemic and to counteract the worst effects of the rise in inflation, we worked

in partnership with both Teignbridge District Council and Devon County Council to try and ensure that Household Support Funds found their way to clients impacted by the economic situation. Our volunteers and paid staff worked under great pressure to provide the advice, information and support needed and they are a great credit to their community.

We anticipate further pressure on our clients (and therefore on ourselves to help) and on our funders, partners and stakeholders, as prices continue to rise and it becomes increasingly difficult for people on a low income to make ends meet. Debt and fuel poverty are likely to continue to be the problems with which our clients will struggle most.

This report sets out some of what our volunteers and staff have achieved this year. They deserve great credit for their commitment and dedication to the wellbeing and advice needs of their clients. We also thank our funders for the resources that have helped us to make a difference. However, we are concerned that, in the coming year, the demand for advice is likely to outstrip our capacity to provide it unless we are able to secure the necessary resources.

Vincent Willson  
Chief Officer



## did we do in 2021-22?

We advised more people in 2021-22 on more issues than in 2020-21, partly as a result of an increase in demand occasioned by the change in the economic climate and partly because of an increase in short-term funding to assist with the demand. We also took steps to improve access to advice by re-opening our Dawlish office and offering innovative ways of clients contacting us e.g. advice via video.

More clients were able to secure more income as a result of our assistance. This income helps clients to meet priority expenditure (e.g. food, rent, fuel, Council Tax), with much of it being recycled directly into the local economy.

## Our value to society

We help people to solve their problems. In doing so, we create *financial value*. This means that we save the Government and society money by stopping problems that are, or will become, costly to fix. It is impossible to put a £ sign on all of the crucial work that we do, but national Citizens Advice has developed a Government approved model which provides an estimate of financial value.

For every £1 invested in our service in 2021-22, we generated:



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## Invaluable Volunteers

Volunteers are the mainstay of the Citizens Advice service. With the support of national Citizens Advice and paid staff within Citizens Advice Teignbridge, our volunteers provide quality advice and support to thousands of clients each year.

We recruit and train for all sorts of roles, and our aim is always to make the volunteer experience a positive one for everyone, developing skills and encouraging continuous learning in a supportive environment. We encourage volunteers from a wide range of backgrounds to get involved. 87% or higher of paid staff and volunteers recommend Citizens Advice Teignbridge as a place to work or volunteer.

Our clients let us know how much they appreciate our volunteers, with over 90% recommending the service to other people. Using a Treasury-approved model, the value of volunteering in 2021/22 was worth £458,636. But our volunteers are worth a lot more than this.

### Client Feedback

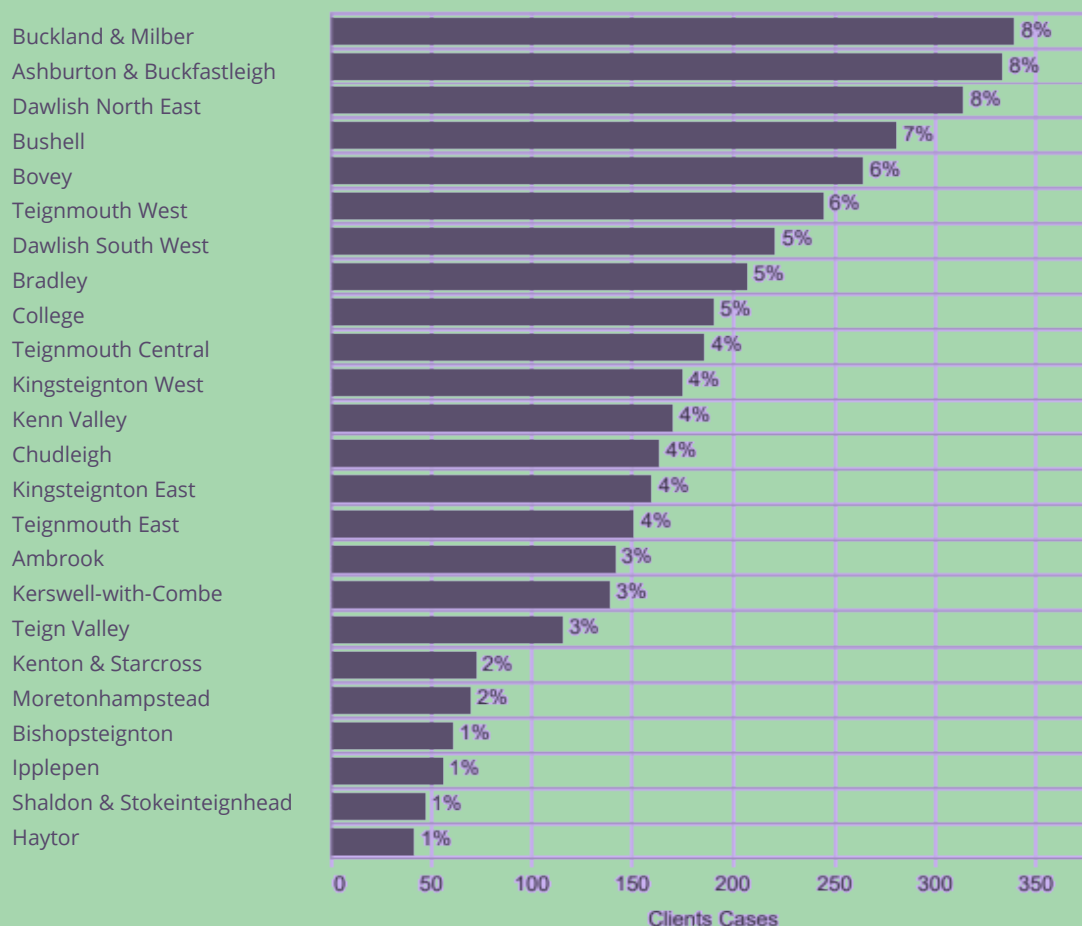
'You've been a calming, positive and supportive voice, in what had been a force of negativity, and a feeling of being all at sea. I will do all I can to support the Citizens Advice Bureau as my future brightens. Thank you'

*'I found the staff of CAB to be very understanding and helpful, I was so worried that without your help I could not have resolved the issue alone, I am so grateful for the help I received and it has allowed me to get my life back on track, I sincerely thank each member of staff for all of the help and support which they gave me.'*

'Your service has been a lifeline to me throughout this process. The legal system is a minefield to navigate for a litigant in person with no legal training. The fact that your service is available to people like me, who would otherwise be entirely on their own, has ensured that my child and I are now safe. Words can't express how thankful I am, and I'm not sure I would've been able to get through the last few months without your help. You are all heroes to us, the downtrodden and cast aside.'

If you're interested in joining us, please see our website  
[www.citizensadviceteignbridge.org.uk/volunteer](http://www.citizensadviceteignbridge.org.uk/volunteer)

## Clients advised across Teignbridge

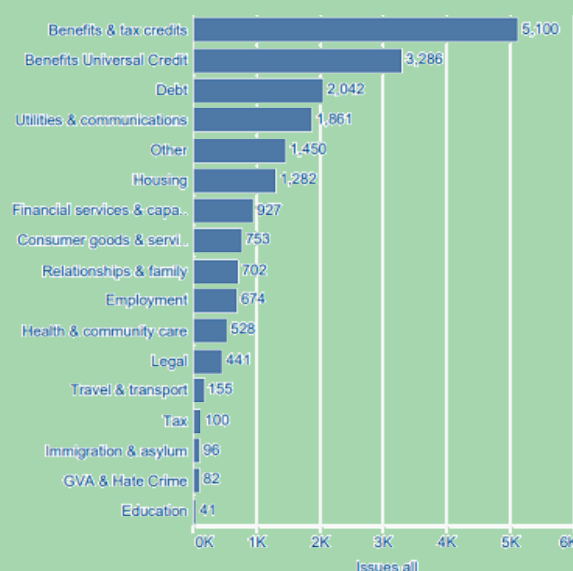
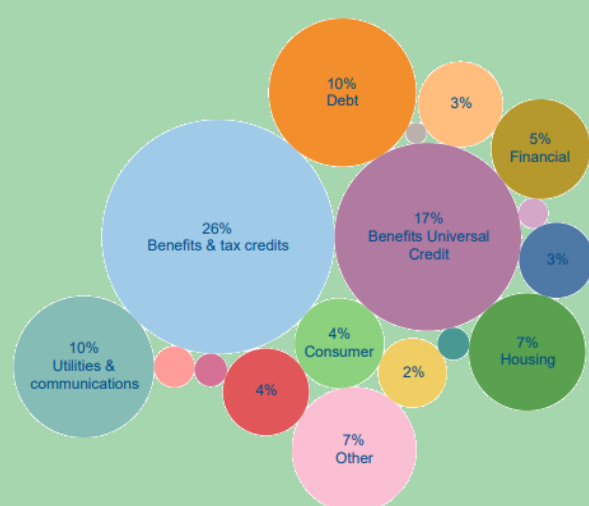




Our service has reached every ward in Teignbridge, with a relatively narrow range - 1% to 8% - for the percentage of clients from each ward contacting the service. There are many factors which affect take-up of the service, and this year, like last, has been particularly challenging, with more people accessing the service. Our staff and volunteers rose to the challenge, and we now offer more ways to get advice than ever before. We have learnt that there is not much we cannot do remotely.

We reopened face-to-face services for the most vulnerable people as it had been difficult for them to access the service during the lockdown period. We have been working to extend this service to all members of the public. This has involved expenditure on the Newton Abbot office to ensure a safe working environment for staff and volunteers; installing an air conditioning and ventilation system with the help of a grant from the Clothworkers Foundation. Lessons learned from providing the service with no face-to-face advice during the pandemic will inform planning of services in the longer term.

## Breakdown of Enquiry Issues by percentage



This graph indicates the key client enquiry areas and their relative values. It demonstrates that in the year 2021 – 2022 four key enquiry areas - benefits, debt, utilities and communication and housing - accounted for 70% of all enquiries.

Benefits and tax credits continue to dominate enquiries, accounting for 43% when combined with the Universal Credit enquiries. The impact of the cost of energy crisis can be seen in the increased utilities enquiries. There was the expected increase in debt enquiries, when the mitigations put in place during the lockdown periods ended.

The demand for advice on these subjects has implications for the planning and delivery of services and for workforce training. With rises in both numbers of clients and issues, the pressure on the service continues and demonstrates the difficulties many of our clients are experiencing.

## **Case Studies**

### **Case Study One**

The client contacted our office and, following an initial assessment of her needs, referred to our Access to Justice project. A single parent aged 25, with significant mental health issues, she had separated from her ex-partner around the time their 2-year-old son was born. The ex-partner had abused the client but the client was too afraid to seek help at the time. Following the breakdown of their relationship, informal child arrangements were made but the client's ex-partner would not keep to what was agreed and she never knew when her son would be returned to her. She feared for his safety. She had contacted both the Police and Social Services several times but had received no assistance.

The client wanted to know if she could take legal action to ensure that her ex-partner kept to the terms of their original agreement. She was not entitled to legal aid owing to lack of evidence of abuse suffered during the relationship, and could not afford legal representation. One of our legal advisers advised that she could act as a Litigant in Person and she provided information on the applicable law, on the strength of her case and helped her to prepare an application to the court. She advised her on the court process, assisted by drafting a witness statement and by reviewing the counter application made by her ex-partner,

who argued that the client was an inadequate mother. The adviser helped to prepare her for her hearing, advised on how to structure her evidence and present her legal argument, how to address the judge and what the potential outcomes might be. Following this, the client stated she felt confident about her hearing and was ready to represent herself.

The client attended the hearing by herself. Before it started, she was approached by her ex-partner's legal representative, a very senior solicitor specialising in family law and private child arrangements. She later reported to us that she felt bullied and intimidated, whereby she was asked to agree to their terms 'now' as the solicitor 'had been doing this a long time and always wins'. She did not back down, however, and proceeded to give her oral submission to the judge, sticking to the advice given to her at her previous consultation. The client expanded on the key points that we made to her in order to strengthen her argument and ensure her case was properly put to and understood by the judge.

The judge found that the ex-partner's claims and evidence were completely unsubstantiated - there was no evidence to suggest that client had ever been anything other than a loving and compassionate mother to their child.

A final order was issued, formalising the current contact arrangements in place. The client was overwhelmed that she had succeeded and was greatly appreciative of the advice and support we had provided.

## **Case Study Two**

The client had applied to the Household Support Fund. She was living with her partner and their 5 children and they did not have enough money to meet their short term needs. The partner had been made redundant, but, having secured a new job, was not going to get paid for 4 weeks. They were desperate for winter coats for the children and food. The youngest child had a medical condition and was being treated at a hospital 100 miles away. The family were without private transport and the costs of travel were high. Their accommodation was too small for their needs and they were seeking more suitable accommodation. They had nowhere to dry clothes. Their only debt was a water bill.

An application made to the Household Support Fund with the adviser's assistance resulted in:

- delivery of a food parcel from the food bank
- winter coats for the children
- 2 x £150 vouchers to top up the client's gas and electricity
- supermarket vouchers to the value of £700.

We also assisted with the completion of a Discretionary Housing Payment form and provided information about help with travel costs to and from hospital. We made a referral to our Quids for Kids project for help with challenging a decision not to award the child with the health condition Disability Living Allowance. We helped the client to make an application to the Northcott Devon Foundation to fund the purchase of a tumble dryer. And we assisted with a referral to our EmPower project for further fuel vouchers.

### **Case Study Three**

The client, a victim of domestic abuse, had applied to the Household Support Fund. The client had been in receipt of Universal Credit, but this had been suspended whilst the DWP carried out a fraud investigation triggered by what was later proved to be inaccurate information provided by the perpetrator. He was in prison, having been convicted of violence towards her. The client's only access to money was through the use of her credit card. She lived in her own house which had damaged, insecure windows and doors and poor insulation. She did not feel safe in the house due to the lack of security and feared that the perpetrator, who was due to be released from prison imminently, may be able to get into the house and harm her. She was experiencing depression and had arthritis. She was not able to work. She had made a claim for Personal Independence Payment and was awaiting the first payment. A friend was helping by paying the water bill. She was being supported by a Social Prescriber and by Splitz. She was also working with our Access to Justice project, having been told that she was not eligible for legal aid.

An application made to the Household Support Fund with the adviser's assistance resulted in:

- repairs to the house to make it secure

- supermarket vouchers to reduce spending on the credit card
- a referral for an energy assessment

The client was also referred to our Access to Justice project for assistance with a divorce petition, with advice on the commencement of a financial order and with a non-molestation order. We also assisted with reinstating Universal Credit.

## Our Funders and Supporters

We are grateful to:

- Buckfastleigh Town Council
- Dawlish Town Council
- Devon County Council
- Exminster Parish Council
- Kingsteignton Town Council
- Newton Abbot Town Council
- Teignbridge District Council
- Teignmouth Town Council

In addition, we operate several specially funded services and projects, thanks to bodies including **Healthwatch Devon**, **Action for Children** and the **Office of the Police and Crime Commissioner**. To deliver our projects we have worked in partnership with organisations including **Access to Justice Foundation**, **Teignbridge CVS**, the **MS Society**, **Rotary Club of Newton Abbot**, **Victim Support** and our friends and neighbours within **Citizens Advice Devon**.

## Our Projects

We provide specialist services that add to our general advice. If clients get advice through our general service and could benefit from being referred to one of these, the adviser will refer them to the project.

### **Access to Justice Foundation**

#### ***Legal consultancy***

This project takes referrals from local Citizens Advice offices across Devon and Cornwall, and provides legal advice to clients with family law issues. It is designed for clients who would otherwise be left without access to legal advice.

## **Action for Children**

### ***Advice for users of Children's Centres in Devon***

This project helps maximise families' income by providing a benefit check, help with claiming and guidance on financial management. It can also help parents understand how getting a job or changing the hours they work would affect their income and benefits.

## **CATCH Project**

### ***Citizens Advice Teignbridge Community Help***

This project provides specialist advice for those who experience the most difficulty in accessing our services.

## **Charging for Care**

### ***Financial assessments for social care needs***

Citizens Advice Teignbridge continues to work with Devon County Council to deliver this project. Unlike health services, adult social care and support services are not free of charge and most people have to pay something towards the cost of their care. Our adviser carries out a financial assessment to work out how much clients will have to contribute to their care and support needs.

## **COMF**

### ***Contain Outbreak Management Fund***

This short-term funding allowed us to increase our adviser resource to help meet increased demand on our service as a result of the the rise in the cost of living and the removal of some of the forms of help associated with the pandemic e.g. the furlough scheme, the Self-employed Income Support Scheme and the uplift in Universal Credit.

## **Debt Advice Project**

This project, funded by the Money and Pensions Service (MaPS) delivers multi-channel debt advice to over 300,000 people a year, including some of the most financially excluded groups in society, with over £0.5 billion in debts. As part of this increasing capacity initiative we recruited and trained a debt adviser to give advice across telephone and digital channels, offering an improved debt service to our clients.

## **EmPower**

### ***Energy Advice***

This project, funded by the Energy Redress Scheme, helps provide our more vulnerable energy consumers with advice and support, so they feel confident in using their energy systems and managing their energy bills. It advises on energy efficiency, on dealing with fuel poverty and helps clients to deal with energy supplier issues, including billing and meter problems.

### **Health and Disability Team**

#### ***Our specialist volunteers tackle complex benefits problems***

Most of our volunteer advisers are generalists, who can help with enquiries in any area where we offer advice, but we also have a special team that works together on complex benefits enquiries. This team handles a lot of our benefit appeals and has an excellent track record of overturning poor decisions and securing an income for people the benefits system is intended to help.

### **HealthWatch**

#### ***Advice and advocacy for people using health or social care services***

We work in partnership with Healthwatch Devon to give patients and social care service users a voice. If anyone would like to say something, good or bad, about their experience of health services or social care, our Healthwatch champion can help. Our local champion has provided advice and support on areas including what to expect from health and care services, who should be paying for what and with making complaints and signposting to local services.

### **Household Support Fund**

We received local government funding to help clients access this fund which provides financial assistance to enable clients to meet their immediate short-term needs such as paying for food and fuel. We worked closely with Devon County Council and with Teignbridge District Council to try and ensure that those worse affected could stabilise their financial position.

### **IT Support**

Very different from our typical advice work, this is a paid-for service in which one of our IT experts offers computer service and repairs across South Devon. We offer competitively priced support for individuals and businesses, and have a special further discounted rate for community groups. Computer upgrades, virus removal, service, repair and maintenance are all available.

## **MS Advocacy Project**

### ***For anyone who has or is affected by multiple sclerosis***

Citizens Advice Teignbridge has a dedicated caseworker who can provide advice and advocacy to people affected by multiple sclerosis. This includes anyone who has MS themselves, carers for people with MS, or those who have someone with MS in their household. We can help with all sorts of enquiries including specialist help with welfare benefits, health and social care issues, employment, housing and debt.

## **Outreaches**

All our outreaches are funded entirely and separately by a number of different funders. We always look to work with local partners who have well established local links and are trusted by the local community. Our outreaches had remained closed for face-to-face advice appointments during the pandemic and we have introduced several new ways of contacting us. During 2021-22, we began to reopen some face-to-face services and, in particular, reopened a limited in person service in Dawlish. *Please see our website for information on our outreaches and how to get information and advice.*

## **Pension Wise**

Guidance for anyone over 50 with a defined contribution pension  
Since 2015, people with certain types of pension have been able to access their money at age 55. There are several options that people may have and what might be best will depend on their retirement plans, their attitude to risk and much more.

Face-to-face appointments have been suspended, but clients are still able to book telephone appointments where they can go through their options with a Pension Wise guidance specialist who will also explain tax issues, discuss which options might be suitable for them and give them tips on what they can do next. Afterwards they will get a written summary of what was discussed.

## **Quids for Kids**

### ***Advice for families with children who have additional needs or a disability, young homeless people, care leavers and foster carers***

Through the Quids for Kids project, we provide specialist advice to families of children (or young people up to the age of 21) with additional needs, a long-term



illness or disability, care leavers, young homeless people, foster parents and people looking after a child with a special guardianship order.

Our specialist adviser can help by assessing whether clients are able to claim benefits and help challenge unfair decisions.

### **Training for Citizens Advice Devon**

Citizens Advice Devon commissions Citizens Advice Teignbridge to write and deliver benefits training to organisations and individuals in Devon. This training service is delivered in partnership with Devon Communities Together who organises the training on behalf of Citizens Advice Devon.

### **Victim Care**

***Funded by the Office of the Police and Crime Commissioner for Devon and Cornwall, Citizens Advice Devon provides support for victims of crime across Devon (including Torbay).***

Referrals received from Victim Care officers and advocates are coordinated through Citizens Advice Teignbridge, to ensure victims of crime have access to advice and assistance as required. We are part of the Victim Care Network managed by Victim Support.

### **Working-Age Carers Project**

***Advice if you're caring for someone***

Referrals to our office are made from a central point when carers require assistance with challenging benefit decisions. It is part of the Devon Advice Service for Working-Age Carers (DASWAC), run by Citizens Advice across the Devon County Council area.

# Making a difference

## Policy research and campaigns

Nationally, Citizens Advice helps millions of people every year. We use this evidence from the people we help to try and fix the underlying causes of people's problems. We are also the statutory consumer watchdog for the energy and post industries, meaning we advocate on behalf of consumers in these markets.

As well as helping individuals by giving them advice about their particular situation, we campaign for change on the issues and policies that affect people's lives. We work with our national organisation to collect evidence on particular issues, with the Citizens Advice Devon Research and Campaigns on more specific local issues and on our own initiative as a local office. We regularly report on issues to funders, engage publicly on social media and produce quarterly newsletters. In the last year we have made calls for national and local evidence on issues including:

- Fuel vouchers
- Universal Credit (removal of the £20 per week 'uplift')
- Bailiffs
- Mental Health and Personal Independence Payment
- Transferring from Disability Living Allowance to Personal Independence Payment
- Impacts of Coronavirus on Domestic Abuse
- The local impact on the lifting of the eviction ban
- Requests to repay pre-loaded top-up keys to British Gas by extremely vulnerable individuals
- Care Homes and Hospital Discharge during COVID
- Devon Doctors Governance and Accountability (e.g. complaints, communications)
- Problems with Buy Now, Pay Later products
- Access to GP surgeries
- Access to NHS Dentists and Emergency Dental Treatment
- Exploitative and unlawful accommodation

- Environmental Health Issues in Private Rented Housing
- Female Patients' symptoms dismissed as psychosomatic
- Long Covid and Benefits

We have also:

- Provided regular reports on our evidence forms to funders
- Promoted Research and Campaigns work at presentations to Town Councils, Newton Abbot Rotary and other organisations
- Discussed evidence forms on a quarterly basis with Teignbridge District Council on Housing, Housing Benefit, Council Tax Reduction and Council Tax
- Continued to work with Teignbridge District Council on practices relating to the collection of Council Tax arrears
- Contacted our local MP to request assistance with the promotion of funding of free family law legal advice
- Produced weekly Research and Campaigns updates for the workforce
- Held internal meetings to promote Research and Campaigns
- Produced reports on:
  - Housing
  - Personal Independence Payment and Mental Health

## **Citizens Advice successes**

### **Universal Credit**

Since the pandemic, the government has adopted several of our recommendations, including extending the Universal Credit uplift and the suspension of the Minimum Income Floor for self-employed workers.

### **Household bills**

As a result of our campaigning, the government paused evictions and bailiff activity when coronavirus restrictions were strictest, and extended notice periods for evictions. They also adopted our recommendations on support for council tax arrears in the 2020 Spending Review, and a pilot low-interest loan scheme in the 2021 Budget.

### **Fixing the loyalty penalty**

As a result of our campaign to end the loyalty penalty in essential markets, regulators have taken steps to address the issue. We estimate these measures will save consumers hundreds of millions of pounds every year.

### **Bailiffs**

Following our campaign, the Government published new guidance for local authorities on collecting council tax arrears. Residents are now better protected from aggressive bailiffs.

## **Information Assurance**

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

# **Financial Reports**

**Teignbridge Citizens Advice Bureaux**

Company Limited by Guarantee

**Unaudited Financial Statements**

**Year end 31 March 2022**

# Trustees' Annual Report (Incorporating the Director's Report)

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

## Reference and administrative details

Registered charity name:	Teignbridge Citizens Advice Bureaux
Charity registration number:	900012
Company registration number:	02373461
Principal office and registered office:	36-38 Market Walk Newton Abbot Devon TQ12 2RX
The trustees:	Mr Andrew Wilson (Chair) Mrs Linda Randall Mr Barry Dewhurst Mrs Helen MacLaine Mr Roger Randall (Resigned 2 February 2022) Mr Frank Bond (Resigned 8 October 2021) Mr Martin Bullen (Appointed 8 October 2021) Mr Geoff Williams (Appointed 8 October 2021) Mrs Maureen Winn Oakley (Appointed 8 October 2021 and resigned 20 May 2022)
Treasurer	Mr Martin Bullen
Chief Executive	Mr Vincent Willson
Independent Examiner	Mr R Smith (FCA) On behalf of Thomas Westcott LLP Chartered Accountants Pettitor House, Nicholson Road Torquay, Devon TQ2 7TD

## **Structure, governance and management**

### **Governing Document**

Teignbridge Citizens Advice Bureaux, operating as Citizens Advice Teignbridge, is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. Teignbridge Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended in November 2010.

Citizens Advice Teignbridge was incorporated as a company limited by guarantee on 18th April 1989.

### **Organisational Structure**

Citizens Advice Teignbridge 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 Citizens Advice Teignbridge and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet at least six times per year and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management.

### **Recruitment, Appointment of Trustees**

Trustees who are also directors of the company, are elected from the local community. Trustees are elected at the Annual General Meeting. A separate process agreed by the Trustee Board is followed for the election of the Chair and other officers. No other persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

The board understands the importance of the diversity of its trustees in regards to the Charity Governance Code and is mindful of this when going through the recruitment process for new trustees.

### **Induction of Trustees**

Newly appointed trustees are provided with a comprehensive induction to Citizens Advice Teignbridge through the provision of training courses and mentoring by established trustees.

### **Related Parties**

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

The charity, also known as a Local Citizens Advice (LCA), co-operates and liaises with a variety of stakeholders and partners. A register of interests is maintained and Trustees are required to report any potential conflict of interest and to exclude themselves from any decisions where a conflict might occur.

## **Major risks**

A risk management strategy has been agreed by the Trustee Board as part of the business planning process. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Citizens Advice Teignbridge is continually monitoring and managing its risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implantation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

## **Objectives and activities**

### **Objectives**

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 Teignbridge District and surrounding areas. Our mission is set out on page 3 above.

### **Public Benefit**

The trustees have considered the Charity Commission's guidance on public benefit in deciding the activities undertaken by the LCA during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of Citizens Advice Teignbridge remained the provision of free, confidential, independent and impartial advice and information for members of the public. This was provided through offices at Dawlish and Newton Abbot.

In addition to general advice, specialist advice was provided by projects as detailed in the annual report.

### **Investment Activities**

The charity currently holds material investments in fixed-term notice and fixed-term maturity accounts.

### **Factors Affecting the Achievement of Objectives**

The charity is only too well aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of funding for its services and to generally widen the companies funding base.



## **Financial review**

Total incoming resources for the year have increased to £561,412 (2021 - £502,050) and of this £395,563 (2021 - £272,617) related to project restricted income. The overall increase has arisen due to a number of short-term grants being added during the year and increased Covid-related government funds to support clients in need such as the Household Support Fund and the Contain Outbreak Management Fund.

The total expenditure has increased to £534,804 (2021 - £422,039), arising largely from the increased costs related to additional funding streams.

There was a surplus of income over expenditure during the year of £26,608 (2021 - surplus of £80,011). At 31 March 2022, the total reserves were £357,817 (2020 - £331,209) of which represented unrestricted funds of £319,998 (2021 - £284,153) and restricted funds of £37,819 (2021 - £47,056).

Both the liquidity and cash flow risks of the charity are considered to be low, due to the nature of the current assets held and the payment terms from the core funders.

## **Reserves Policy**

Citizens Advice Teignbridge is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. It will maintain a projection of income for at least three years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. All necessary steps will be taken to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred, the trustees have determined that "free" reserves should be maintained equal to 6 months core operating expenditure (50% of £150,000 based on 2021/22) i.e. £75,000. In addition, the trustees have determined that £80,000 of reserves should be designated for an Innovation Reserve Fund designed to provide the organisation with the financial flexibility to respond promptly to significant changes in funding and new opportunities.

## **Principal Funding Sources**

The trustees extend their gratitude to our principal funders detailed on page 13 of this report, for their continued support of both the core and specially funded services of the charity.

The charity did not have any borrowings either from funders or from other sources at the balance sheet date.

## **Plans for future periods**

The charity will seek to maintain its core funding and maintain or replace project-specific funding, looking for new opportunities to secure additional funding or improve service delivery.

## **Trustees' responsibilities statement**

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and for the maintenance and integrity of the corporate and financial information on the company's website.

### **Events after the end of the reporting period**

Particulars of events after the reporting date are detailed in note 22 to the financial statements.

### **Small company provisions**

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 25 November 2022 and signed on behalf of the board of trustees by:

.....

Mr Andrew Wilson  
Trustee

# Independent Examiner's Report to the Trustees of Teignbridge Citizens Advice Bureaux

I report to the trustees on my examination of the financial statements of Teignbridge Citizens Advice Bureaux ('the charity') for the year ended 31 March 2022.

## Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

## Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), 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 charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 financial statements 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.

**Independent Examiner's Report to the Trustees of Teignbridge Citizens Advice Bureaux**  
***(Continued)***

.....

Mr S R Smith (FCA)  
Independent Examiner  
Thomas Westcott LLP  
Chartered Accountants  
Petitor House  
Nicholson Road  
Torquay  
Devon  
TQ2 7TD

# Statement of Financial Activities (including income and expenditure account)

		2022		2021	
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Note	£	£	£	£
Income and endowments					
Donations and legacies	5	153,467	371,678	525,145	478,695
Investment income	6	746	–	746	784
Other income	7	11,636	23,885	35,521	22,571
Total income		165,849	395,563	561,412	502,050
Expenditure					
Expenditure on charitable activities	8	125,338	409,466	534,804	422,039
Total expenditure		125,338	409,466	534,804	422,039
Transfers between funds		(4,666)	4,666	–	–
Net income/(expenditure) and net movement in funds		35,845	(9,237)	26,608	80,011
Reconciliation of funds					
Total funds brought forward		284,153	47,056	331,209	251,198
Total funds carried forward		319,998	37,819	357,817	331,209

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# Statement of Financial Position

		2022	2021
	Note	£	£
<b>Fixed assets</b>			
Tangible fixed assets	14	2,261	9,648
<b>Current assets</b>			
Debtors	15	49,245	11,821
Investments	16	160,000	160,000
Cash at bank and in hand		193,000	189,986
		<b>402,245</b>	<b>361,807</b>
<b>Creditors: amounts falling due within one year</b>	17	<b>46,689</b>	<b>40,246</b>
<b>Net current assets</b>		<b>355,556</b>	<b>321,561</b>
<b>Total assets less current liabilities</b>		<b>357,817</b>	<b>331,209</b>
<b>Net assets</b>		<b>357,817</b>	<b>331,209</b>
<b>Funds of the charity</b>			
Restricted funds		37,819	47,056
Unrestricted funds		239,998	284,153
Designated funds		80,000	-
<b>Total charity funds</b>	20	<b>357,817</b>	<b>331,209</b>

For the year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 25 November 2022 and are signed on behalf of the board by:

.....  
 Andrew Wilson  
 Trustee

# Notes to the Financial Statements

## 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 36-38 Market Walk, Newton Abbot, Devon, TQ12 2RX.

## 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

## 3. Accounting policies

### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure. The financial statements are prepared in sterling, which is the functional currency of the entity.

### Going concern

There are no material uncertainties about the charity's ability to continue.

### Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102.

Therefore, advantage has been taken of the disclosure exemptions available under paragraph 1.12 of FRS 102 and no cash flow statement has been presented.

### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

### Cash and cash equivalents

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours. Cash equivalents are highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

### **3. Accounting policies (*continued*)**

#### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

#### **Incoming resources**

All income is included in the statement of financial activities when the charity is entitled to the income, any performance related conditions attached have been met or are fully within the control of the charity, the income is considered probable and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Donations and legacy income are received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material.
- Investment income is included when receivable.
- Income from other charitable activities are accounted for when earned.
- Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

#### **Resources expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.



### 3. Accounting policies (*continued*)

- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that **can** be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.
- All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

#### **Tangible assets**

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

#### **Depreciation**

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Leasehold Property	-	Straight line over the life of the asset
Fixtures and Fittings	-	20% reducing balance
Equipment	-	33% straight line

#### **Impairment of fixed assets**

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

### **3. Accounting policies (*continued*)**

#### **Financial instruments**

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash value or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

#### **Defined contribution plans**

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

### **4. Limited by guarantee**

Citizens Advice Teignbridge is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

## Notes to the Financial Statements (*continued*)

### 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
<b>Donations</b>			
CATCH	5,250	–	<b>5,250</b>
Other donations	915	–	<b>915</b>
<b>Grants</b>			
Devon County Council	63,292	–	<b>63,292</b>
Teignbridge District Council	52,130	–	<b>52,130</b>
CA - Fairer Charging	–	14,355	<b>14,355</b>
Action For Children	–	16,100	<b>16,100</b>
Devon Welfare Rights Unit - Quids for Kids	–	48,184	<b>48,184</b>
Access to Justice	–	144,418	<b>144,418</b>
Help to Claim	–	29,776	<b>29,776</b>
Victim Support	–	5,141	<b>5,141</b>
Multiple Sclerosis Advocacy	–	6,000	<b>6,000</b>
Heat Well For Less	–	1,265	<b>1,265</b>
Empower	–	8,041	<b>8,041</b>
Debt Project	–	38,439	<b>38,439</b>
COVID-19 funding	–	–	–
Outreach	21,880	–	<b>21,880</b>
National CA (Single Queue)	10,000	–	<b>10,000</b>
Healthwatch	–	13,158	<b>13,158</b>
Warburtons funding	–	–	–
DASWAC	–	8,181	<b>8,181</b>
Devon Carers	–	4,725	<b>4,725</b>
Household Support Fund (TDC)	–	8,789	<b>8,789</b>
Household Support Fund (Fuel)	–	2,284	<b>2,284</b>
Covid Outbreak Management Fund (COMF)	–	22,822	<b>22,822</b>
Other	–	–	–
	<u>153,467</u>	<u>371,678</u>	<u><b>525,145</b></u>
<b>Donations</b>			
CATCH	5,000	–	<b>5,000</b>
Other donations	3,623	–	<b>3,623</b>

## Notes to the Financial Statements *(continued)*

### Donations and legacies (continued)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Grants</b>			
Devon County Council	63,322	–	<b>63,322</b>
Teignbridge District Council	52,130	–	<b>52,130</b>
CA - Fairer Charging	–	16,073	<b>16,073</b>
Action For Children	–	16,500	<b>16,500</b>
Devon Welfare Rights Unit - Quids for Kids	–	29,584	<b>29,584</b>
Access To Justice	–	114,322	<b>114,322</b>
Help To Claim	–	37,665	<b>37,665</b>
Supporting Victims of Domestic and Sexual Abuse	10,240	–	<b>10,240</b>
Multiple Sclerosis Advocacy	–	14,000	<b>14,000</b>
Heat Well For Less	–	7,728	<b>7,728</b>
Debt Project	–	16,876	<b>16,876</b>
COVID-19 funding	38,018	–	<b>38,018</b>
Outreach	15,542	–	<b>15,542</b>
CAB Devon	10,000	–	<b>10,000</b>
Healthwatch	–	12,119	<b>12,119</b>
Warburtons funding	6,000	–	<b>6,000</b>
Other	9,953	–	<b>9,953</b>
	<b>213,828</b>	<b>264,867</b>	<b>478,695</b>

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Bank interest receivable	746	<b>746</b>	784	784

### 6. Investment income

## Notes to the Financial Statements (*continued*)

### 7. Other income

	Unrestricted Funds £	Restricted Funds £	<b>Total Funds 2022 £</b>
Other income	11,336	–	<b>11,336</b>
Partner funds (HSF)	–	23,885	<b>23,885</b>
Rental income	300	–	<b>300</b>
	<hr/>	<hr/>	<hr/>
	11,636	23,885	<b>35,521</b>
	<hr/>	<hr/>	<hr/>
			Total Funds 2021 £
Other income	11,371	7,750	19,121
Rental income	3,450	–	3,450
	<hr/>	<hr/>	<hr/>
	14,821	7,750	22,571
	<hr/>	<hr/>	<hr/>

### 8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	<b>Total Funds 2022 £</b>
Charitable activities	80,337	359,477	<b>439,814</b>
Support costs	45,001	49,989	<b>94,990</b>
	<hr/>	<hr/>	<hr/>
	125,338	409,466	<b>534,804</b>
	<hr/>	<hr/>	<hr/>
			Total Funds 2021 £
Charitable activities	131,440	206,736	338,176
Support costs	54,919	28,944	83,863
	<hr/>	<hr/>	<hr/>
	186,359	235,680	422,039
	<hr/>	<hr/>	<hr/>

## Notes to the Financial Statements *(continued)*

### 9. Analysis of support costs

	Analysis of support costs £	<b>Total 2022 £</b>	Total 2021 £
Staff costs	8,923	<b>8,923</b>	6,307
Premises	42,793	<b>42,793</b>	36,828
Communications and IT	13,429	<b>13,429</b>	12,765
General office	5,480	<b>5,480</b>	3,017
Finance costs	90	<b>90</b>	69
Governance costs	9,250	<b>9,250</b>	11,722
Sundry expenses	1,175	<b>1,175</b>	698
Depreciation	7,387	<b>7,387</b>	7,510
Reference materials	4,510	<b>4,510</b>	4,275
Advertising and publicity	59	<b>59</b>	–
Trustees' expenses	1,894	<b>1,894</b>	672
	<u>94,990</u>	<u><b>94,990</b></u>	<u>83,863</u>

### 10. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	<b>2022 £</b>	2021 £
Depreciation of tangible fixed assets	<b>7,387</b>	7,510
Operating lease rentals	<b>24,911</b>	25,266
	<u><b>24,911</b></u>	<u>25,266</u>

### 11. Independent examination fees

	<b>2022 £</b>	2021 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<b>1,900</b>	1,545
Other financial services	<b>2,340</b>	3,600
	<u><b>4,240</b></u>	<u>5,145</u>

## Notes to the Financial Statements *(continued)*

### 12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	374,211	299,500
Social security costs	21,569	14,728
Employer contributions to pension plans	10,379	7,986
	<u>406,159</u>	<u>322,214</u>

The average head count of employees during the year was 23 (2021: 19). The average number of full-time equivalent employees during the year is analysed as follows:

	2022	2021
	No.	No.
Number of staff	18	12
	<u>18</u>	<u>12</u>

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity; 79 (2021 - 87) volunteers contributed approximately 27,550 (2021 - 33,000) hours of work to the LCA during the year.

### 13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees (2021 - £nil).

Trustees' expenses amounted to £1,894 (2021 - £672), where two (2021 - two) trustees were reimbursed during the year for charity related travelling, meeting expenses, stationery, telephone and small annual regulatory fees.

## Notes to the Financial Statements (*continued*)

### 14. Tangible fixed assets

	Land and buildings £	Fixtures and fittings £	Equipment £	<b>Total £</b>
<b>Cost</b>				
At 1 April 2021	83,433	26,592	36,874	<b>146,899</b>
<b>At 31 March 2022</b>	<b>83,433</b>	<b>26,592</b>	<b>36,874</b>	<b>146,899</b>
<b>Depreciation</b>				
At 1 April 2021	83,433	24,216	29,894	<b>137,251</b>
Charge for the year	–	493	6,894	<b>7,387</b>
<b>At 31 March 2022</b>	<b>83,433</b>	<b>24,742</b>	<b>36,586</b>	<b>144,638</b>
<b>Carrying amount</b>				
<b>At 31 March 2022</b>	<b>–</b>	<b>1,973</b>	<b>288</b>	<b>2,261</b>
At 31 March 2021	–	2,466	7,182	9,648

### 15. Debtors

	<b>2022 £</b>	2021 £
Trade debtors	<b>38,108</b>	9,000
Prepayments and accrued income	<b>11,137</b>	2,821
	<b>49,245</b>	11,821

### 16. Investments

	<b>2022 £</b>	2021 £
Short-term investments	<b>160,000</b>	160,000

The investments are held in separate fixed-term notice and fixed-term maturity bank accounts.



## Notes to the Financial Statements (*continued*)

### 17. Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	4,452	300
Accruals and deferred income	34,690	39,946
Social security and other taxes	6,786	-
Pension creditor	105	-
Other creditors	656	-
	<hr/>	<hr/>
	<b>46,689</b>	<b>40,246</b>
	<hr/>	<hr/>

### 18. Deferred income

	2022	2021
	£	£
At 1 April 2021	34,367	29,367
Amount released to income	(34,367)	(29,367)
Amount deferred in year	27,058	34,367
	<hr/>	<hr/>
<b>At 31 March 2022</b>	<b>27,058</b>	<b>34,367</b>
	<hr/>	<hr/>

The deferred income relates to grants and other income received during the year in advance of the services performed.

### 19. Pensions and other post-retirement benefits Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £10,379 (2021: £7,986).

## Notes to the Financial Statements (*continued*)

### 20. Analysis of charitable funds

#### Unrestricted funds

	At 1 April 2021	Income	Expenditure	Transfers	At 31 Mar 2022
	£	£	£	£	£
Unrestricted Fund	284,153	165,849	(125,338)	(84,666)	<b>239,998</b>
Designated Fund	-	-	-	80,000	<b>80,000</b>
	<u>284,153</u>	<u>165,849</u>	<u>(125,338)</u>	<u>(4,666)</u>	<u><b>319,998</b></u>

	At 1 April 2020	Income	Expenditure	Transfers	At 31 Mar 2021
	£	£	£	£	£
Unrestricted Fund	244,005	229,433	(186,359)	(2,926)	284,153
	<u>244,005</u>	<u>229,433</u>	<u>(186,359)</u>	<u>(2,926)</u>	<u>284,153</u>

The Unrestricted funds are free funds which are not reserved for specific purposes. Part of this fund is considered to be a contingency fund as set out in the reserves policy within the trustees' report.

In addition, £80,000 of reserves is designated for an Innovation Reserve Fund intended to provide the organisation with the financial flexibility to respond promptly to significant changes in funding and new opportunities.

## Notes to the Financial Statements (*continued*)

### Analysis of charitable funds (*continued*)

#### Restricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Fairer Charging Fund	-	14,356	(14,356)	-	-
Access to Justice	24,215	144,418	(142,888)	-	<b>25,745</b>
Action for Children	8,289	16,100	(18,705)	-	<b>5,684</b>
Multiple Sclerosis	-	6,000	(6,000)	-	-
Quids for Kids	6,052	48,184	(52,153)	-	<b>2,083</b>
Healthwatch	-	13,158	(13,158)	-	-
Help to Claim	2,911	29,776	(32,687)	-	-
Debt Project	5,589	38,438	(44,027)	-	-
Heat Well for Less	-	1,265	(1,265)	-	-
Victim Support	-	5,141	(5,141)	-	-
Empower	-	8,041	(3,734)	-	<b>4,307</b>
DASWAC	-	8,181	(8,181)	-	-
Devon Carers	-	4,725	(4,725)	-	-
Household Support Fund – (TDC)	-	32,674	(37,340)	4,666	-
Household Support Fund (Fuel)	-	2,284	(2,284)	-	-
COMF	-	22,822	(22,822)	-	-
	<b>47,056</b>	<b>395,563</b>	<b>(409,466)</b>	<b>4,666</b>	<b>37,819</b>

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Fairer Charging	-	16,073	(16,177)	104	-
Access to Justice	1,747	114,322	(91,854)	-	<b>24,215</b>
Action for Children	5,446	16,500	(13,657)	-	<b>8,289</b>
Multiple Sclerosis	-	14,000	(14,539)	539	-
Quids for Kids	-	37,334	(31,282)	-	<b>6,052</b>
Healthwatch	-	12,119	(13,484)	1,365	-
Help to Claim	-	37,665	(34,754)	-	<b>2,911</b>
Debt Project	-	16,876	(11,287)	-	<b>5,589</b>
Heat Well for Less	-	7,728	(8,646)	918	-
	<b>7,193</b>	<b>272,617</b>	<b>(235,680)</b>	<b>2,926</b>	<b>47,056</b>

## Notes to the Financial Statements *(continued)*

Fairer Charging Fund – also known as Charging for Care, this service assists clients with the social care financial assessment and is funded via Citizens Advice Devon by Devon County Council.

Access to Justice - a project which takes referrals from LCA's across Devon and provides legal advice to clients on family law who would otherwise be left without access to legal advice.

Action For Children - this service provides advice for users of Children's Centres in Devon. It focuses on income maximisation and money management. It is funded via Citizens Advice Devon by Action for Children.

Multiple Sclerosis - this project enables the LCA to employ an adviser to deliver general advice to clients and families affected by Multiple Sclerosis and is funded by the MS Society.

Quids for Kids – a project which is funded via Citizens Advice Devon by Devon County Council, it is a service that provides advice and information to families who have children with special needs and to young people with disabilities and certain other groups. Funding is from Devon County Council.

Healthwatch – a project which enables patients and social care service users to have a voice.

Help to Claim - a project, funded by national Citizens Advice, which supports clients with making a new claim for Universal Credit, from opening an account to receiving their first full payment.

Debt Project – a project, funded by MaPS via national Citizens Advice, takes referrals from the core service for clients needing assistance with managing problem debt.

Heat Well For Less - provided advice and information on fuel poverty. It encompassed advice and assistance on bills and meter issues, fuel debt, minimising costs (e.g. tariffs, discounts, grants), switching suppliers and energy efficiency.

Victim Care Network - a grant received from the Strategic Victim Support Partnership via Citizens Advice Devon to provide generalist advice for victims of crime.

Empower – This replaced Heat Well for Less providing advice and information on fuel poverty

Devon Advice Services for Workings Age Carers (DASWAC) - provided by Devon County Council through Citizens Advice Devon to provide an advice service for working age carers.

Carers Project - funding provided by Devon Carers through Citizens Advice Devon to provide an income maximisation service for Devon's carers.

Household Support Fund (Teignbridge District Council) – a project in partnership with Teignbridge District Council to support those people affected by the rise in the cost of living.

Household Support Fund (Fuel) – a project funded via Citizens Advice Devon to assist with the distribution of fuel vouchers for clients on prepayment meters.

Contain Outbreak Management Fund (COMF) – funding provided through Devon County Council to help clients to manage the economic pressures associated with emerging from the pandemic.

## Notes to the Financial Statements (*continued*)

### 21. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	2,261	–	2,261
Current assets	364,426	37,819	402,245
Creditors less than 1 year	(46,689)	–	(46,689)
<b>Net assets</b>	<b>319,998</b>	<b>37,819</b>	<b>357,817</b>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	9,648	–	9,648
Current assets	290,384	71,423	361,807
Creditors less than 1 year	(40,246)	–	(40,246)
<b>Net assets</b>	<b>259,786</b>	<b>71,423</b>	<b>331,209</b>

### 22. Related parties

Two of the member organisations, Devon County Council and Teignbridge District Council, provide substantial funding to enable the charity to carry out its charitable objectives as shown in note 5 to the accounts.

There was an outstanding balance of £15,706 with Teignbridge District Council at 31 March 2022 due to late invoicing. This amount is included in the Debtors total in note 15 (2021 - £nil).

The trustees and senior management are listed on page 1 of the charity's financial statements.

### 23. Operating lease commitments

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

	2022	2021
	£	£
Not later than 1 year	17,644	–
Later than 1 year and not later than 5 years	29,406	–
	-----	-----
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	47,050	–
	=====	=====
	==	=

**Teignbridge Citizens Advice Bureaux**

**Company Limited by Guarantee**

**Management Information**

**Year ended 31 March 2022**

**The following pages do not form part of the financial statements.**

# Detailed Statement of Financial Activities

	2022 £	2021 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
CATCH	5,250	5,000
Other donations	915	3,623
Devon County Council	63,292	63,322
Teignbridge District Council	52,130	52,130
CA - Fairer Charging	14,355	16,073
Action For Children	16,100	16,500
Devon Welfare Rights Unit - Quids for Kids	48,184	29,584
Access To Justice	144,418	114,322
Help To Claim	29,776	37,665
Supporting Victims of Domestic and Sexual Abuse	5,141	10,240
Multiple Sclerosis Advocacy	6,000	14,000
Heat Well For Less	1,265	7,728
Empower	8,041	-
Debt Project	38,439	16,876
COVID-19 funding	-	38,018
Outreach	21,880	15,542
National CA (Single Queue)	10,000	-
CAB Devon	-	10,000
Healthwatch	13,158	12,119
Warburtons funding	-	6,000
DASWAC	8,181	-
Devon Carers	4,725	-
Household Support Fund (TDC)	8,789	-
Household Support Fund (Fuel)	2,284	-
Covid Outbreak Management Fund (COMF)	22,822	-
Other	-	9,953
	<b>525,145</b>	<b>478,695</b>
<b>Investment income</b>		
Bank interest receivable	746	784
<b>Other income</b>		
Partner funds (HSF TDC)	23,885	-
Rental income	300	3,450
Other income	11,336	19,121
	<b>35,521</b>	<b>22,571</b>

<b>Total income</b>	<b>561,412</b>	502,050
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## Detailed Statement of Financial Activities (*continued*)

	2022 £	2021 £
<b>Expenditure on charitable activities</b>		
<i><b>Activities undertaken directly</b></i>		
Wages and salaries	374,211	299,500
Employer's NIC	21,569	14,728
Pension costs	10,379	7,986
Other LCA adviser fees	8,592	13,174
Travel costs	158	1,519
Other interest payable and similar charges	-	2
Other direct costs	1,020	1,267
Partner payments	23,885	-
	<b>439,814</b>	338,176
<i><b>Support costs</b></i>		
Operating leases	25,258	25,266
Equipment rental	4,957	2,593
Utility expenses	3,943	3,284
Repairs & maintenance	9,644	4,800
Insurance	3,949	3,478
Sundry expenses	1,175	698
Book-keeping	3,742	1,732
Professional fees	4,201	4,845
Independent examiner's fee	5,048	5,145
Telephone	5,789	9,447
Printing, postage and stationery	5,480	3,017
Depreciation	7,387	7,510
Staff and training costs	5,181	6,307
Information and books	4,510	4,275
Photocopier and computer	2,683	725
Advertising and publicity	59	-
Trustees' expenses	1,894	672
Bank charges	90	69
	<b>94,990</b>	83,863
<b>Total expenditure</b>	<b>534,804</b>	422,039
<b>Net income</b>	<b>26,608</b>	80,011



# Free, confidential advice

## Whoever you are

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

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.



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