

Cambridge  
& District

citizens  
advice

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU ANNUAL REPORT & ACCOUNTS 2021

THURSDAY



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CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

66 Devonshire Road, Cambridge CB1 2BL

[www.cambridgecab.org.uk](http://www.cambridgecab.org.uk)

Registered Company Number: 03191085 (England & Wales)

Registered Charity No: 1056102

Authorised and regulated by the Financial Conduct Authority FRN 617537

## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

### **Chairman's Statement**

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The 2020-21 financial year has, unsurprisingly, been dominated by the effects of COVID. Pressure accelerates evolution, and under the unprecedented pressures of the pandemic, our Bureau has been challenged to adapt extremely rapidly – affecting how clients can contact us, how we can provide services to them, and how we work with our colleagues. And I am immensely proud of how our staff and volunteers have risen to these challenges.

For our clients, we now offer telephone consultations, email, webchat and video. Clients without internet or phone credit are accommodated too, via sending us their details in writing so that our advisors can call them back. These new options are allowing us to assist far more clients than before – at times we have experienced over 50% increase on the prior year – and even to reach clients who would have struggled to visit our office for an appointment prior to the pandemic. We were worried that we might be excluding some vulnerable people by being “virtual” – far from it, the feedback both locally and nationally indicates that lots of these people felt better able to access our services than they did before when our emphasis was to prioritise drop in at the main building. This does not mean that we will not return to face to face in the future and indeed we are testing this out.

It is, nevertheless, sad to note that the pandemic has put so many people in a position where they needed our assistance. At times like these, the critical importance of our work is plain to see.

This level of adaptation has not come easily. The trustees and I are very grateful to the tireless and creative work carried out by the staff and volunteers to make it all possible. The work has included moving our technical infrastructure into the Cloud so that advisors can work securely from their homes, inventing ways to distribute tasks and monitor response quality without the face-to-face contact that we could previously take for granted, investing in encrypted laptops to better protect our clients' data, and much more besides. We would like to acknowledge especially the work of our IT officer, Tessa Crook and her small team in leading the technological improvements and also Richard Curtis in keeping all the advisers “on track” at home and developing ways of still helping clients with very complicated issues like advising (remotely) at tribunals – nothing stopped despite the barriers.

The challenges have been financial too. Projects based in hospitals and clinics had to be put on hold because it would have been unsafe for our advisors to operate on those premises. Our rental income from office space has dropped by around 67% because tenants could not safely use the building, and we face an ongoing challenge over the next year to build up that business again.

We are extremely grateful for the support we have received from the City Council, South Cambridge DC, National Lottery and grants via Citizens Advice to help deliver national contracts on behalf of the DWP, Trussell trust amongst others. We were also very grateful for local support such as Anglia Ruskin University and the Cambridgeshire Community Fund, to name a few, who have been able to help us through such a difficult financial year. The contract with the Trussell Trust has enabled us to recruit 3 more advisors, so that we can better meet the needs of people needing one off help. One particularly noteworthy project was a crowdsourced appeal, via Aviva, organised solely through the initiative of our staff, which raised over £10,000 for the Bureau via a beautifully made video and some effective social media activity.

While the road out of the pandemic measures is still uncertain at the time of writing, the trustees and managerial staff will ensure that the Bureau complies with the evolving government guidance, so that our staff, volunteers and clients can be confident of their safety. In the fullness of time, we particularly look forward to being able to make full use of our building again, allowing us to augment the remote options we have offered in the last year, so that we can provide a fully approachable as well as accessible service to the citizens of Cambridge and its District.

Dr N W Brown OBE - Chairman

## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

### **Trustees' Report**

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The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

The report of the Trustees incorporates a Directors' Report as required by Company Law.

### **AIMS AND OBJECTIVES**

The principal activities of the bureau are to provide free, confidential and independent advice.

The principal aims of the organisation are twofold:

1. To provide the advice people need for the problems they face
2. To improve the policies and practices that affect peoples' lives.

The main objectives and activities for the year continued to focus on the provision of advice and guidance to the local population. The strategies in place to assist the charity to meet these objectives included the following:

- providing access to the charity's resource through a variety of mechanisms, including (during the pandemic), telephone, email response and other virtual resources including a website, webchat and video (Face to face advice has been on hold).
- working in partnership with other agencies to ensure that the widest range of services is available that best matches the needs of the clients.
- achieving financial stability through the generation of our own income e.g. renting space at 66 Devonshire Road

The majority of the work of the bureau is generalist advice work. The majority of the work is usually carried out by volunteers but during this unusual period the paid staff have helped out in light of the unprecedented spike in demand – sometimes 50% more than equivalent times the year before. The generalist work consists of 'one off' advice in the 14 key areas of benefits, consumer issues, debt, education, employment, finance, health, housing, immigration and nationality, legal, relationships, tax, travel and utilities.

Additional services include casework up to representation at court or tribunal in debt, welfare rights, and housing plus financial capability education work and despite the lockdown our specialists have found ways of making sure that we have continued to deliver this level or complex advice – often needing to spend a great deal more time preparing and supporting clients through the trauma of 3-way phone tribunals for example. A lot of our debt work slowed down because of the hold on various actions like evictions but we are readying ourselves for an onslaught once all these "unlock" – the Money and Advice Pensions Service predicts there will be a need for 6million debt advice appointments by the autumn of 2021.

### **ACHIEVEMENT AND PERFORMANCE**

#### **Charitable activities**

Our advisers logged 28,288 clients (18,261 the year before) and enquiries 52,420 (46,440 in 2020) and 29,137 contacts (25,036 in 2020).

For the first time benefit enquiries way out-stripped debt advice – mostly around questions about claiming

## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

### **Trustees' Report (continued)**

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Universal Credit and people asking about the benefits system in general, who have never had to even consider this support and have no knowledge how to work their way round it.

During the period gained income for clients was worth £6,825,570. The number of debts and overpayments dealt with had a value of £2,328,824. We helped to prevent 1003 individuals and families from being made homeless (677 in 2017).

During the winter we helped the County Council via the Cambridge local Assistance Scheme (CLAS) process an unprecedented number of vouchers to help families cope with the need for food, white goods, and other essentials. We continue to be a key partner in delivering this vital service to individuals and families. We also set up a client account so that we are able to access other grants services for clients. We continue to work closely with Cambridge Aid and thank them for all the help they provide to our clients in need of urgent help.

One key aim that we have had on our agenda for many years is to engage with a younger group of clients. The pandemic oddly has helped to achieve that. Our age profile has significantly dropped but that maybe that they prefer "virtual" advice services and are more comfortable with them or more likely – according to Citizens Advice national research- younger age groups have been disproportionately affected by the pandemic.

IT. As mentioned in the Chairman's introduction we have made massive strides in upgrading our IT and systems. Without the need to move to almost 100% home working it is doubtful that we would have progressed as quickly as we have and indeed at the beginning, there was some resistance – many thinking that the pandemic would be a short-lived thing. Compared with some other similar services we have not only taken on new ways of working but in the process improved our offer to the public and helped a great many more by our increased "virtual" offer.

#### **Quality**

During the year we maintained and improved our Quality of Advice score. We continue to work to the Advice Quality Standard mark and the Financial Conduct Authority. We retained our status as a Travel for Work employer, and Living Wage Foundation accreditation. All our money advisers are members of the Institute of Money Advisers, are qualified Debt Relief Order Intermediaries and all our advisors are fully trained to the appropriate levels of GGDA (Giving Good Debt Advice) as required by the Money Advice Service Quality Framework.

We passed our Citizens Advice 3-year audit with full marks in all 9 categories: governance; strategic business planning; risk management; Financial management; People management; Operational performance management; Partnership working; research and campaigns; Equality and diversity.

#### **Internal and External Factors**

The Board has identified external factors affecting the charity which are outside of its control such as the pandemic and issued various policies to everyone as to how the organisation is responding and changing to adapt, based on Government guidelines, changes to the welfare rights system and changes in funding streams

Factors within control have been: effective cost management; high levels of satisfaction with the service provided; good partnership working and income generation despite the external factors having a very negative impact on income from rent and Patrons fundraising. We have taken all opportunities to access one off "Covid" funds both locally and nationally.

## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

### **Trustees' Report (continued)**

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#### **Complaints**

The CCAB complies with the formal complaints procedure as set out by the Citizens Advice membership standards. We can report that there were four formal complaints brought against the bureau during the period. One upheld.

#### **FUTURE PLANS**

The bureau aims to continue meeting the following objectives:

- 1) Continuing to deliver an enhanced service offer via more channels that we have "turned on" during the pandemic;
- 2) Return to outreach delivery and gradually open face to face offer;
- 3) Develop and deploy our Client IT hubs;
- 4) Partnership development;
- 5) Renew our website and better develop our social media presence.

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

### Trustees' Report - Financial Review

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The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### Reserves Policy

The trustees believe that the bureau should hold sufficient financial reserves to allow for the following:

- To ensure that the charity can continue to operate and meet the needs of its clients in the event of unforeseen and potentially damaging circumstances, including a lapse in funding.
- To ensure that the charity can fulfil its contractual commitments.
- To permit the charity to undertake projects that require initial funding from the charity before funds will be provided from external bodies.

The trustees review the level of necessary reserves on at least an annual basis.

Unrestricted reserves consist as follows:

- General Fund - To maintain a healthy cashflow for the day-to-day operations of the bureau. It is desirable that this should be sufficient to cover around 6 months of typical unrestricted expenditure in a scenario where external funding has lapsed. Fund balance is £130,698 including £124,383 liquid assets (2020: £80,837 incl. £76,290 liquid assets). The target for liquid assets of £165,000;
- 66 Devonshire Road - The net value of the investment part of the property purchased by the bureau. The 25 year loan for the purchase of this property should be met by the sale of this asset. As the fund consists solely of the value of the building, it is not considered to be a liquid asset. Fund balance £570,000 (2020: £570,000);
- Revaluation Reserve - This holds the accumulated gain on the investment proportion of the property above. Newly created this year from a reallocation of such funds previously held in the 66 Devonshire Road fund. Fund balance £197,000 (2020: £197,000);
- Development Reserve - This fund was created to provide cashflow for development opportunities where funding might be delayed or held back by funders until completion of a project. Fund balance £80,000 (2020: £80,000);
- Building Maintenance - This fund is designated for the ongoing maintenance and renewal of the bureau's property at 66 Devonshire Road and its contents, including plant and ICU-related equipment. Fund balance £20,000 (2020: £20,000).

In addition to the funds described above, the bureau aims to achieve a surplus (on property) of £50,000 each year for capital repayment of the mortgage. This was not achieved this year due to loss of rental income during the Covid-19 lockdown restrictions.

The total funds held by the charity at the year-end were £1,094,540 (£1,026,553 in 2020). Of these funds £767,000 is related to the investment part of the property (£767,000 in 2020) and £96,842 in respect of restricted funds not available for general use (£78,716 in 2020).

## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

### **Trustees' Report – Financial Review (continued)**

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#### **Restricted Reserves**

Any funds that are restricted by the donor or funder cannot be used for the general purposes of the bureau. Their existence, and the sums of money therein, do not imply that there has been an underspend but may result from a variety of circumstances including timing differences between the bureau's financial year and the funding year of the project concerned.

We currently hold restricted fixed assets which are being depreciated annually. We expect all non fixed-asset restricted funds to be expended by the end of the financial year. Total funds £96,842 (2020: 78,716).

#### **Principal Funding Sources**

The charity primarily seeks funds in the form of grants from local government organisations, philanthropic institutions and other corporate charitable initiatives. The principal sources of our core funding were Cambridge City Council 37% (37% in 2020) and earned income 3% (8% in 2020). Grant funding from the BIG Lottery made up a further 9% (11% in 2020).

In addition to these activities, fundraising is carried out by the charity's patrons, volunteers and staff through events such as parties, raffles and sponsored walks, in addition to the placement of donation links on our website. Clients are not directly approached for donations, though collection boxes are made available in interview rooms. General donations and fundraising campaigns raised 3% of total donation income (6% in 2020).

The charity does not make use of professional fundraisers or commercial participators to raise funds, other than bid-writing services to assist in the preparation of grant applications, nor does the charity have fundraising carried out on its behalf by third parties other than basic payment conduit services provided by CAF Donate.

The charity is aware of its obligations under the Charities (Protection and Social Investment) Bill to ensure that any future written agreements mandate adequate fundraising standards, as required under the Bill, with appropriate safeguarding for vulnerable members of the public from intrusive or persistent approaches. We are not registered with a fundraising regulator and we have no commercial participation agreements.

In the year ended 31 March 2021 no fundraising complaints were received (2020: nil).

#### **Investment Policy and Objectives**

The charity has no long-term funds to invest, but ensures that any surplus funds are either invested in interest-bearing deposit accounts or used to make early repayments on our mortgage, thereby reducing associated interest charged.

*Detailed targets for rental income are set and agreed by the trustees in advance of the financial year and results monitored on a quarterly basis.*

The structure, governance and management and the reference and administration pages of the Trustees' Report are continued on pages 31 - 34.

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

### Trustees' Report – Statement of Trustees' Responsibilities

The Trustees (who are also directors of Cambridge & District Citizens Advice Bureau 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 directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the directors are required to:

1. select suitable accounting policies and then apply them consistently;
2. observe the methods and principles in the Charities SORP FRS102(2019);
3. make judgments and accounting estimates that are reasonable and prudent;
4. state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
5. prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as the Trustees are aware:

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

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.


#### AUDITORS

In line with due diligence, the Trustees decided to tender the audit process after 7 years with the same auditor. This process was concluded in October 2016 and a new auditor – Price Bailey – was appointed.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the trustees on 9<sup>th</sup> August 2021 and signed on its behalf by:

  
.....  
Dr G A Reid – Vice Chairman

  
.....  
Mr A H Bridges – Honorary Treasurer



## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

### **Independent Auditor's Report to the Members of the Cambridge & District Citizens Advice Bureau**

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#### **Opinion**

We have audited the financial statements of Cambridge & District Citizen's Advice Bureau (the 'charity') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows, and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

#### **Basis for opinion**

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

#### **Conclusions relating to going concern**

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

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

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

#### **Other information**

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

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

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

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

## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

### **Independent Auditor's Report to the Members of the Cambridge & District Citizens Advice Bureau (continued)**

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

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

- adequate and proper accounting records have not been kept for the charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

#### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

#### **Auditor's responsibilities for the audit of the financial statements**

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

We gained an understanding of the legal and regulatory framework applicable to the charity and how it operates and considered the risk of the charity not complying with the applicable laws and regulations including fraud in particular those that could have a material impact on the financial statements. This included those regulations directly related to the financial statements. In relation to the charity this included employment law, financial reporting and health & safety.

The risks were discussed with the audit team and we remained alert to any indications of non-compliance throughout the audit. We carried out specific procedures to address the risks identified. These included the following:

- We reviewed systems and procedures to identify potential areas of management override risk. In particular, we carried out testing of journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions to identify large or unusual transactions.

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

### Independent Auditor's Report to the Members of the Cambridge & District Citizens Advice Bureau (continued)

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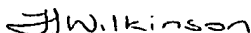
- We reviewed key authorisation procedures and decision making processes for any unusual or one-off transactions.
- We reviewed minutes of Trustee Board meetings and agreed the financial statement disclosures to underlying supporting documentation.
- We have made enquiries of management and officers of the charitable company regarding laws and regulations applicable to the organisation.
- We reviewed the risk management processes and procedures in place including a review of the Risk Register and Board reporting in this regard.
- We have reviewed any correspondence with the Charity Commission and reviewed the procedures in place for the reporting of incidents to the Trustee Board including serious incident reporting of any such matters, if necessary.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor's report.

#### Use of our report

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

 Helena Wilkinson

Helena Wilkinson BSc FCA DChA (Senior Statutory Auditor)  
for and on behalf of  
**PRICE BAILEY LLP**  
Chartered Accountants  
Statutory Auditors  
Tennyson House  
Cambridge Business Park  
Cambridge  
CB4 0WZ

Date: 18 October 2021

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

### Statement of Financial Activities (including Income and Expenditure Account) For the Year Ended 31<sup>st</sup> March 2021

	Note	Unrestricted Funds General £	Designated £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>						
Donations, Grants & Legacies	2	61,705	-	790,429	852,135	757,878
Charitable Activities	3	60,253	-	73,519	133,772	177,472
Other Trading	3	-	-	-	-	85
Investment Income						
Property Rent & Hires	4	-	25,933	-	25,933	77,972
Bank Interest	4	480	-	-	480	1,276
Other Income	5	2,848	-	-	2,848	-
<b>Total income</b>		<b>125,286</b>	<b>25,933</b>	<b>863,949</b>	<b>1,015,167</b>	<b>1,014,683</b>
<b>EXPENDITURE ON</b>						
Raising funds	6	-	10,395	-	10,395	12,761
Investment Property		-	-	-	-	-
Other Fundraising		2,156	-	33,205	35,361	47,804
Charitable activities	7	-	-	-	-	-
Advice Provision		72,967	15,840	782,868	871,674	876,983
Partner Funding		-	-	29,750	29,750	33,396
<b>Total expenditure</b>		<b>75,123</b>	<b>26,235</b>	<b>845,822</b>	<b>947,180</b>	<b>970,944</b>
<b>Other Recognised Gains/(Losses)</b>						
Gains/(losses) on revaluation of Investment property	4	-	-	-	-	41,000
Transfer between Funds		(302)	302	-	-	-
<b>NET (EXPENDITURE)/INCOME FOR THE YEAR BEING NET MOVEMENT IN FUNDS</b>		<b>49,861</b>	<b>-</b>	<b>18,126</b>	<b>67,987</b>	<b>84,740</b>
<b>RECONCILIATION OF FUNDS</b>						
Total funds brought forward		80,837	867,000	78,716	1,026,553	941,813
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>130,698</b>	<b>867,000</b>	<b>96,842</b>	<b>1,094,540</b>	<b>1,026,553</b>

All income and expenditure has arisen from continuing activities.

The notes to the accounts are shown on pages 15 - 30.

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

### Balance Sheet As at 31 March 2021

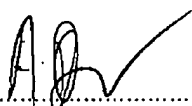
	Notes	2021 Total funds £	2020 Total funds £
<b>FIXED ASSETS</b>			
Tangible fixed assets	10	595,198	615,012
Investments	11	767,500	767,500
<b>TOTAL FIXED ASSETS</b>		<b>1,362,698</b>	<b>1,382,512</b>
<b>CURRENT ASSETS</b>			
Debtors	12	37,692	64,763
Cash at bank and in hand		526,566	429,874
<b>TOTAL CURRENT ASSETS</b>		<b>564,257</b>	<b>494,637</b>
<b>LIABILITIES</b>			
Creditors: amounts falling due within one year	13	(165,452)	(163,173)
<b>NET CURRENT ASSETS</b>		<b>398,805</b>	<b>331,464</b>
<b>TOTAL NET ASSETS</b>		<b>1,761,503</b>	<b>1,713,975</b>
Creditors: amounts falling due after more than one year	14	(666,963)	(687,423)
<b>NET ASSETS</b>		<b>1,094,540</b>	<b>1,026,552</b>
<b>FUNDS</b>			
Restricted Funds	16a	96,842	78,716
Unrestricted funds	16b		
General Funds		130,698	80,837
Designated Funds		867,000	867,000
<b>TOTAL FUNDS</b>		<b>1,094,540</b>	<b>1,026,553</b>

The notes to the accounts are shown on pages 15 – 30.

These financial statements have been prepared in accordance with special provisions of part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees on 9<sup>th</sup> August 2021 and signed on their behalf by:

  
 .....  
 Dr G A Reid – Vice Chairman

  
 .....  
 Mr A H Bridges – Honorary Treasurer

### Cashflow Statement As at 31 March 2021

### Reconciliation of net income to net cash flow from operating activities

Net Debt Reconciliation	At start of year	Cash flows	Other non-cash changes	Transfers	Total
Cash	429,874	96,691	-	-	526,566
Loans falling due within one year	(53,856)	19,333	(18,655)	-	(53,178)
Loans falling due after more than one year	(687,423)	-	18,655	1,805	(666,963)
<b>Total</b>	<b>(311,405)</b>	<b>116,024</b>	<b>-</b>	<b>1,805</b>	<b>(193,575)</b>

# CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

## Notes to the Financial Statements For the Year Ended 31 March 2021

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### 1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

#### a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cambridge and District Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

#### b) Legal status of the Charity

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. There are 21 members (2020: 21 members). The registered office address is 66 Devonshire Road, Cambridge CB1 2BL.

#### c) Going concern

The trustees consider that there are no material uncertainties about Cambridge and District Citizens Advice Bureau's ability to continue as a going concern. With regard to the following year, the most significant areas of uncertainty of Cambridge and District Citizens Advice Bureau are the level of grant funding which needs to be raised each and every year and is covered in more detail in the performance and risk sections of the trustees' annual report for more information.

Since 31 March 2020, the spread of COVID-19 has severely impacted many local economies around the globe. In many countries, businesses are being forced to cease or limit operations for long or indefinite periods of time. Measures taken to contain the spread of the virus, including travel bans, quarantines, social distancing, and closures of non-essential services have triggered significant disruptions to businesses worldwide, resulting in an economic slowdown. Global stock markets have also experienced great volatility and a significant weakening. Governments and central banks have responded with monetary and fiscal interventions to stabilise economic conditions. Service delivery has been adapted as detailed more fully in the Trustees' Report and the Charity has determined that there are no adjusting subsequent events as an effect of COVID-19. Accordingly, the financial position and results of operations as of and for the year ended 31 March 2021 have not been adjusted to reflect any impact of changes. The duration and impact of the COVID-19 pandemic, as well as the effectiveness of government and central bank responses, remains unclear at this time. It is not possible to reliably estimate the duration and severity of these consequences, as well as their impact on the financial position and results of the Charity for future periods.

#### d) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. The aim and purpose of each designated fund is set out in the notes to the financial statements. Restricted funds are for Cambridge and District Citizens Advice Bureau's work or projects being undertaken by the charity. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each material designated and restricted fund is set out in the notes to the financial statements. Investment income, gains and losses are allocated to the appropriate fund.

#### e) Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. Where income has related expenditure (as with fundraising or contract income and partner funding), the income and related expenditure are reported gross in the Statement of Financial Activities.

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

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

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Donations, grants and gifts are recognised when receivable. In the event that a grant is subject to fulfilling performance conditions before the charity is entitled to the funds, the income is deferred and not recognised until it is probable that those conditions will be fulfilled in the reporting period. Income from Gift Aid tax reclaims is recognised for any donations with relevant Gift Aid certificates recognised in income for the year. Any amounts of Gift Aid not received by the year end are accounted for in income and accrued income in debtors.

Income received in advance for a future fundraising event or for a grant received relating to the following year are deferred until the criteria for income recognition are met.

Interest on deposit funds held is included when receivable and the amount can be measured reliably by the charity which is normally upon notification of the interest paid or payable by the bank. Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

This is normally upon notification by our investment advisor of the dividend yield of the investment portfolio. Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

#### **f) Expenditure and Irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings:

Costs of raising funds comprise fundraising costs incurred in seeking donations, grants and legacies. This includes staff time as well as additional support and event costs.

Investment property income and expenditure relates to the first floor tenant accommodation and meeting room available for hire. An allocation based on floor area (36%), of premises and loan interest costs is charged to this as well as direct costs associated with external bookings and hires.

Expenditure on charitable activities includes the costs of providing specialist and generalist advice to clients, and the associated support costs.

Partner funding costs relate to those parts of an award due to a project partner. In those cases the bureau is the lead grantee.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and include governance cost, finance, and office costs. Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements of the charity. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs are allocated to each of the activities on one of the following the basis: either floor space or staff time or staff headcount depending on the nature of the support costs, to best allocate the costs to each attributable heading.

#### **g) Volunteers**

The value of the services provided by volunteers is not incorporated into these financial statements. Further details of their contribution are provided in the Trustees' report.

#### **h) Fixed assets**

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

Freehold property	- 2% on cost
Fixtures and fittings	- 33% on cost and 25% on reducing balance
Payments on account of fixed assets	- not provided
Computer equipment	- 33% on cost

Any tangible fixed asset or software costing £1,000 or less is written off in the financial statements in the year it is acquired. For any such asset costing more than £1,000 depreciation is provided to write off the costs over its estimated economic life.



## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

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

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The need for any impairment of a fixed asset write-down is considered if there is concern over the carrying value of an asset and is assessed by comparing that carrying value against the value in use or realisable value of the asset when appropriate.

#### **i) Investment property**

Investment property is shown at most recent valuation and re-evaluated by trustees at year end and is stated at its fair value. Any aggregate surplus or deficit arising from changes in market value is transferred to a revaluation reserve.

The investment property was valued by Kate Proctor (RICS registered valuer) of Carter Jonas, 1 Station Square, Cambridge CB1 2GA on a fair value basis as at 23 April 2020. At that time the valuation reflected the most recent relevant evidence available but, due to uncertainty associated with the impact of the Covid pandemic on property values, this had been issued subject to a "Valuation Uncertainty" clause which is the approach recommended by the RICS where the valuer concludes there is material uncertainty. This clause has since been removed. Trustees have agreed, after consultation with Carter Jonas, that the current valuation reflects the local property market.

#### **j) Operating Leases**

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

#### **k) Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

#### **l) Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

#### **m) Creditors**

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimate reliably. Creditors are normally recognised at their settlement amount after allowing any trade discounts due.

#### **n) Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Fixed assets are valued at depreciated cost and investments at fair value which is market value. The historical cost and gains/losses are separately disclosed within note 11.

#### **o) Pensions**

The charitable company contributes to employees' personal pension schemes (defined contribution scheme). Contributions are charged to the Statement of Financial Activities in the period to which they relate.

#### **p) Taxation**

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

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

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#### **q) Property Fund**

The most significant areas of adjustment and key assumptions that affect items in the accounts are to do with a reallocation of assets into the property fund and the valuation of the investment property as disclosed within note 10.

#### **r) Estimates and Judgements**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on the trustee's best knowledge of the amount, events or actions, actual results ultimately differ from these estimates. The trustees do not consider there to be any material estimates and judgements except for the valuation of the investment property as disclosed within note 10.

#### **s) Redundancy and Termination**

Redundancy and termination costs are recognised as an expense in the Statement of Financial Activities and a liability on the Balance Sheet immediately at the point the charity is demonstrably committed to either: a) Terminate the employment of an employee or group of employees before normal retirement date; or b) Provide termination benefits as a result of an offer made in order to encourage voluntary redundancy. The charity is considered to be demonstrably committed only when it has a detailed formal plan for the termination and is without realistic possibility of withdrawal from the plan. The charity will account for termination payments at the point at which the offer is accepted by the employee.

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

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

	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	TOTAL £	2020 Total £
<b>2 Donations, Grants &amp; Legacies</b>					
<b>Donations &amp; Charitable Trusts</b>					
General donations	11,140	-	87	11,227	8,388
Charitable Trusts					
Batterson-Chivers Foundation	1,500	-	-	1,500	2,000
Chadwyck-Healey Trust	20,000	-	-	20,000	20,000
Cambridgeshire Community Fund	-	-	10,000	10,000	-
Pye Foundation	6,000	-	-	6,000	6,000
Patron & Staff Fundraising Events	13,065	-	-	13,065	8,876
<b>Grants</b>	<b>10,000</b>	<b>-</b>	<b>780,342</b>	<b>790,342</b>	<b>712,615</b>
	<b>61,705</b>	<b>-</b>	<b>790,429</b>	<b>852,135</b>	<b>757,878</b>
<i>Prior year</i>					
<b>Donations &amp; Charitable Trusts</b>					
General donations	7,758	-	630	8,388	
Charitable Trusts					
Batterson-Chivers Foundation	2,000	-	-	2,000	
Chadwyck-Healey Trust	20,000	-	-	20,000	
Pye Foundation	6,000	-	-	6,000	
Patron & Staff Fundraising Events	8,875	-	-	8,875	
<b>Grants</b>	<b>646</b>	<b>-</b>	<b>711,969</b>	<b>712,615</b>	
	<b>45,279</b>	<b>-</b>	<b>712,599</b>	<b>757,878</b>	

Included in grants above is £479,771 from local authorities (see note 14a for further details) (2020: 475,593). Funding received from South Cambridgeshire District Council includes £29,750 paid out to other bureaux for partner projects (2020: £29,750) (see also Note 7). Also included above is £3,010 in funding from Cambridge City Council carried forward to spend in future years in accordance with grant conditions as shown in note 15a.

	General £	2021 Designated £	Restricted £	TOTAL £	2020 £
<b>3 Charitable Activities</b>					
Contracts	60,253	-	73,445	133,698	176,480
Casework training and consultancy	-	-	74	74	991
Other trading	-	-	-	-	85
<b>Net income arising from charitable activities</b>	<b>60,253</b>	<b>-</b>	<b>73,519</b>	<b>133,772</b>	<b>177,557</b>
<i>Prior year</i>					
Contracts	-	-	176,480	176,480	
Casework training and consultancy	400	-	592	992	
Other trading	85	-	-	85	
<b>Net income arising from charitable activities</b>	<b>485</b>	<b>-</b>	<b>177,072</b>	<b>177,557</b>	

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

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

4 Investment income	General	2021 Designated	Restricted	TOTAL	2020
	£	£	£	£	£
Rental Income:					
Tenant rental	-	25,858	-	25,858	72,486
Room hire	-	75	-	75	4,337
Catering and other charges	-	-	-	-	1,149
<b>Total income from rental income</b>	-	<b>25,933</b>	-	<b>25,933</b>	<b>77,972</b>
Gain on investment property	-	-	-	-	41,000
Bank interest	480	-	-	480	1,276
<b>Total income from gains on investment</b>	<b>480</b>	<b>25,933</b>	-	<b>26,413</b>	<b>120,248</b>

Prior Year	General	Designated	Restricted	Total
	£	£	£	£
<b>Investment income</b>				
Rental Income:				
Tenant rental	-	72,486	-	72,486
Room hire	-	4,337	-	4,337
Catering and other charges	-	1,149	-	1,149
<b>Total income from rental income</b>	-	<b>77,972</b>	-	<b>77,972</b>
Gain on investment property	-	41,000	-	41,000
Bank interest	1,276	-	-	1,276
<b>Total income from gains on investment</b>	<b>1,276</b>	<b>118,972</b>	-	<b>120,248</b>

5 Other income	General	2021 Designated	Restricted	TOTAL	2020
	£	£	£	£	£
Coronavirus Job Retention Scheme	2,848	-	-	2,848	-
	<b>2,848</b>	-	-	<b>2,848</b>	-

#### Analysis of Total Expenditure – Current Year

	Direct Staffing	Other Direct Costs	Support Costs	2021 Total
<b>6 Cost of raising funds</b>				
Investment property	-	-	10,395	10,395
Other fundraising	32,678	2,683	-	35,361
	<b>32,678</b>	<b>2,683</b>	<b>10,395</b>	<b>45,757</b>
<b>7 Charitable activities</b>				
Advice provision	587,712	20,522	263,440	871,674
Partner costs	-	29,750	-	29,750
	<b>587,712</b>	<b>50,272</b>	<b>263,440</b>	<b>901,424</b>
<b>Total expenditure</b>	<b>620,390</b>	<b>52,955</b>	<b>273,835</b>	<b>947,180</b>

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

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

#### Analysis of Total Expenditure – Prior Year

	Direct Staffing	Other Direct Costs	Support Costs	2020 Total
<b>Cost of raising funds</b>				
Investment property	-	394	12,366	12,761
Other fundraising	36,717	11,087	-	47,804
	<b>36,717</b>	<b>11,482</b>	<b>12,366</b>	<b>60,565</b>
<b>Charitable activities</b>				
Advice provision	561,681	52,922	262,380	876,983
Partner costs	-	33,396	-	33,396
	<b>561,681</b>	<b>86,318</b>	<b>262,380</b>	<b>910,379</b>
<b>Total expenditure</b>	<b>598,398</b>	<b>97,799</b>	<b>274,746</b>	<b>970,944</b>

#### Support costs include:

	2021	2020
<b>Cost of Raising Funds</b>		
Investment Property	10,395	12,761
<b>Charitable Activities</b>		
Salaries	85,680	77,452
Training, travel, recruitment	18,514	31,355
Office administration	66,969	49,279
Premises costs	64,611	74,332
Audit	6,120	6,000
Legal and professional fees	1,798	475
Property valuation fees	-	1,500
Payroll and accounting fees	3,189	4,306
AGM	146	1,795
Bank charges	534	759
Irrecoverable VAT	15,878	15,127
	<b>273,835</b>	<b>274,746</b>

Included within support costs are governance costs as follows:

Audit	6,120	6,000
AGM	146	1,795
	<b>6,266</b>	<b>7,795</b>

The basis of support costs allocation is set out in accounting policy 1f.

Partner costs relate to joint projects where the bureau was lead for a group of organisations. Funding received was paid out directly to partners for their own project costs. £29,750 received from South Cambridgeshire District Council went to Citizens Advice North Herts (£17,850), Citizens Advice Suffolk West (£5,950) and Citizens Advice Uttlesford (£5,950).

*Prior Year:* Partner costs relate to joint projects where the bureau was lead for a group of organisations. Funding received was paid out directly to partners for their own project costs. £29,750 received from South Cambridgeshire District Council went to Citizens Advice North Herts (£17,850), Citizens Advice Suffolk West (£5,950) and Citizens Advice Uttlesford (£5,950). £3,646 from Big Lottery (Help through Crisis) went to James Baddeley Consulting working with Young Persons partners.

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

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

#### 8 Analysis of staff costs and key management personnel

	2021	2020
Wages and salaries	615,778	588,658
Social security costs	46,298	46,917
Pension costs	43,995	40,275
	<u>706,071</u>	<u>675,850</u>

The charity trustees were not paid or received any other benefits from employment with the bureau (2020: £nil). Social security costs above exclude the annual employment allowance of £4,000 from HMRC (2020: £3,000). The bureau pays a 7% contribution to all pension-holders (4% over the minimum required under auto-enrolment scheme rules). The average monthly number of employees during the year was as follows:

	2021	2020
Chief executive	1	1
Advisers and specialists	11	11
Administration and support	5	5
Project staff	9	10
	<u>26</u>	<u>27</u>

No employees whose total employee benefits excluding pension contributions earned over £60,000 (2020: No employees). In addition to the paid staff, the charity has the use of highly trained and professional volunteers. 83 volunteers (2020: 113) gave over time valued at £462,005 (2020: £446,124). This cost has not been recognised in the accounts.

Total remuneration paid, including employers' National Insurance contributions, to three Key Management personnel in the year, including pension contributions, was £142,411 (2020: Three Key Management personnel £125,452).

During the year a number of redundancies took place after full consultation and agreement by the Board of Trustees. The total payments made were £4,552 (2020: £nil). The policy is to account for termination payments at the point at which the offer is accepted by the employee.

#### 9 Net income

	2021	2020
Net income is stated after charging:		
Depreciation	19,814	20,545
Auditor's remuneration:		
- For audit services	6,120	6,000
- For accountancy services	1,385	1,975
Operating lease rentals - equipment	8,556	9,307
	<u>35,875</u>	<u>37,827</u>

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

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

#### 10 Tangible Fixed Assets

	Freehold Property £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1 April 2020	741,770	142,389	149,516	1,033,674
Additions	-	-	-	-
As at 31 March 2021	<u>741,770</u>	<u>142,389</u>	<u>149,516</u>	<u>1,033,674</u>
<b>DEPRECIATION</b>				
At 1 April 2020	141,734	129,420	147,509	418,663
Charge for year	14,207	4,274	1,333	19,814
Eliminated on disposal	-	-	-	-
As at 31 March 2021	<u>155,941</u>	<u>133,694</u>	<u>148,842</u>	<u>438,477</u>
<b>NET BOOK VALUE</b>				
As at 31 March 2021	<u>585,829</u>	<u>8,695</u>	<u>673</u>	<u>595,198</u>
As at 31 March 2020	<u>600,036</u>	<u>12,969</u>	<u>2,007</u>	<u>615,012</u>

#### 11 Investments

	2021 £	2020 £
a) At start of the year	767,500	726,500
Unrealised gain on revaluation	-	41,000
At the end of the year	<u>767,500</u>	<u>767,500</u>

Historical cost £570,000 (2020: £570,000). The property has been valued by the Trustees following consultation during the year with Kate Proctor (RICS Registered Valuer) of Carter Jonas, 1 Stations Square, Cambridge CB1 2GA.

b) Analysis of investments	2021 £	2020 £
Investment property	767,000	726,000
Unlisted investments	500	500
<b>Total</b>	<u>767,500</u>	<u>726,500</u>

There were no investment assets outside the UK. The investment comprises 500 Ordinary £1 shares in Allia Limited. Investment property comprises the let part of 66 Devonshire Road. See also accounting policy i).

#### 12 Debtors

	2021 £	2020 £
Trade debtors	24,061	55,724
Other debtors	-	330
Prepayments	1,206	775
Accrued income	12,424	7,934
	<u>37,692</u>	<u>64,763</u>

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

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

**13 Creditors: Amounts Falling Due Within One Year**

	2021 £	2020 £
Trade creditors	28,149	34,864
Social security and other taxes	11,512	27,833
Other creditors	2,887	2,300
Other loans (see note 13)	53,178	53,856
Accruals	15,165	15,777
Deferred income	54,562	28,542
	<u>165,452</u>	<u>163,173</u>

Accruals are payable within the credit terms of the associated invoices, when received. Deferred income relates to rental income billed in advance of the year. Movements are as follows:

	2021 £	2020 £
Balance brought forward at 1 April 2020	28,542	8,461
Amount released to the Statement of Financial Activity	(28,542)	(8,461)
Amount deferred in the year	<u>54,562</u>	<u>28,542</u>
Balance carried forward at 31 March 2021	54,562	28,542

**14 Creditors: Amounts Falling After More Than One Year**

	2021 £	2020 £
Due in 1-2 years	53,178	53,856
Due in 2-5 years	159,533	161,568
Due in greater than 5 years	454,252	471,999
	<u>666,963</u>	<u>687,423</u>

**15 Operating Lease Commitments**

**Equipment**

The following total operating lease commitments are committed to be paid:

	2021 £	2020 £
Expiring in 1 year	11,300	9,307
Expiring in 2-5 years	25,327	14,691
	<u>36,628</u>	<u>23,999</u>

**Lessor**

The following total operating lease commitments are committed to be received:

	2021 £	2020 £
Expiring in 1 year	(37,377)	(9,775)
	<u>(37,377)</u>	<u>(9,775)</u>



## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

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

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#### **Secured Debts**

The following secured debts are included within creditors:

	2021 £	2020 £
Other loans	720,141	741,280
	<u>720,141</u>	<u>741,280</u>

The loans due in more than one year are owed to Unity Trust Bank. All is secured against the property on Devonshire Road and is repayable over 25 years, and commenced in July 2014. It was refinanced at that date from a loan from the Social Investment Business.

The mortgage is secured by a fixed charge over the property at 66 Devonshire Road, Cambridge. Repayments of capital and interest are made on a monthly basis. Interest is payable at 3.1% per annum (3.5% in previous year) calculated on a daily basis. This year we received a three month capital repayment holiday to assist with any impact on cashflow that might have arisen from the Covid-19 lockdown in 2020.

The carrying value of the assets secured in the accounts is £1,362,698 (2020: £1,341,512).

# CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

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

### 16 Movement in Funds

#### 16a Restricted Funds– current year

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
<b>Restricted funds</b>					
Evelyn Trust	-	11,218	(11,218)	-	-
Big Lottery:					
Advice Plus	171	-	(42)	-	129
Awards for All	2,617	-	(2,063)	-	554
Help Through Crisis	8,749	95,293	(85,956)	-	18,086
National Lottery – Coronavirus					
Community Support Fund	-	21,969	(20,969)	-	1,000
Cambridge City Council:					
Core Funding	1,789	200,000	(200,045)	-	1,744
Outreach Work	-	50,000	(50,000)	-	-
Specialist Welfare Rights	-	30,000	(30,000)	-	-
Financial Capability	-	20,000	(20,000)	-	-
Homelessness Prevention	-	35,000	(35,000)	-	-
Personal Budgeting Support	-	39,251	(39,251)	-	-
One-off Funding	1,689	-	(422)	-	1,267
Citizens Advice:					
Energy Advice Programme	-	8,545	(8,545)	-	-
Help to Claim	-	105,675	(105,675)	-	-
BEIS Remote Working Equipment	-	13,730	(13,730)	-	-
BEIS Softphones	-	13,975	(2,155)	-	11,820
Money & Pensions Service (MAPS)	-	21,955	(21,955)	-	-
Phone & Webchat	-	8,000	(8,000)	-	-
Trussell Trust Foodbank Helpline	-	47,806	(47,806)	-	-
Girton Town Charity – Outreach	-	1,500	(1,500)	-	-
GCP Investing in Communities	63,293	-	(1,584)	-	61,708
John Huntingdon Charity	-	10,804	(10,804)	-	-
South Cambridgeshire District Council:					
Core Funding	-	85,000	(85,000)	-	-
Housing Debt Advice	-	13,730	(13,730)	-	-
GP Outreach	-	2,000	(2,000)	-	-
Cambridge Housing Society - Winter	-	12,787	(12,787)	-	-
Cambridge Community Fund	408	10,087	(9,959)	-	535
Cambridge City Foodbank	-	2,083	(2,083)	-	-
Anglia Ruskin University	-	8,750	(8,750)	-	-
<b>Total</b>	<b>78,716</b>	<b>869,159</b>	<b>(851,032)</b>	<b>-</b>	<b>96,842</b>

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

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

#### Restricted Funds – prior year

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
<b>Restricted funds</b>					
Evelyn Trust	-	18,659	(18,659)	-	-
Big Lottery:					
Advice Plus	277	-	(56)	-	171
Awards for All	-	10,000	(7,383)	-	2,617
Help Through Crisis	8,749	101,570	(101,570)	-	8,749
Cambridge City Council:					
Core Funding	1,850	200,000	(200,061)	-	1,789
Outreach Work	-	50,000	(50,000)	-	-
Specialist Welfare Rights	-	30,000	(30,000)	-	-
Financial Capability	-	20,000	(20,000)	-	-
Homelessness Prevention	-	35,000	(35,000)	-	-
Personal Budgeting Support	-	39,073	(39,073)	-	-
One-off Funding	2,252	-	(563)	-	1,689
Citizens Advice:					
Energy Best Deal Extra	836	-	(836)	-	-
Energy Advice Programme	-	11,400	(11,400)	-	-
Help to Claim (set up)	-	3,277	(3,277)	-	-
Help to Claim	-	102,552	(102,552)	-	-
Casebook	-	250	(250)	-	-
Girton Town Charity – Outreach	-	20,852	(20,852)	-	-
GCP Investing in Communities	64,883	-	(1,590)	-	63,293
John Huntingdon Charity	-	17,287	(17,287)	-	-
South Cambridgeshire District Council:					
Core Funding	-	85,000	(85,000)	-	-
Housing Debt Advice	-	8,520	(8,520)	-	-
GP Outreach	-	8,000	(8,000)	-	-
Cambridge Housing Society	-	38,360	(38,360)	-	-
Cardinal Management (Addenbrookes)	-	48,240	(48,240)	-	-
Cambridge Community Fund	-	1,102	(694)	-	408
Cambridge City Foodbank	-	25,000	(25,000)	-	-
Project North East	-	15,000	(15,000)	-	-
Addenbrookes Charitable Trust	-	528	(528)	-	-
<b>Total</b>	<b>78,797</b>	<b>889,671</b>	<b>(889,753)</b>	<b>-</b>	<b>78,715</b>

## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

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

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**The Evelyn Trust** – An initial two year project to support GP outreach work which finished in July 2018 followed by a further extension grant for two years.

**Big Lottery Advice Plus** – All funding has been spent and the closing balance consists only of undepreciated fixed assets purchased within the funding.

**Big Lottery Awards for All** – to provide audio-visual equipment in the training facilities at Devonshire Road for the purpose of generating further income for the bureau.

**Big Lottery Help through Crisis** – Five year fund to support individuals and key agencies via crisis casework and advocacy. Funding instalments span across the bureau's financial year.

**National Lottery Coronavirus Community Support Fund** – to provide crisis information and advice to local people impacted by the Coronavirus pandemic.

**Cambridge City Council - Core Funding** - To deliver core CAB services to the people of Cambridge. The closing fund balance consists only of undepreciated fixed assets purchased with the funding.

**Cambridge City Council – Outreach** – To provide specialist workshops to community groups on topics such as housing and employment.

**Cambridge City Council – Specialist Welfare Rights** – To provide casework service 5 days a week including benefits appeals and representation, training and updates to external agencies.

**Cambridge City Council - Financial Capability** - To support the training of groups and individuals to help them better understand how to manage their money.

**Cambridge City Council – Homelessness Prevention** – Specialist independent support, advice and representation around housing and debt issues.

**Cambridge City Council – Personal Budgeting Support** – Money management advice to people receiving Universal Credit.

**Cambridge City Council - One-off funding** - Funding to support the provision of touch screen kiosks in the City. All funding has been spent and the closing balance consists only of undepreciated fixed assets purchased with the funding.

**Citizens Advice - Energy Advice Programme** - Funding to deliver 1:1 advice on energy awareness and savings.

**Citizens Advice – Help to Claim** – grant awarded for 3 year project funding to provide advice to clients on the Universal Credit scheme.

**Citizens Advice – BEIS Remote Working Equipment** – To fund the purchase of laptops and headsets for use by advisor staff and volunteers working remotely. Funding comes via Citizens Advice from the Department of Business, Energy and Industrial Strategy.

**Citizens Advice – BEIS Softphones** – To enable the service to increase capacity to respond to the immediate demand for advice arising from Covid-19 in a cost-effective manner. Funding comes via Citizens Advice from the Department of Business, Energy and Industrial Strategy.

**Citizens Advice – Money and Pensions Service (MAPS)** – To increase debt advice capacity by funding a full time debt advisor.

**Citizens Advice – Trussell Trust Foodbank Service** – Funding provided from Trussell Trust via Citizens Advice to provide telephone helpline advice to foodbank clients or potential clients.

**Girton Outreach** - Service funded by Girton Town Charity one day a week in Girton until April 2020.

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

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

**Greater Cambridge Partnership - Investing in Communities** - Finance for capital funding towards the ICT Investment of the Advicehub project. All funding has been spent and the closing balance consists only of undepreciated fixed assets purchased with the funding.

**John Huntingdon Charity, Sawston** - Providing specialist debt casework for the residents of Sawston and the surrounding areas.

**South Cambridgeshire District Council Core Funding** - Grant to deliver core CAB services to the people of South Cambridgeshire.

**South Cambridgeshire District Council - Housing Debt Advice** - To provide debt advice to local residents in the Cambourne area.

**South Cambridgeshire District Council GP Outreach** - Funding to deliver an outreach generalist service at Longstanton and Willingham GP surgeries.

**Cambridge Housing Society Winter Fund** - To deliver grants to individuals in need on behalf of Cambridgeshire County Council.

**Cambridgeshire Community Fund** - £1,000 Winter Appeal to provide emergency fuel payments to individuals.

**Cambridge City Foodbank** - To provide training and support to Foodbank volunteers to engage effectively with their clients to April 2020.

**Anglia Ruskin University** - To support businesses in the Covid-19 pandemic with support for placement of one student from the University.

#### 16b Unrestricted Funds - current year

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
<b>General Fund</b>	80,837	125,286	(75,123)	(302)	130,698
<b>Designated funds</b>					
66 Devonshire Road	570,000	25,933	(26,235)	302	570,000
Revaluation Reserve	197,000	-	-	-	197,000
Development Reserve	80,000	-	-	-	80,000
Building Maintenance	20,000	-	-	-	20,000
<b>Total Designated Funds</b>	<b>867,000</b>	<b>25,933</b>	<b>(26,235)</b>	<b>302</b>	<b>867,000</b>
<b>Total Unrestricted funds</b>	<b>947,837</b>	<b>151,219</b>	<b>(101,358)</b>	<b>-</b>	<b>997,698</b>

#### Unrestricted Funds - prior year

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
<b>General Fund</b>	82,016	47,040	(50,269)	2,050	80,838
<b>Designated funds</b>					
66 Devonshire Road	570,000	77,972	(26,213)	(51,760)	570,000
Revaluation Reserve	156,000	41,000	-	-	197,000
Development Reserve	35,000	-	-	45,000	80,000
Building Maintenance	20,000	-	(4,710)	4,710	20,000
<b>Total Designated Funds</b>	<b>781,000</b>	<b>118,972</b>	<b>(30,923)</b>	<b>(47,050)</b>	<b>867,000</b>
<b>Total Unrestricted funds</b>	<b>863,016</b>	<b>166,013</b>	<b>(81,191)</b>	<b>-</b>	<b>947,838</b>

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

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

The 66 Devonshire Road Fund relates to the property purchased by the bureau when they moved out of rented premises. The fund transfers reflect the updated net book value of the property, including investment part, less mortgage outstanding. The aim is to achieve surpluses on the investment property element to pay off the capital element of the annual mortgage until it is paid off. This year the net deficit, due to a drop in rental income during the Covid-19 lockdown restrictions, has been topped up by a transfer of £302 from the General Fund.

The Revaluation Reserve is made up of the accumulated gain on value of the property at 66 Devonshire Road.

The Development Fund was created from an award from the JP Getty Foundation. This is being held to prepare for expenditure on projects where the bureau requires to match-fund contributions from other organisations or donors. This year the fund has been topped up from a transfer from the 66 Devonshire Road Fund to provide additional monies required in absence of funding in future years.

The Building Maintenance Fund was created to set aside essential upgrade and replacement of building infrastructure.

#### 17 Analysis of net assets between funds

	General £	Designated £	Restricted £	Total £
<b>As at 31 March 2021</b>				
Fixed Assets – Tangible Assets	2,101	527,695	65,401	595,198
Fixed Assets – Investments	500	767,000	-	767,500
Net Current Assets	128,097	239,268	31,441	398,805
Long Term Liabilities	-	(666,963)	-	(666,963)
	<u>130,698</u>	<u>867,000</u>	<u>96,842</u>	<u>1,094,540</u>
<b>As at 31 March 2020</b>				
Fixed Assets – Tangible Assets	4,047	541,405	69,559	615,012
Fixed Assets – Investments	500	767,000	-	767,500
Net Current Assets	76,290	246,018	9,157	331,464
Long Term Liabilities	-	(687,423)	-	(687,423)
	<u>80,837</u>	<u>867,000</u>	<u>78,716</u>	<u>1,026,553</u>

#### 18 Related Party Transactions

During the year, there were no other related party transactions (2020: £nil).

#### 19 Contingent Liabilities

There is a potential VAT liability under the Capital Goods Scheme, due over the next 3 years estimated at a present value of £7,000 (2020: £7,000). This has arisen due to the level of taxable supplies falling in comparison to those levels made when the Devonshire Road building project was being undertaken.

## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

### **Trustees' Report – Structure, Governance & Management**

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#### **Governing Document**

The bureau was originally set up as a charity in September 1939 but subsequently changed its status to a charitable company limited by guarantee by incorporation on 26 April 1996 and was registered under a new charity number on 13 June 1996. The company is established under a Memorandum of Association which identifies its objects and powers and is governed under its Articles of Association. In the event of the company being wound up every member (including members who ceased to be members within one year prior to such winding up) would be required to contribute to the company's assets an amount not exceeding £1.

The Charity's objects are to promote any charitable purpose for the benefit of the community in the area of the City of Cambridge, South Cambridgeshire District Council and elsewhere ("the area of benefit") by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

#### **Recruitment and Appointment of New Trustees**

The maximum number of trustees is 21 and the minimum is 4. Trustees are either elected at the annual general meeting, or nominated by member organisations or co-opted by the trustee board (provided that the number of co-opted trustees does not exceed one third of the total number of trustees). All elected and nominated trustees shall retire from office at the third annual general meeting following their election or appointment respectively but may be re-elected or reappointed for a further term.

In addition to the above trustees, the following attend the board meetings as non-voting members:

Rachel Talbot - Chief Executive  
Richard Curtis, Morice Mendoza - representing the staff  
Stephen Thornton, Robin Young – representing the volunteers  
Cllr Jose Hales - representing South Cambridgeshire District Council  
Cllr Linda Jones – representing Cambridgeshire County Council  
Jackie Hanson - observer from Cambridge City Council  
Rachid El Ouaret – Business Support Manager from Citizens Advice

#### **Organisational Structure**

##### **Governance**

The organisation has role descriptions for the trustees, the chairman, the vice chairmen, the honorary treasurer and the company secretary and these are reviewed from time to time.

Good governance is achieved through the following subcommittee and group structure. The organisation has an Operations Committee, a Staff/Personnel Committee, an Appeals Committee and a Research and Campaigns Group. Each of these report to the trustee board. The Chief Executive attends all meetings of the sub committees and some of the working groups.

- 1 **Operations Committee**  
Functions: Monitoring, challenging and approval of all budgets/end of year accounts/projects/contracts, strategic and business planning/salaries.  
  
There is a standing invitation to all Board Members to attend the meetings of this committee if they so wish.
- 2 **Staff/Personnel Committee**  
Functions: Annual review of HR matters and review of changes in staff and volunteer issues as and when needed. This committee leads on salary and remuneration reviews.
- 3 **Appeals Committee**  
Functions: To process disciplinary and grievance issues at the appropriate stage of the procedure.
- 4 **Research and Campaigns Group**  
Functions: To determine the Research and Campaigns strategy and to oversee the quality of this work.

## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

### **Trustees' Report – Structure, Governance & Management (continued)**

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The Chief Executive is responsible to the Board:

- for management, development and strategic planning
- to show vision and leadership in the continuing development of CCAB
- to serve and advise the trustee board of Directors in carrying out their responsibilities, in maintaining an overview of the organisation and in making appropriate strategic, policy and financial decisions.

#### **Remuneration Policy.**

Salaries follow the NJC guidelines and this sets the cost of living rises each year. The CEO salary is reviewed by a sub group of the board which is led by the Chair of the Personnel committee and consists of the Chair of the Board, the 2 Vice Chair and the Treasurer.

#### **Regulation**

CCAB is regulated by the Financial Conduct Authority FRN: 617537

CCAB is a qualified Living Wage employer

CCAB is regulated under the Advice Quality Standard and the Money Advice Service quality framework

#### **Induction and Training of New Trustees**

New trustees are provided with an 'Induction Pack' covering such topics as legal status and governance, structure, organisation and staffing, finances, policy and strategy. They are invited to attend the bureau and observe service delivery. In addition, to familiarise themselves with the charity and the context within which it operates, new trustees are invited and encouraged to attend training courses organised by Citizens Advice and to attend specialised training where it is considered to be appropriate.

#### **Citizens Advice**

The charity is a member of Citizens Advice (CA) and is regulated by its membership requirements and its aims, principles and policies.

#### **Risk management**

The Trustee Board has approved the risk management strategy and reviews the risk assessment regularly. CCAB has identified high and medium level operational level risks in IT, HR and Finance.

#### **Risks are identified and evaluated in the following ways:**

Regular reviews are performed by the Trustee Board in order to assess the likelihood and impact, relevance of risks, current strategies applied and the strength of the strategies. The residual risk is identified and action plans are created to further mitigate risk.

The Trustee Board is responsible for monitoring external developments that may impact on the organisation.

Comprehensive budgeting systems and financial reporting, which indicate financial performance against the budget, and forecasts are reviewed and agreed by the Operations Committee and the Trustee Board.

The most significant risks faced by CCAB have been identified by the Trustee Board and relate to the following:

- CEO on long term sickness or dies
- Cuts to Local Authority funding
- Lack of the right quality of volunteers to fill advice rotas
- Information breach

#### **These risks are mitigated by:**

- the introduction of a Deputy CEO Post and second senior management post (Head of Projects and casework)
- diversifying our funding streams
- changing our selection and training system
- rigorous training, new policies, spot checking under GDPR.



## **CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU**

### **Trustees' Report – Structure, Governance & Management (continued)**

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#### **Information assurance**

An Information Assurance Accounting Officer at Board level has been identified as Dr George Reid to ensure that the confidentiality, integrity and availability of all our sensitive data assets are maintained to a level which is consistent with the requirements of our clients and our funding/strategic partners.

In addition to the internal risk analysis, CCAB has taken an active part in the CA membership scheme review which has involved new Financial Health Monitoring, Leadership Self-Assessment and Quality of Advice Assessment.

#### **Public Benefit**

The Trustees have complied with the duty in Section 4 of the 2006 Charities Act to have due regard to guidance published by the Charity Commission when exercising any powers or duties to which the guidance is relevant. CCAB provides free advice services to the general public of Cambridge and surrounding areas by the means of face- to-face, phone, email and remote (web based) systems. The issue of public benefit was reviewed at the trustees meeting on 2<sup>nd</sup> November 2020. During this and the previous year a qualifying third party indemnity provision was in force for the benefit of the Trustees.

## CAMBRIDGE & DISTRICT CITIZENS ADVICE BUREAU

### Reference & Administrative Details

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<b>COMPANY NUMBER</b>	03191085 (England & Wales)	
<b>CHARITY NUMBER</b>	1056102	
<b>TRUSTEES</b>	Ms J C Belman Mr A Bridges Dr N W Brown OBE Mr C Claxton-Shirley Ms I H Foenander Dr P M Gray Mr B Humphrey Mr R Hunting-Jones Ms Linda Jones Dr D A Livesey Mrs C Lloyd-Evans Dr G A Reid Mr K Stonell Mr G E D Wilson	Hon Treasurer Chairman (appointed 16.11.20) (resigned 25.11.20)  Vice Chairman (appointed 15.02.21) (appointed 17.05.21)  Vice Chairman

Dr Mia Gray is nominated by the University of Cambridge.

<b>COMPANY SECRETARY</b>	Mrs R Talbot
<b>SENIOR STATUTORY AUDITOR</b>	Helena Wilkinson
<b>PRINCIPAL OFFICE</b>	66 Devonshire Road Cambridge Cambridgeshire CB1 2BL
<b>AUDITORS</b>	Price Bailey LLP Tennyson House Cambridge Business Park Cambridge CB4 0WZ
<b>BANKERS</b>	Barclays Bank plc 11 St Andrews Street Cambridge CB2 3AA
<b>SOLICITORS</b>	Tees Law Titan House Castle Park Cambridge CB3 0AY
<b>PATRONS</b>	Lady Cass Lady Chadwyck-Healey Dr Pamela Raspe Cazzy Walshe