

CHILTERN CITIZENS ADVICE BUREAU LIMITED

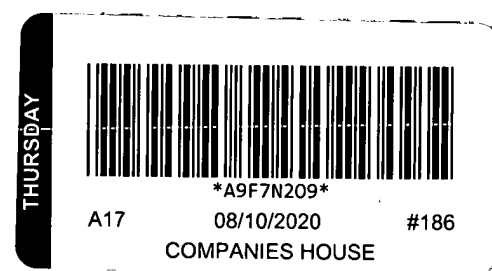
(A CHARITABLE COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2020

COMPANY NO: 3892921

CHARITY NO: 1081138



CHILTERN CITIZENS ADVICE BUREAU LIMITED**Contents of Annual Report and Accounts****For the Year Ended 31 March 2020**

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CHILTERN CITIZENS ADVICE BUREAU LIMITED

Legal and Administrative Information

Year Ended 31 March 2020

Directors

Kristle Barker
Paul Bentall
John Whiteley
Patricia Daley
Lucy Hann
Richard Martin
Farrukh Siddiqi
Lesley Wilkin
Claire Seaward
Alan Wallis
Kate Benton
John Carter
Penny Wilkie

Chair
Company Secretary
Treasurer

Resigned 12 June 2020
Resigned 9 May 2020
Resigned 6 November 2019
Resigned 18 October 2019
Resigned 17 July 2019

Chief Officer

Emma Burgham

Registered Office and principal address

Townsend House
Townsend Road
Chesham
Buckinghamshire
HP5 2AA

Company Number: 3892921

Charity Number: 1081138

REPORT OF THE TRUSTEES

For the Year Ended 31 March 2020

The Trustees of the Charity, who are also Directors of the Company, have pleasure in presenting their annual report and the accounts for the year ended 31 March 2020.

Objectives and Activities

Chiltern Citizens Advice Bureau Limited operated throughout the year as Citizens Advice Chiltern.

We are a local charity funded by local grants and donations.

Citizens Advice Chiltern is a member of Citizens Advice UK and shares its key aims:

- to provide the advice people need for the problems they face; and
- to improve the policies and practices that affect people's lives.

We value diversity and promote equality in all we do. We seek to challenge discrimination, both within our own organisation and when, in the course of our work, we encounter it in the communities we serve. In all our work we seek to act in accordance with Citizens Advice core values, which comprise:

- a focus on customers;
- achieving results;
- continuously improving;
- promoting equality and fairness;
- valuing each other; and
- working together.

As a local citizens advice we have our own vision and purpose:

Vision

A local community where no one should have to face their problems alone.

Purpose

We provide free, independent, confidential, quality information and advice to everyone in our community who needs it, so no one has to face their problems alone.

Citizens Advice UK supplies national and regional support and assists in defining policy best practice and service quality systems. These are followed by Citizens Advice Chiltern as a condition of membership.

Citizens Advice Chiltern's key objectives for April 2019 to March 2020, as outlined in its business plan, were:

- to deliver a flexible advice service making best use of resources to meet clients' needs;
- to ensure Citizens Advice Chiltern is a positive place to work and volunteer;
- to promote Citizens Advice in the community to ensure our advice reaches the people who need it, when they need it;
- to continue to enhance fundraising efforts and set break-even budgets on an annual basis; and
- to continue to value diversity and to challenge discrimination.

Operations

Citizens Advice Chiltern's operations during the year comprised two advice centres, located in Chesham and Amersham, outreach provided from Prestwood GP Surgery and Burnham GP Surgery, and home visits to those aged over 65, and we delivered a number of energy advice sessions to community groups.

Advice was provided in drop in and scheduled advice sessions by 52 volunteers working under the supervision of paid Advice Session Supervisors.

Telephone advice continued to be a large part of our work. Citizens Advice Chiltern volunteers answered local calls to the Bucks AdviceLine, part of the National Citizens Advice telephone service. Telephone advice was also provided to clients by the Amersham office.

We offered casework in debt, benefits and employment advice. The debt advice service, led by the Money Advice Supervisor, consisted of a mix of paid and volunteer money advisers and administrative support staff. The service was unusual in being able to offer comprehensive support, including offering assistance in obtaining Debt Relief Orders.

Benefits casework was offered by volunteer caseworkers, made more essential with the complexity of Universal Credit.

The employment casework team continued to offer employment advice, taking on complex casework and supporting individuals at tribunal. The team were all volunteers.

Achievements, Performance and Significant Events

The 12 months to 31 March 2020 was a very successful year for Citizens Advice Chiltern. 4,014 clients (2019: 4,343 clients) accessed our services and we assisted with 19,826 issues (2019: 17,071 issues). We delivered significant financial benefits to our clients, with income gains of £1 million (2019: £576,527) and debts written off of £362,000 (2019: £572,776).

Benefits advice accounted for 36% of all client issues, and was dominated by giving help on Universal Credit. This could involve checking the current position of a client, helping them to make a claim, managing the claim's progress through the multi-agencies and complex central and local government systems, and through the tribunal appeal process. With problems arising from the impact of the pandemic, we expect 2020/21 to be busier still.

National Citizens Advice received funding from the Department of Work and Pensions to run Help to Claim, a project which offered support to clients setting up new claims for Universal Credit. Chiltern Citizens Advice was selected as a local office to participate in the project and was granted funds to do so. All Help to Claim services operated by Chiltern Citizens Advice were provided according to the grant agreement.

A key service of Citizens Advice Chiltern's is debt advice. In 2019/20, 15% of all issues related to debt, and our clients had on average 3.5 debt issues (2019: 3.0 issues). We saw a 12% increase in household debt (arrears on rent, water, energy and phones), which was a worrying shift as such clients tend to have unemployment and mental health issues, and are therefore the most vulnerable. Debt and benefits are linked; a key element of debt advice is ensuring clients are claiming the benefits to which they are entitled.

Linked to debt advice is our specialist money advice service, which tackles the more complex debt issues, and accounts for most of the debt write-offs in any year. The money advice service enables early intervention to manage clients' debts which reduces the council's expenditure on emergency remediation, reduces the number of evictions, lowers rent arrears and builds financial security and resilience for residents. In 2019/20, this service enabled £356,000 (2019: £329,000) of clients' debts to be written off.

In 2019/20, we made home visits to 222 clients. By reviewing their eligibility to benefits, we have confirmed £251,345 of additional income, with a further £277,830 pending. This total of £529,175 represents an average of £2,384 of additional income per client. We also gave energy advice on reducing bills with further savings of £13,736.

Between October 2019 and March 2020, we gave one-to-one tailored energy advice to 166 clients, held 5 awareness events during Big Energy Saving Week in January 2020, and presented energy talks to 130 members of the public via local community groups.

Our Quality Assurance Audit rating for quality of advice and customer experience in 2019/20 was maintained at a high level, receiving green classifications from National Citizens Advice.

Structure, Governance and Management

Citizens Advice Chiltern is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association. In the event of the Company being wound up, members are required to contribute an amount not exceeding £1 each.

The Board of Trustees meets six times a year, which exceeds requirements of the Articles of Association, to govern the Charity by setting policy, determining strategy, making major decisions about the use of finances and reviewing the operations to ensure they meet the aims and objectives of the Charity.

The Board is composed of a mix of elected and co-opted Trustees, subject to the limits on the proportions in each category and total Board size set out in the Articles. Elected Trustees are proposed and elected by members at the annual general meeting and serve renewable three-year terms. Co-opted Trustees are appointed by the Board itself and serve as co-opted Trustees (for up to three years) pending either their reappointment by the Board or their election by members to elected status at a subsequent annual general meeting.

The Chief Officer is responsible to the Trustees for managing the day-to-day affairs of the Charity. The Chief Officer is assisted by a small, highly skilled team of staff in ensuring that the service delivered to our clients meets the quality standards required by our membership of Citizens Advice.

Recruitment and Induction of Trustees

All Trustees are unpaid volunteers. The Trustees are aware of the need to maintain a suitable mix of skills and diversity within the Board and regularly review whether new Trustees are required.

If it is recognised that the Board lacks a particular expertise, then a suitable person with the required experience is actively sought. Prospective Board members are formally interviewed by the Chair and at least one other Trustee. They are given the opportunity to see the organisation and Board at work before joining. Every new Trustee has to be proposed for appointment and accepted at a full Board meeting following receipt of satisfactory references.

After joining they are required to complete an induction process for new Trustees, which includes reviewing key governance documentation, meetings with members of staff and Trustees, and the opportunity to attend the Citizens Advice Trustee induction course.

Risk Management

It is the policy of Citizens Advice Chiltern proactively to identify, understand and manage the risks inherent in our services and associated with our plans and strategies, to ensure that decisions taken are responsible and informed.

As part of its risk management policy the Board has established two sub-committees – Funding; and Finance and Risk - which meet regularly and report to the Board on their areas of responsibility. The Board as a whole monitors certain strategic and overarching risks. Operational management is responsible for ensuring that risks, including Health and Safety, arising during normal operations are monitored and managed on a day-to-day basis.

The Board considers that the principal risks that could have a material impact on the operations of the Charity in the event that they occur are as follows:

Risk Area	Key risk
Funding	Failure to raise sufficient funding
Project Delivery	Failure to deliver complex projects to timetable, budget and desired outcomes.
People	Failure to attract and retain Trustees, employees and volunteers with suitable skills and experience.
Information Assurance	Failure to protect clients' sensitive and personal information.

Risk Management – Information Assurance

The Board oversees the information security of all personal information of our clients, staff, funders and strategic partners. Citizens Advice Chiltern holds joint responsibility with the National Citizens Advice Service for client data which is held in our case management system. An information assurance management team ensures 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 Review

Financial Summary

As set out in the Statement of Financial Activities on page 10, total income for the year ended 31 March 2020 was £334,889 (2019: £276,374) and total expenditure was £329,580 (2019: £292,688), resulting in a surplus for the year of £5,309 (2019: deficit of £16,314).

Reserves

Total funds of the Charity at 31 March 2020, amounted to £235,891 (2019: £230,582), comprising unrestricted designated reserves of £225,000 (2019: £225,000), unrestricted undesignated reserves of £1,083 (2019: £161), and restricted reserves of £9,808 (2019: £5,421).

Citizens Advice Chiltern's designated reserves policy allows the Charity to respond to changing circumstances and to be resilient to disruption or unforeseen risks, and provides a solid basis for developing future charitable projects. The target range of reserves is reviewed: (1) at least annually to reassess risks and reflect changes in the Charity's strategy, income, obligations and expenditure; and (2) in the event of a major change in circumstances.

The components of the designated reserve policy and the amounts set aside at 31 March 2020 were as follows:

Component	£
Wind down or scale down of forward expenditure	
Operating costs: 2 to 3 months of forward expenditure	64,000
Employee redundancy payments	47,000
Cost of merger	34,000
Dilapidations and reinstatement of leasehold premises	14,000
Unforeseen risks (uninsured)	15,000
Income stream uncertainty	23,000
Strategic projects reserve	28,000
	<u>225,000</u>

Investment Policy

The Trustees aim to maximise the interest earned on Charity funds by minimising current account balances and maximising the amounts held on deposit or in risk-free fixed-term bonds.

Principal Funding Sources

The principal source of funding received in the year was £160,000 from Chiltern District Council. The remainder of income came from grants and donations from a variety of sources, as set out in note 4 to the financial statements.

Priorities for 2020/21**a) Merger**

Following the establishment of Buckinghamshire Council on 1 April 2020, into which the district councils within Buckinghamshire, including the Charity's main funder, Chiltern District Council, were absorbed, the Charity has begun a process which may lead to the merger of the Charity with Citizens Advice Aylesbury Vale and Citizens Advice High Wycombe. A provisional date of 1 April 2021 has been set on which the merger may become effective. A priority for 2020/21 is to prepare the Charity for this merger.

b) Other priorities

The onset of COVID-19 is expected to increase the demands from clients, and a priority in 2020/21 is to seek funding to finance the commensurate increase in services to meet the increase in demand.

Other generic priorities for 2020/21 and outlined in the Charity's business plan are:

- to deliver a flexible advice service making best use of resources to meet clients' needs;
- to ensure Citizens Advice Chiltern is a positive place to work and volunteer;
- to promote Citizens Advice in the community to ensure our advice reaches the people who need it, when they need it;
- to continue to enhance fundraising efforts and set break-even budgets on an annual basis; and
- to continue to value diversity and to challenge discrimination.

Responsibilities of the Trustee Board

The Trustees, who are also Directors of Chiltern Citizens Advice Bureau Limited (the "Charitable Company") under company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Financial Reporting Standards.

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charitable Company and of the incoming resources and application of resources including the income and expenditure of the Charitable Company for that period. In preparing these financial statements the Trustees are required:

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

The Trustees are responsible for keeping proper accounting records that 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.

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.

Public Benefit

The Trustees confirm that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

Acknowledgements

Our main funder continued to be Chiltern District Council and without its support we would not have been able to offer our service to the residents of the District. We are as always grateful to both Officers and Members of the Council for their support.

The Trustees would also like to thank the following organisations for their support during the year as well as individuals and the general public:

Amersham Town Council
Burnham Health Promotion Trust
Burnham Parish Council
Chalfont St. Giles Parish Council
Chesham Local Area Forum
Chiltern District Council
The Grant Foundation
Great Missenden Parish Council
Griffin Club
Heart of Bucks
Little Chalfont Parish Council
London and Quadrant Housing Association
Lottery Community Fund
The Missendens Local Area Forum
National Citizens Advice
Paradigm Foundation Trust
Penn Parish Council
Rotary Club of Chesham
St Joseph's Furniture Market
Tesco Bags for Good
Waitrose Community Scheme

We wish to place on record the Board's gratitude to all the volunteers and staff for their commitment, loyalty and support in delivering a successful year.

Members of the Trustee Board

Members of the Trustee Board, who are directors for the purposes of company law and Trustees for the purposes of charity law, who served from 1 April 2019 up to the date of this report, are set out on page 2.

The Company has taken advantage of the small companies' exemption in preparing the above.

Approved by the Trustee Board and signed on its behalf by:



.....
Kristle Barker
Chair

24th September 2020

Independent Examiner's Report to the Trustees of Chiltern Citizens Advice Bureau Limited

I report on the Accounts of the Charitable Company for the year ended 31 March 2020, which are set out on pages 10 to 16.

This report is made solely to the Charity's Trustees, as a body, in accordance with s145 of the Charities Act 2011. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in my report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and Basis of Report

As the Trustees of the Charity (and also as the Company's Directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (the "2006 Act").

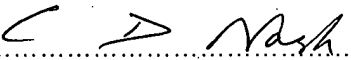
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the "2011 Act").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

Independent Examiner's Statement

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

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

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


C D Nash ACA
For and on behalf of C D Nash Limited
Chartered Accountants
1st Floor
15A Hill Avenue
Amersham
Bucks HP6 5BD

24 SEPTEMBER 2020

Chiltern Citizens Advice Bureau Limited
Statement of Financial Activities
For the year ended 31 March 2020

	Notes	Unrestricted Funds £	Restricted Funds £	Restricted Direct Support Funds £	Total Funds 2020 £	Total Funds 2019 £
Income						
<i>From charitable activities</i>	4	167,684	142,447	11,148	321,279	260,235
<i>From generated funds</i>						
Donations		9,451	-	-	9,451	14,495
Interest receivable		4,159	-	-	4,159	1,644
Total income		181,294	142,447	11,148	334,889	276,374
Expenditure						
<i>On charitable activities</i>						
Free Confidential Advice	5	(159,913)	(149,453)	(11,136)	(320,502)	(289,592)
Governance costs	5	(4,754)	(4,324)	-	(9,078)	(3,096)
Total expenditure		(164,667)	(153,777)	(11,136)	(329,580)	(292,688)
Net incoming/(outgoing) resources		16,627	(11,330)	12	5,309	(16,314)
Transfers between funds		(15,705)	15,679	26	-	-
Net movement in funds		922	4,349	38	5,309	(16,314)
Reconciliation of funds						
Total funds brought forward		225,161	1,544	3,877	230,582	246,896
Net movement in funds		922	4,349	38	5,309	(16,314)
Total funds carried forward		226,083	5,893	3,915	235,891	230,582

Chiltern Citizens Advice Bureau Limited
 Balance Sheet – Company Number 3892921
 At 31 March 2020

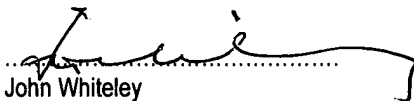
	Note	2020 £	2019 £
Current Assets			
Debtors		19,410	12,700
Short Term Deposits		216,052	227,986
Cash at Bank and in hand		46,812	92,204
		<u>282,274</u>	<u>332,890</u>
Current Liabilities			
Creditors: falling due within one year		(8,950)	(8,308)
Receipts in advance		(37,433)	(94,000)
		<u>(46,383)</u>	<u>(102,308)</u>
Net assets	10	<u>235,891</u>	<u>230,582</u>
Funds and reserves			
Unrestricted designated funds	8	225,000	225,000
Unrestricted general funds	8	1,083	161
Total unrestricted funds		<u>226,083</u>	<u>225,161</u>
Restricted funds	9	9,808	5,421
Total Funds		<u>235,891</u>	<u>230,582</u>

For the financial year ended 31 March 2020 the Company was entitled to exemption from audit under section 477 Companies Act 2006. No member of the Company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements under the requirements of the Companies Act 2006.

The Directors acknowledge their responsibilities for ensuring that the Company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the Company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 394 and section 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to Financial Statements, as far as they apply to the Company.

These financial statements have been prepared in accordance with the special provisions relating to small companies in Part 15 of the Companies Act 2006 and with the Charities SORP (FRS 102).

Approved by the Trustee Board on 24 September 2020 and signed on its behalf by


 John Whiteley
 Treasurer

Notes to the Financial Statements

1 Accounting Policies

1.1 Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with Financial Reporting Standard 102, the Charities SORP (FRS102) and the Companies Act 2006.

1.2 Funds

General funds (Unrestricted funds) comprise those funds which the Trustees are free to use in accordance with the charitable objects.

Designated funds are funds set aside by the Trustees out of general funds for specific purposes or projects.

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

1.3 Tangible Fixed Assets

Equipment costing more than £2,000, other than computers, is capitalised and the net cost depreciated over three years on a straight-line basis. Computer equipment is not capitalised but charged as an expense in the year of purchase.

1.4 Operating leases

Costs in respect of operating leases are charged to the Statement of Financial Activities on a straight-line basis.

1.5 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the Charity is entitled to the income and the amount is quantifiable with reasonable accuracy.

1.6 Resources expended

All expenditure is accounted for on an accruals basis. Costs attributable to Restricted and Project funds are based on hourly rates for employees and volunteers and include appropriate overheads.

2 Going Concern

Given the significant impact of Covid-19 on the macro-economic conditions in which the Charity operates, the Directors have placed a particular focus on the appropriateness of adopting the going concern basis in preparing the financial statements for the year ended 31 March 2020. The Charity's going concern assessment considers, in particular, the continued access to funding and the Charity's ability to provide services in accordance with its charitable objects. On the basis of this assessment, the Directors have continued to adopt the going concern basis in preparing these financial statements.

Following the establishment of Buckinghamshire Council on 1 April 2020, into which the district councils within Buckinghamshire, including the Charity's main funder, Chiltern District Council, were absorbed, the Charity has begun a process which may lead to the merger of the Charity with Citizens Advice Aylesbury Vale and Citizens Advice High Wycombe. A provisional date of 1 April 2021 has been set on which the merger may become effective.

3 Unrestricted Funds

All grants received for specific purposes are regarded as unrestricted project funds unless the funders request specifically that they are to be treated as restricted.

Funding was received for four unrestricted projects:

- Free Confidential Advice – funding received from Chiltern District Council.
- GP Projects - funding for the provision of Outreach advisory services at two GP surgeries
- Other - funding received for training from Chiltern District Council
- Money Advice – funding received from London & Quadrant.

These projects, and those associated with restricted funding, make a contribution to overheads without which the provision of existing services would not be viable.

4 Income from charitable activities

Funder	Unrestricted funds £	Restricted funds £	Direct Support Funds (restricted)	Total 2020 £	Total 2019 £
General Advice					
Chiltern District Council	135,000	-	-	135,000	125,000
Amersham Town Council	-	-	-	-	1,000
Chesham Town Council	-	-	-	-	1,000
Chalfont St Peter Parish Council	-	-	-	-	1,000
Little Chalfont Parish Council	-	-	-	-	500
Other	-	-	-	-	557
	135,000	-	-	135,000	129,057
Money Advice					
Chiltern District Council	-	25,000	-	25,000	25,000
Paradigm Housing Association	-	25,000	-	25,000	25,000
London & Quadrant	15,176	-	-	15,176	16,425
Lottery Community Fund	-	9,664	-	9,664	-
Other	-	85	-	85	-
	15,176	59,749	-	74,925	66,425
Energy Advice					
National Citizens Advice	-	26,563	-	26,563	24,450
Affinity Water	-	-	-	-	2,500
	-	26,563	-	26,563	26,950
Outreach					
Burnham Health Promotion Trust	4,000	-	-	4,000	5,834
LAF - The Missendens	6,624	-	-	6,624	3,051
Great Missenden Parish Council	2,284	-	-	2,284	3,000
Heart of Bucks	1,500	-	-	1,500	-
Sweet Charity	-	-	-	-	997
Voices and Choices	-	-	-	-	800
	14,408	-	-	14,408	13,682
Help to Claim					
National Citizens Advice	-	33,979	-	33,979	4,015
Home Advice					
LAF – Chesham and Chiltern	-	7,000	-	7,000	7,936
The Grant Foundation	-	5,256	-	5,256	-
LAF - Amersham	-	-	-	-	4,000
Bucks County Council	-	-	-	-	775
IBB Charitable Trust	-	-	-	-	500
	-	12,256	-	12,256	13,211
Money Matters					
Lottery Community Fund		9,900	-	9,900	-
Other					
Chiltern District Council	3,100	-	-	3,100	-
Bucks County Council	-	-	7,500	7,500	5,000
Charitable funds	-	-	3,648	3,648	1,895
	3,100	-	11,148	14,248	6,895
	167,684	142,447	11,148	321,279	260,235

5 Total expenditure**5a Expenditure by type of cost**

	Unrestricted Funds £	Restricted funds £	Restricted Direct Support Funds £	Total 2020 £	Total 2019 £
Costs allocated to activities					
Salaries	112,804	112,262	-	225,066	211,538
Staff and volunteer costs	10,712	7,427	-	18,139	17,992
Support costs allocated to activities					
Office and general	21,793	13,445	-	35,238	32,749
Premises	13,618	8,483	-	22,101	17,635
Direct Support to Clients	-	-	11,136	11,136	9,678
Other	986	7,836	-	8,822	-
Provision of Free Confidential Advice	159,913	149,453	11,136	320,502	289,592
Governance costs	4,754	4,324	-	9,078	3,096
	164,667	153,777	11,136	329,580	292,688

5b Expenditure by type of project

	Unrestricted Funds £	Restricted funds £	Restricted Direct Support Funds £	Total 2020 £	Total 2019 £
General Advice	151,712	-	-	151,712	130,858
Money Advice	-	68,421	-	68,421	71,355
Energy Advice	-	29,638	-	29,638	23,006
Outreach	12,955	-	-	12,955	14,370
Help to Claim	-	37,648	-	37,648	2,503
Home Advice	-	14,063	-	14,063	10,776
Money Matters	-	4,007	-	4,007	-
Slough Services	-	-	-	-	28,681
Other	-	-	11,136	11,136	11,139
	164,667	153,777	11,136	329,580	292,688

6 Staff costs and numbers

	2020 £	2019 £
<i>Staff costs:</i>		
Salaries	208,841	197,386
Social security costs	9,219	7,766
Pension fund contributions	7,006	6,386
	225,066	211,538

The average number of employees and volunteers was:

	2020 number	2019 number
Paid staff	16	18
Volunteers	52	55
	<u>68</u>	<u>73</u>

7 Trustee remuneration and related parties

No Trustee or other person related to the Charity had any personal interest in any contract or transaction entered into by the Charity during the year (2019: Nil).

Chiltern Citizens Advice Bureau Limited is a member of Citizens Advice (Charity Number 279057) and is bound by its standards and procedures. It was previously a member of The Bucks CAB Consortium (Charity Number 1139138) which has now been wound up.

8 Designated and general funds

	2020 £	2019 £
Designated Funds		
Wind down or scale down of forward expenditure		
Operating costs: 2 to 3 months of forward expenditure	64,000	84,000
Employee redundancy payments	47,000	38,000
Cost of merger	34,000	-
Dilapidations and reinstatement of leasehold premises	14,000	14,000
Unforeseen risks (uninsured)	15,000	15,000
Income stream uncertainty	23,000	46,000
Strategic projects reserve ^{Note 1}	28,000	28,000
	<u>225,000</u>	<u>225,000</u>
General Funds		
General Funds	<u>1,083</u>	<u>161</u>

Note 1: The following strategic projects reserves have been approved by the Trustee Board:

- A. *Self-Funding & Contributory Funding Project Reserve*
An amount of £11,000 to allow for the self-funding of projects that would not otherwise attract external funding and to allow the Charity to contribute to the funding of major projects in accordance with its strategic aims. Increasingly, project funders are expecting the Charity to demonstrate some financial commitment to own projects
- B. *Information Technology Renewal Reserve*
An amount of £12,000 to allow for the progressive replacement of the Charity's IT hardware and software (including telephony).
- C. *Premises Adaption Reserve*
An amount of £5,000 to allow for the adaption of the Charity's offices in order to meet future needs associated with the introduction of the Citizens Advice national telephone service.

9 Restricted funds

	At 1 April 2019 £	Incoming Resources £	Resources expended £	Transfers £	At 31 March 2020 £
Restricted Funds					
Money Advice	-	59,749	(68,421)	8,672	-
Energy	1,245	26,563	(29,638)	1,830	-
Help to Claim	-	33,979	(37,648)	3,669	-
Home Advice	299	12,256	(14,063)	1,508	-
Money Matters	-	9,900	(4,007)	-	5,893
	1,544	142,447	(153,777)	15,679	5,893
Direct Support Funds					
Charity Funds – Fuel relief	3,877	7,500	(8,315)	(336)	2,726
Charity Funds - Other	-	3,648	(2,821)	362	1,189
	3,877	11,148	(11,136)	26	3,915
Total Restricted Funds	5,421	153,595	(164,913)	15,705	9,808

10 Analysis of net assets between funds

At 31 March 2020	Bank & Cash £	Debtors & Prepayments £	Current Liabilities £	Total £
Restricted funds	9,808	-	-	9,808
Designated funds	251,973	19,410	(46,383)	225,000
Unrestricted funds	1,083	-	-	1,083
	262,864	19,410	(46,383)	235,891