

CHILTERN CITIZENS ADVICE BUREAU LIMITED

(A CHARITABLE COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

COMPANY NO: 3892921

CHARITY NO: 1081138



CHILTERN CITIZENS ADVICE BUREAU LIMITED**Contents of Annual Report and Accounts****For the Year Ended 31 March 2021**

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CHILTERN CITIZENS ADVICE BUREAU LIMITED

Legal and Administrative Information

Year Ended 31 March 2021

Directors

Kristle Barker

Paul Bentall

John Whiteley

Patricia Daley

Lucy Hann

Richard Martin

Farrukh Siddiqi

Lesley Wilkin

Claire Seaward

Alan Wallis

Chair

Secretary, resigned 11 February 2021

Treasurer

Resigned 12 June 2020

Resigned 9 May 2020

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 2021

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 2021.

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 2020 to March 2021, 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 was a positive place to work and volunteer;
- to promote Citizens Advice in the community to ensure our advice reached the people who needed it, when they needed 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

The year to 31 March 2021 was an extraordinary year in light of the COVID-19 pandemic. Our free, impartial and confidential advice was more important than ever.

We saw a fall in the number of clients, as advisers had to work remotely providing advice on the telephone and by email and were unable to offer face-to-face appointments or drop-in at our offices or outreach locations. We returned to the office in the autumn with a team reduced to comply with social distancing, and they continued to give phone and email advice to clients.

During the year, the needs of local people changed due to the pandemic. Clients demonstrated an increased need for advice relating both to employment (with the introduction of furlough schemes for paid and self-employed workers), and to benefits and tax credits as unprecedented numbers needed to claim welfare support such as Universal Credit and rebates of council tax. We also saw fewer clients needing debt help as a result of the Government's forbearance measures such as credit holidays.

Despite the pandemic, we continued to offer casework in debt, benefits and employment advice. The debt advice service, led by the Money Advice Supervisor, comprised a mix of paid and volunteer money advisers and administrative support staff. The service offered comprehensive support, including assistance in obtaining Debt Relief Orders.

Benefits casework was provided 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

In the 12 months to 31 March 2021 Citizens Advice Chiltern advised 2,500 clients and assisted with 14,415 issues. We delivered significant financial benefits to our clients, with income gains of just over £1 million and £163,000 of debts written off. We referred 396 clients for foodbank vouchers to the value of £46,093.

Benefits advice accounted for 30% of all client issues, and was dominated by giving help on Universal Credit. This involved 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.

National Citizens Advice received funding from the Department for Work and Pensions to run Help to Claim, a project which offered support to clients setting up new claims for Universal Credit. Citizens Advice Chiltern continued as a local office to participate in the project, being granted funds to do so, and all Help to Claim services operated by Citizens Advice Chiltern were provided according to the grant agreement. In addition, National Citizens Advice secured funding from the Money and Pensions Service (MaPS) to increase the capacity of debt advice nationwide. As part of this project, Citizens Advice Chiltern recruited and trained one additional debt advisor.

A key service of Citizens Advice Chiltern's was debt advice. In 2020/21, 20% of all issues related to debt, and our clients had on average 3.5 debt issues. We saw an increase in household debt (arrears on rent, water, energy and phones), which was a worrying shift because 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 achieved 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 2020/21, this service enabled £163,219 of clients' debts to be written off.

People in the UK continue to experience the financial impact of COVID-19. Many have lost unreliable work, were ineligible for furlough schemes, or struggled with reduced income and/or welfare benefits not covering outgoings. The Money and Pensions Service (MaPS) predicts that by the end of 2021 demand for debt help will increase by 60% to 8 million people. We are expecting a marked increase in personal debt and associated issues with benefits, housing and employment.

Our Quality Assurance Audit rating for quality of advice and customer experience in 2020/21 was maintained at a high level, receiving the highest classification from National Citizens Advice. In April 2020, an audit by National Citizens Advice concluded that we provided an "outstanding" level of service, commending the "exceptional quality of advice with absolute focus on the need of the client". 93% of clients surveyed said we helped them find a way forward.

The operations and achievements were executed whilst simultaneously investing time and money into preparing to merge the Charity into Citizens Advice Buckinghamshire.

Citizens Advice Buckinghamshire

On 1 April 2021, Citizens Advice Chiltern merged with its sister organisations of Aylesbury Vale and High Wycombe to form Citizens Advice Buckinghamshire, which will provide Citizens Advice services across the county. Consequently, the following sections on structure, governance, management and risk management relate to the period under review but do not address the future.

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 met five times during the year, which exceeded the 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 met the aims and objectives of the Charity.

The Board was 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 were proposed and elected by members at the annual general meeting and served renewable three-year terms. Co-opted Trustees were appointed by the Board itself and served 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 was responsible to the Trustees for managing the day-to-day affairs of the Charity. The Chief Officer was assisted by a small, highly skilled team of staff in ensuring that the service delivered to our clients met the quality standards required by our membership of Citizens Advice.

Recruitment and Induction of Trustees

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

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

After joining they were required to complete an induction process for new Trustees, which included 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 established two sub-committees – Funding; and Finance and Risk - which met regularly and reported to the Board on their areas of responsibility. The Board as a whole monitored certain strategic and overarching risks. Operational management was responsible for ensuring that risks, including Health and Safety, arising during normal operations were monitored and managed on a day-to-day basis.

The Board considered that the principal risks that could have had a material impact on the operations of the Charity in the event that they occurred were 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 oversaw the information security of all personal information of our clients, staff, funders and strategic partners. Citizens Advice Chiltern held joint responsibility with the National Citizens Advice Service for client data which was held in our case management system. An information assurance management team ensured the confidentiality, integrity and availability of all personal and sensitive data was 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 11, total income for the year ended 31 March 2021 was £435,438 (2020: £334,889) and total expenditure was £422,681 (2020: £329,580), resulting in a surplus for the year of £12,757 (2020: £5,309).

Reserves

Total funds of the Charity at 31 March 2021, amounted to £248,648 (2020: £235,891), comprising unrestricted designated reserves of £195,000 (2020: £225,000), unrestricted undesignated reserves of £959 (2020: £1,083), and restricted reserves of £52,689 (2020: £9,808).

Most of the reduction of £30,000 in unrestricted designated reserves was due to the anticipated costs associated with the preparation for the merger in Citizens Advice Buckinghamshire. These costs of £47,000 were mitigated by the receipt of a grant from the Rothschild Foundation of £16,667.

Citizens Advice Chiltern's designated reserves policy allowed the Charity to respond to changing circumstances and to be resilient to disruption or unforeseen risks, and provided a solid basis for developing future charitable projects. The target range of reserves was 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 reserves at 31 March 2021 were transferred to Citizens Advice Buckinghamshire at book value on 1 April 2021.

The components of the designated reserve policy and the amounts set aside at 31 March 2021 were as follows:

Component	£
Wind down or scale down of forward expenditure	
Operating costs: 2 to 3 months of forward expenditure	53,000
Employee redundancy payments	47,000
Cost of merger	15,000
Dilapidations and reinstatement of leasehold premises	14,000
Unforeseen risks (uninsured)	15,000
Income stream uncertainty	23,000
Strategic projects reserve	28,000
	<u>195,000</u>

Investment Policy

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

Principal Funding Sources

The principal source of funding received in the year was £160,000 from Buckinghamshire 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 undertook a process which led to the merger of the Charity with Citizens Advice Aylesbury Vale and Citizens Advice High Wycombe on 1 April 2021. A priority for 2020/21 was to prepare the Charity for this merger.

b) Other Priorities

The onset of COVID-19 was expected to increase the demands from clients, and a priority in 2020/21 was to seek funding to finance the commensurate increase in services to meet the increase in demand, both on a standalone basis and on a joint basis with Citizens Advice Aylesbury Vale and Citizens Advice High Wycombe in preparation for the merger.

Other generic priorities for 2020/21 and outlined in the Charity's 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.

Priorities for 2021/22

The priorities of Citizens Advice Buckinghamshire for 2021/22 are set out in its Annual Report and Accounts, and are aligned with those of the Charity. Having transferred the net assets of the Charity to Citizens Advice Buckinghamshire Limited on 1 April 2021, the Trustees intend that the corporate vehicle of Chiltern Citizens Advice Bureau Limited will be wound up and liquidated in an orderly manner.

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

For many years, our main funder has been Chiltern District Council. On 1 April 2020, Chiltern District Council was absorbed into Buckinghamshire Council, which took over the mantle as our main funder, 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 donations and support of our charitable activities during the year as well as individuals and the general public:

Amersham Town Council
Amersham Community Board
Burnham Health Promotion Trust
Chesham and Chiltern Villages Community Board
Chesham Town Council
Chiltern Foodbank
Claridade
Great Missenden Parish Council
HS2
London and Quadrant Housing Association
Missendens Community Board
National Citizens Advice
National Lottery
Paradigm Housing

People's Postcode Trust
Rotary Club of Chesham
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 2020 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

Kristle Barker
Chair

10 June 2021

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 2021, which are set out on pages 11 to 17.

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

The Company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ICAEW.

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.



David Green, MA (Cantab), ACA
Azets
Anglo House
Bell Lane Office Village
Bell Lane
Amersham
Bucks HP6 6FA

10 June 2021

Chiltern Citizens Advice Bureau Limited
Statement of Financial Activities
For the year ended 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Restricted Direct Support Funds £	Total Funds 2021 £	Total Funds 2020 £
Income						
<i>From charitable activities</i>	4	206,946	202,988	17,359	427,293	321,279
<i>From generated funds</i>						
Donations		7,191	-	-	7,191	9,451
Interest receivable		954	-	-	954	4,159
Total income		215,091	202,988	17,359	435,438	334,889
Expenditure						
<i>On charitable activities</i>						
Free confidential advice	5	(188,936)	(170,011)	(13,851)	(372,798)	(320,502)
Governance costs	5	(48,951)	(932)	-	(49,883)	(9,078)
Total expenditure		(237,887)	(170,943)	(13,851)	(422,681)	(329,580)
Net (outgoing)/incoming resources		(22,796)	32,045	3,508	12,757	5,309
Transfers between funds		(7,328)	7,328	-	-	-
Net movement in funds		(30,124)	39,373	3,508	12,757	5,309
Reconciliation of funds						
Total funds brought forward		226,083	5,893	3,915	235,891	230,582
Net movement in funds		(30,124)	39,373	3,508	12,757	5,309
Total funds carried forward		195,959	45,266	7,423	248,648	235,891

An analysis of the Statement of Financial Activities for 2020 is set out in Note 12.

Chiltern Citizens Advice Bureau Limited
 Balance Sheet – Company Number 3892921
 At 31 March 2021

	Note	2021 £	2020 £
Current Assets			
Debtors	8	44,381	19,410
Short term deposits		86,044	216,052
Cash at bank and in hand		147,191	46,812
		<u>277,616</u>	<u>282,274</u>
Current Liabilities			
Creditors: falling due within one year		(6,240)	(8,950)
Receipts in advance		(22,728)	(37,433)
		<u>(28,968)</u>	<u>(46,383)</u>
Net assets	11	<u>248,648</u>	<u>235,891</u>
Funds and reserves			
Unrestricted designated funds	9	195,000	225,000
Unrestricted general funds	9	959	1,083
Total unrestricted funds		<u>195,959</u>	<u>226,083</u>
Restricted funds	10	52,689	9,808
Total Funds		<u>248,648</u>	<u>235,891</u>

For the financial year ended 31 March 2021 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 10 June 2021 and signed on its behalf by:

John Whiteley

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 Event After the Balance Sheet Date

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, on 1 April 2021 the Charity and Citizens Advice High Wycombe merged into Citizens Advice Aylesbury Vale to form Citizens Advice Buckinghamshire. The net assets of the Charity, at their book value, and its employees were transferred to Citizens Advice Buckinghamshire Limited and the Charity ceased to trade on that date.

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 Buckinghamshire Council
- HS2 – funding for the provision of Outreach advisory services
- GP Projects - funding for the provision of Outreach advisory services at two GP surgeries
- 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 £	Restricted Direct Support Funds	Total 2021 £	Total 2020 £
General Advice					
Bucks Council*	135,000	-	-	135,000	135,000
Bucks Council - pandemic fund	5,000	-	-	5,000	-
National Lottery Community Fund	-	28,521	-	28,521	-
Rothschild Foundation	16,667	-	-	16,667	-
Chiltern Foodbank	10,000	-	-	10,000	-
	166,667	28,521	-	195,188	135,000
Money Advice					
Bucks Council*	-	25,000	-	25,000	25,000
Paradigm Housing Association	-	25,000	-	25,000	25,000
London & Quadrant	15,465	-	-	15,465	15,176
Clare Foundation	-	6,667	-	6,667	-
People's Postcode Trust	-	4,846	-	4,846	-
Amersham Community Board	-	2,189	-	2,189	-
National Lottery Community Fund	-	-	-	-	9,664
Other	-	274	-	274	85
	15,465	63,976	-	79,441	74,925
Money and Pension Service					
National Citizens Advice	-	20,590	-	20,590	-
Energy Advice					
National Citizens Advice	-	25,630	-	25,630	26,563
Help to Claim					
National Citizens Advice	-	35,762	-	35,762	33,979
Outreach					
HS2	8,816	-	-	8,816	-
Burnham Health Promotion Trust	4,800	-	-	4,800	4,000
Great Missenden Parish Council	3,000	-	-	3,000	2,284
LAF - The Missendens	-	-	-	-	6,624
Heart of Bucks	-	-	-	-	1,500
	16,616	-	-	16,616	14,408
Home Advice					
Spacehive crowdfunding	-	7,336	-	7,336	-
The Grant Foundation	-	1,000	-	1,000	5,256
LAF - Chesham and Chiltern	-	-	-	-	7,000
	-	8,336	-	8,336	12,256
Money Matters					
National Lottery Community Fund	-	20,173	-	20,173	9,900
Other					
Bucks Council	-	-	12,100	12,100	7,500
Charitable funds	-	-	5,259	5,259	3,648
Chesham & Villages Community Board	5,128	-	-	5,128	-
National Citizens Advice	3,070	-	-	3,070	-
Chiltern District Council	-	-	-	-	3,100
	8,198	-	17,359	25,557	14,248
	206,946	202,988	17,359	427,293	321,279

* Prior year Chiltern District Council

5 Total Expenditure**5a Expenditure by Type of Cost**

	Unrestricted Funds £	Restricted Funds £	Restricted Direct Support Funds £	Total 2021 £	Total 2020 £
Costs allocated to activities					
Salaries	142,080	119,293	-	261,373	225,066
Staff and volunteer costs	13,417	16,767	-	30,184	18,139
Support costs allocated to activities					
Office and general	16,308	12,733	-	29,041	35,238
Premises	14,747	9,802	-	24,549	22,101
Direct Support to Clients	-	-	13,851	13,851	11,136
Other	2,384	11,416	-	13,800	8,822
Provision of free confidential advice	188,936	170,011	13,851	372,798	320,502
Governance costs	48,951	932	-	49,883	9,078
	237,887	170,943	13,851	422,681	329,580

5b Expenditure by Type of Project

	Unrestricted Funds £	Restricted Funds £	Restricted Direct Support Funds £	Total 2021 £	Total 2020 £
General Advice	224,692	10,655	-	235,347	151,712
Money Advice	-	61,904	-	61,904	68,421
Money and Pension Service	-	17,751	-	17,751	-
Energy Advice	-	14,773	-	14,773	29,638
Outreach	13,195	-	-	13,195	12,955
Help to Claim	-	39,383	-	39,383	37,648
Home Advice	-	12,043	-	12,043	14,063
Money Matters	-	14,434	-	14,434	4,007
Other	-	-	13,851	13,851	11,136
	237,887	170,943	13,851	422,681	329,580

6 Staff Costs and Numbers

	2021 £	2020 £
<i>Staff costs:</i>		
Salaries	245,150	208,841
Social security costs	11,701	9,219
Pension fund contributions	8,320	7,006
	265,171	225,066

No employees were paid more than £60,000 (2020: none).

The average number of employees and volunteers was:

	2021 number	2020 number
Paid staff	18	16
Volunteers	47	52
	<u>65</u>	<u>68</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 (2020: 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 Debtors

	2021 £	2020 £
Accrued income	18,818	18,693
Other debtors	24,678	532
Prepayments	885	185
	<u>44,381</u>	<u>19,410</u>

9 Designated and General Funds

	2021 £	2020 £
Designated Funds		
Wind down or scale down of forward expenditure		
Operating costs: 2 to 3 months of forward expenditure	53,000	64,000
Employee redundancy payments	47,000	47,000
Cost of merger	15,000	34,000
Dilapidations and reinstatement of leasehold premises	14,000	14,000
Unforeseen risks (uninsured)	15,000	15,000
Income stream uncertainty	23,000	23,000
Strategic projects reserve ^{Note 1}	28,000	28,000
	<u>195,000</u>	<u>225,000</u>
General Funds		
General funds	959	1,083

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.

10 Restricted Funds

	At 1 April 2020 £	Incoming Resources £	Resources Expended £	Transfers £	At 31 March 2021 £
Restricted Funds					
General Advice	-	28,521	(10,655)	-	17,866
Money Advice	-	63,976	(61,904)	-	2,072
Money and Pension Service	-	20,590	(17,751)	-	2,839
Energy	-	25,630	(14,773)	-	10,857
Help to Claim	-	35,762	(39,383)	3,621	-
Home Advice	-	8,336	(12,043)	3,707	-
Money Matters	5,893	20,173	(14,434)	-	11,632
	5,893	202,988	(170,943)	7,328	45,266
Direct Support Funds					
Charity Funds - Fuel relief	2,726	12,100	(8,927)	-	5,899
Charity Funds - Other	1,189	5,259	(4,924)	-	1,524
	3,915	17,359	(13,851)	-	7,423
Total Restricted Funds	9,808	220,347	(184,794)	7,328	52,689

	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

11 Analysis of Net Assets Between Funds

At 31 March 2021	Bank & Cash £	Debtors £	Current Liabilities £	Total £
Restricted funds	37,732	36,684	(21,728)	52,689
Designated funds	194,544	7,697	(7,241)	195,000
Unrestricted funds	959	-	-	959
	233,235	44,381	(28,968)	248,648

12 Statement of Financial Analysis 2020

Statement of Financial Analysis for the year ended 31 March 2020:

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