

Charity number: 1097422  
Company number: 04649873

BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU  
(A COMPANY LIMITED BY GUARANTEE)  
TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

Bohorun & Co Ltd  
Chartered Certified Accountants  
Registered Auditors  
6 Howley Park Business Village  
Leeds  
LS27 0BZ



**BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU**

**A COMPANY LIMITED BY GUARANTEE**

**REGISTERED UNDER THE COMPANIES ACT 2006**

**CONTENTS**

	Page
Legal and administrative information	1
Report of the Directors (Trustees)	2 - 8
Independent examiner's unqualified report to the Trustees	9
Statement of financial activities	10
Statement of financial position	11
Cashflow statement	12
Notes to the financial statements	13 - 20

BARNSELY & DISTRICT CITIZENS ADVICE BUREAU

1

A COMPANY LIMITED BY GUARANTEE

**REGISTERED UNDER THE COMPANIES ACT 2006**

**LEGAL AND ADMINISTRATIVE INFORMATION**

**COMPANY REGISTRATION NUMBER** 4649873

**CHARITY NUMBER** 1097422

**DIRECTORS (TRUSTEES)**

**Chair:** Dr Jan Eldred

**Vice-Chair:** Adam Leece

**Trustees:**

Linda Burgess

Dr Jan Eldred

Cllr Joe Hayward

Adam Leece

Alan Methley

Reverend Michael Neal

Frank Parnham

Sarah Poolman

Anne Marie Hoyle

**CHIEF EXECUTIVE &  
COMPANY SECRETARY**

Jo Clark

**PRINCIPAL OFFICES**

1st Floor, Wellington House  
36 Wellington Street  
Barnsley  
South Yorkshire  
S70 1WA

**INDEPENDENT EXAMINER**

Bohorun & Co Ltd  
Chartered Certified Accountants  
Statutory Auditors  
6 Howley Park Business Village  
Leeds  
LS27 0BZ

**BANKERS**

HSBC  
5 Market Hill  
Barnsley  
S70 2PY

The Directors, who are also the Trustees, present their report and the audited financial statements for the year ended 31 March 2022.

#### **STATUS, OBJECTIVES AND POLICIES**

Barnsley & District Citizens Advice Bureau (Citizens Advice Barnsley/CAB) is a company limited by guarantee, registered number 4649873, and has no share capital. At 31 March 2022 there were 9 members and each member has guaranteed to contribute an amount not exceeding £1 in the event of the winding up of the company. The company is a registered charity, number 1097422. The organisation is authorised and regulated by the Financial Conduct Authority FRN: 617498.

The company is governed by its Memorandum and Articles of Association which outline the objects and powers of the charitable company. Under the company's Articles of Association, one third of the Trustees retire by rotation at the AGM and are eligible for re-election.

The organisational objectives are to:

Provide free, confidential advice to help people overcome their problems and campaign on big issues when their voices need to be heard.

Although a member of the Citizens Advice network, CAB is an independent local charity that offers impartial advice which is accredited by the Advice Quality Standard (AQS). The services CAB provides are available to everyone regardless of race, gender, disability, age, sexuality or religion.

#### **TRUSTEES RECRUITMENT**

The trustees are recruited in a variety of ways and in-line with the Citizens Advice Barnsley Trustee Recruitment Policy. There is an established wide and varied network facility which enables the recruitment of trustees with a diverse range of disciplines.

#### **INVESTMENT POWERS**

The Memorandum and Articles of Association authorises the Trustees to make and hold investments using the general funds of the charity but no such investments are presently held.

#### **ACTIVITIES, ACHIEVEMENTS AND PUBLIC BENEFIT**

Due to the Covid-19 pandemic and limited face to face advice services available, client numbers are mainly based on telephone and digital support. CAB overall service statistics (project activity plus that of the General Advice Universal Service) for the financial year 2021 - 2022 show that Citizens Advice Barnsley dealt with **15,885** problems for **3912** unique clients via total client contacts of **18,440**.

During the period, the top issues that we advised clients on were:

- a. 4926 Debt problems and helped people manage £6,772,951 of problem debt
- b. 3099 Welfare benefits and tax credit problems (excluding Universal Credit)
- c. 2786 Universal Credit issues
- d. Claiming £3,409,638 of welfare benefits
- e. 877 Housing problems
- f. 803 Employment problems

Continued

ACTIVITIES AND ACHIEVEMENTS - continued from page 2

CAB 2021 / 22 Client Survey Report provides a summary of the responses to the bureau's annual client satisfaction survey. The report shows that:

**98% of clients felt that the service they received was good or excellent**  
**96% of clients said they would use the service again**  
**98% of clients said they would recommend Citizens Advice Barnsley to someone else**  
**81% of clients found it easy/very easy to access the service**  
**96% of clients thought it was important/very important to access advice in a community location**  
**98% of clients felt less stressed/anxious as a result of seeing the adviser**  
**98% of clients thought their health and wellbeing would improve as a result of seeing the adviser**  
**96% of clients felt more able to manage their own affairs after seeing the adviser**

**SERVICES PROVIDED**

At 31 March 2022 CAB leases premises from BMBC at 1<sup>st</sup> Floor, Wellington House, 36 Wellington Street, Barnsley S70 1WA, which provide a base for service provision; staff accommodation; volunteer training and meeting room facilities. The service relocated to these premises on 17 February 2014 from its previous town centre base at Shambles Street. The previous Lease expired in November 2020 and a Tenancy at Will has been agreed until the new Lease is drawn up which is then due to expire in November 2026.

Please note that due to the Covid-19 pandemic (and government guidance) all face to face services were suspended from 24th March 2020 and all staff worked from home to deliver the service mainly via telephone and digital channels throughout 2021-22 whilst our offices remained closed. Services were delivered in accordance with the CAB Covid-19 Service Delivery Plan. All funders and stakeholders were kept up-to-date with service and organisational developments and were in agreement and supportive of this course of action. The transition to return to face to face services followed government and Citizens Advice guidance and thorough risk assessments were completed before any changes were implemented.

**Telephone Service**

Alongside the other access channels below, CAB operates a universal telephone advice service for members of the public. This is part of the Citizens Advice "Adviceline" service, the telephone number is a Freephone service 0800 144 88 48.

This service is delivered by a mix of paid staff, apprentices and volunteers. At 31 March 2022 the service was available from CAB as follows (NB due to the partnership working with DIAL Barnsley and Age UK Barnsley via the Universal Advice and Information Service Contract, additional telephone capacity is available):

Monday 10.00 - 16.00  
Tuesday 10.00 - 16.00  
Wednesday 10.00 - 16.00  
Thursday 10.00 - 16.00  
Friday 10:00 - 16:00

Continued

ACTIVITIES AND ACHIEVEMENTS - continued from page 3

**Emergency Face – to – Face Drop-In (not available during 2021/22)**

In order to deal with emergencies that may arise from people presenting in person at the CAB main reception, at least one of the following criteria will need to be met for an individual to be seen on the day as an emergency case.

These are:

Where an individual presents a case where there is a need for urgent legal action to safeguard an individual's liberty; home; or access to essential living expenses / utilities

Where an individual may have communication problems arising from:

- Their main language being other than English, or
- Having a sensory impairment, or
- Having special support needs due to a condition such as mental ill-health; learning disability etc. •

Where, on Advice Service Supervisor assessment, an individual has no money and no access to a telephone.

Such cases will be dealt with via emergency face-to-face triage, in accordance with CAB resources and it will be the responsibility of reception staff and Advice Session Supervisors where appropriate to make the necessary assessment in each case.

NB This service was not available during the pandemic as our premises remained closed.

**Appointments/Other Channels**

In addition to the above, where appropriate, face-to-face and telephone appointments for general advice are made for clients included in the service funded by BMBC. (Not available during 2021/22).

CAB also responds to letter enquiries but these services are not advertised or routinely offered to members of the public. CAB provides advice via video, email and webchat following successful pilot projects. In addition, CAB has developed a facility to also provide advice by email via its own website [www.barnsleycab.org.uk](http://www.barnsleycab.org.uk)

**Service Management**

The advice services are managed by the Operational Manager and the Project Manager who have responsibility for quality of advice across all services and who report to the CEO.

**Other General Advice Services**

**Universal Advice and Information Service**

Advice service available to everyone across the Borough via telephone, email and webchat. The service is delivered in partnership with DIAL Barnsley and Age UK Barnsley.

The service statistics included in this report only refer to the CAB section of the service. Outside of the pandemic period, face to face is also available as part of this service.

**Outreach Service Funded by BMBC South Area Council**

From June 2014 the bureau secured a contract, funded by the South Area Council to deliver weekly outreach drop-in sessions in locations in Darfield; Hoyland; and Wombwell and include a twilight session. The service is aimed at anyone who lives within the South Area Council boundary – people living outside that area are signposted to other services.

The service has two distinct elements: a general advice service and a welfare rights service, both delivered by CAB.

Continued

**South Area Video Advice Service**

Funded by the South Area Council to provide video advice to local residents during the pandemic period.

**Outreach Service Funded by BMBC North Area Council**

From September 2015, the bureau secured funding from the North Area Council to deliver weekly advice sessions in: Darton East, Darton West, Old Town and St Helens for people living or working in those areas. The service is provided in partnership with DIAL Barnsley and CAB is the lead organisation. Advice is provided by one CAB Generalist Adviser and one DIAL Welfare Benefits adviser.

**Ward Alliance Outreach Services**

CAB has delivered advice sessions available to residents throughout the North East Area Council Wards. The services have been provided for: Cudworth and Monk Bretton and are each funded by the relevant Ward Alliance. The services are for people living and/or working in those areas.

**North East Area/Ward Alliance Video Advice**

Funded by the North East Area Council/Ward Alliance to provide advice via video to residents of the area during the pandemic period.

**BSL Advice Service**

Through collaboration with Barnsley Council, from 25 January 2012 CAB has been delivering a weekly drop-in advice session for Deaf people. A BSL interpreter is on hand to support these sessions, mainly funded by the Council within the Universal Advice and Information Contract. This face to face service was suspended through the pandemic period, however the service was available via video link from April 2021.

**Money Plan Service**

This service was facilitated by Citizens Advice and is a non-funded project. Financial advice is provided via appointments on a monthly basis by a local qualified Financial Adviser who attends the town centre CAB office in a voluntary capacity. Referrals are made to the adviser via the CAB Adviceline service and other CAB projects. The service started in 2015 with the adviser receiving induction and training from 6<sup>th</sup> August 2015. The adviser uses CAB systems including Casebook to record his cases.

NB This service has been suspended during the pandemic period

**Pension Wise**

The Pension Wise Guider assists Barnsley clients once or twice a week via sessions held in CAB offices. The Guider is based at Citizens Advice Sheffield and the project is funded by Pension Wise. NB This service has been suspended during the pandemic period.

**Dearne Outreach Service**

Funded by the Dearne Area Council, Dearne Development Fund, this service provides advice including generalist and specialist debt advice for clients who live in The Dearne area. The service is staffed by one CAB Debt Adviser and one CAB Generalist Adviser. The sessions have been delivered via telephone and digital channels throughout the pandemic period.

**Energy Advice Service**

Funded by Citizens Advice, the service provides one-to-one appointments to clients with advice/support regarding all aspects of energy saving information including switching energy suppliers and maximising income. The funding also includes an element for delivering awareness-raising/training sessions to groups.

Continued

**Universal Credit Help to Claim Service**

This service is funded at source from DWP and allocated by Citizens Advice. The funding provides for CAB advisers to be based daily in the Jobcentre for face-to-face advice in all elements of making a claim for Universal Credit, up to the first full payment being received by the claimant. During the pandemic period, the service has been delivered via telephone and digital channels.

**Skelmanthorpe Outreach Service**

Face-to-face drop-in advice service funded by Denby Dale Parish Council for the residents of the area. This service has been suspended during the pandemic although clients have been able to access advice via telephone.

**Penistone Outreach Service**

Face-to-face drop-in advice service funded by the Penistone Area Council to provide advice on debt and financial issues and any related areas of law. This service has been delivered via telephone and digital channels during the pandemic period.

**Flood Relief Service**

This service is funded via South Yorkshire Community Foundation and is a three-year project delivered in partnership with Citizens Advice Rotherham. The service provides advice for people affected by recent flooding.

**Central Area Outreach Service**

The project is a joint initiative funded by the Ward Alliances and the Central Area Council Covid-19 Financial Resilience Fund to provide remote advice across the whole of the Central Area from January 2021.

**Yorkshire Building Society Service**

This service is initially a pilot project funded by the Yorkshire Building Society (YBS) and funding allocated to CAB by Citizens Advice. The service provides advice for all issues and the adviser is based in the Town Centre YBS Branch to deliver two advice sessions per week. The service is available for all residents of Barnsley regardless of whether they are YBS customers or not.

**SPECIALIST ADVICE SERVICES AND OTHER PROJECTS**

During the year CAB provided Advice Quality Standard (AQS) accredited advice at general help with telephone standard and casework services in debt and welfare benefits. Referrals to CAB specialist advice services are made via the CAB General/Universal Advice Services. The specialist advice services are managed by the Operational Manager and Project Manager and staff are based in CAB town centre premises. Some outreach work is also undertaken. During the pandemic period, all specialist services have been delivered via telephone and digital channels.

**Money Advice Service Debt Advice Project (MaPS)**

This service is a Money And Pension Service funded debt advice project in partnership with Citizens Advice. CAB received funding for a complement of 6 full time equivalent money advisers and associated administrative officers and supervision. The service is provided Monday to Friday by a mix of email, webchat and telephone. Face to face provision has been suspended throughout the pandemic. Funding for the project is currently secured until January 2023.

**Berneslai Homes Money Advice Project**

From April 2009 Berneslai Homes (BH) has funded CAB to provide an independent Money Advice Service, aimed at Berneslai Homes Tenants. The service agreement has been renewed and a new one-year agreement has been confirmed which expires in 2023.

The service aims to support BH tenants who need assistance by the provision of a confidential financial health check which includes income maximisation and debt / money advice, as appropriate. In so doing it is anticipated that this will also help tenants by reducing the level of problem debt including rent arrears and minimise homelessness.

Continued



**Council Tax Arrears Advice Service**

This service is funded via BMBC and provides a designated adviser to accept referrals from the BMBC Council Tax Recovery Section. The current funding is for four years and is due to expire in 2025.

**North Area Debt Advice Service**

Funded by the North Area council to provide debt advice via telephone and digital channels.

**Welfare Benefits Advice Service**

Welfare benefits advice provision funded by Access to Justice - Community Justice Fund via The National Lottery Community Fund.

**ACCOUNTS AND FINANCIAL REVIEW**

The Trustees submit the independent examiner's unqualified report for the year ended 31 March 2022. The surplus for the year amounts to £37,430 which consists of additional funding secured and savings made to planned expenditure throughout the year.

**RESERVES POLICY**

In line with the Charity Commission guidelines, CAB Trustees have designated reserves to ensure that the bureau can continue to provide a level of service having regard to possible future fluctuations in both income and expenditure.

For 2021/22, the Trustees considered that a minimum of three months expenditure of core costs should be maintained as well as potential pension and redundancy liability costs to be held in reserves. In order to promote the sustainability of the organisation, reserves will be designated to allow provision for future premises costs/relocation.

The Trustees are committed to investing part of any surplus reserves during 2022 / 23 into delivering more front-line advice, in line with CAB aims and charitable objectives.

**RISK MANAGEMENT**

CAB Trustees undertake an annual corporate risk assessment to identify key risk factors. These include an assessment of all factors relating to: governance; operations; finances; external influences; and compliance (risk management includes the Covid-19 pandemic). Actions are proposed to address any risks identified in the assessment process and these are included in the CAB Annual Action Plan, implementation of which is routinely monitored at quarterly Trustee Board meetings.

Internally, risk is minimised by the implementation of explicit financial systems and controls, which include a scheme of delegated financial authority. Budgets are set annually and expenditure is monitored against budget on a quarterly basis by the Trustee's Finance Scrutiny Committee, CEO, Executive Group and the Trustee Board.

**GOING CONCERN**

Trustees confirm that no funding was withdrawn during the Covid-19 pandemic period and that no material uncertainties exist as at 31<sup>st</sup> March 2022.

**FUTURE PLANS**

In relation to its work programme, CAB has produced a 3 year Business and Development Programme for 2022 – 2025 that sets out a proposed strategic direction of travel over the period. This programme includes a number of costed activities showing potential developments and associated outcomes.

As part of the programme, subject to satisfactory funding and contract arrangements, CAB plans to continue providing:

- 1) A Universal Advice Service through a variety of channels
- 2) The existing specialist advice services, via the Money and Pensions Service Debt Advice Project arrangements
- 3) Other money advice projects including the project funded by Berneslai Homes
- 4) Training and support for volunteers and apprentices
- 5) Delivery of outreach services in the areas covered by the BMBC South Area, Penistone, Dearne, Central Area/Ward Alliances and North Area Council and also the NE Area Wards Alliances, as part of the Area Council and Ward Alliances respective commissioning arrangements
- 6) Advice in healthcare settings
- 7) Advice within the justice sector

Continued

The Board is also committed to reviewing the bureau's governance arrangements during 2022 / 23 to ensure that these remain fit for purpose. CAB will continue to explore ways of strengthening local partnership working arrangements.

Throughout 2022 / 23 CAB will continue to explore new and additional sources of income as a priority area of work. The Business Development Manager post will continue to facilitate this.

#### STATEMENT OF THE RESPONSIBILITIES OF THE DIRECTORS (TRUSTEES)

Company law requires the directors of the company, who are also the Trustees, prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the Trustees are required to: - select suitable accounting policies and then apply them consistently

- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the company will continue on that basis.

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

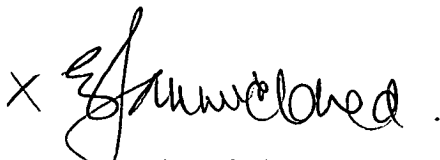
In accordance with company law, as the company's directors, we certify that:

- so far as we aware, there is no relevant audit information of which the company's auditors are unaware; and
- as the directors of the company we have taken all the steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

#### APPROVAL

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in April 2008) and in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.

The report was approved by the Directors (Trustees) on 5<sup>th</sup> May 2022 and signed on their behalf by:

X 

Dr Janine Eldred (Chair)

**Independent Examiners Report to the Trustees of Barnsley & District Citizens Advice Bureau**

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2022 which are set out on pages 8 to 16.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

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

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

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

  
D Prakash Bohorun (ACCA, Independent Examiner)

Association of Chartered Certified Accountants (ACCA)

Bohorun & Co Ltd t/a Bohoruns Accountants  
Chartered Certified Accountants; Registered Auditors  
6 Howley Park Business Village  
Pullan Way, Morley  
Leeds  
LS27 0BZ

Date 24/6/2022

BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU  
A COMPANY LIMITED BY GUARANTEE  
STATEMENT OF FINANCIAL ACTIVITIES

10

FOR THE YEAR ENDED 31 MARCH 2022

INCOME AND EXPENDITURE ACCOUNT		2022			2021		
		Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
<b>Incoming Resources</b>							
<b>Incoming resources from charitable activities:</b>							
Grants and contract funding	2	0	900,209	900,209	0	892,574	892,574
<b>Incoming resources from generated funds:</b>							
Voluntary income - Donations and other income		160		160	562		562
Activities for generating funds - Bank interest		1,577		1,577	2,204		2,204
Miscellaneous Income		1,424		1,424			0
Covid Pandemic Assistance Receipts				0	30,736		30,736
<b>Total Incoming Resources</b>		<u>3,161</u>	<u>900,209</u>	<u>903,370</u>	<u>33,502</u>	<u>892,574</u>	<u>926,076</u>
<b>Resources Expended</b>							
<b>Charitable activities</b>	3	4,000	(868,531)	(864,531)	4,000	(764,636)	(760,636)
<b>Governance costs</b>	3	0	(1,409)	(1,409)	0	(1,259)	(1,259)
<b>Total Resources Expended</b>		<u>4,000</u>	<u>(869,940)</u>	<u>(865,940)</u>	<u>4,000</u>	<u>(765,895)</u>	<u>(761,895)</u>
<b>Net Incoming/(outgoing) Resources before Transfers/ Net Income/(Expenditure) for the year</b>		7,161	30,269	37,430	37,502	126,679	164,181
Transfers between funds	10	49,820	(49,820)	0	(1,254)	1,254	0
<b>Net Movement in Funds</b>		<u>56,981</u>	<u>(19,551)</u>	<u>37,430</u>	<u>36,248</u>	<u>127,933</u>	<u>164,181</u>
<b>TOTAL MOVEMENT IN FUNDS</b>							
		Unrestricted Funds £	Restricted Funds £	Total Funds £			
<b>FUNDS BALANCES AT 1 APRIL 2021</b>		382,905	158,431	541,336			
<b>Net Movement in Funds 2022</b>		56,981	(19,551)	37,430			
<b>FUNDS BALANCES AT 31 MARCH 2022</b>		<u>439,886</u>	<u>138,880</u>	<u>578,766</u>			

None of the charitable company's activities were acquired or discontinued during the year and there were no recognised gains and losses for 2021 and 2022.

The notes on pages 12 to 20 form part of these accounts.

STATEMENT OF FINANCIAL POSITION - AS AT 31 MARCH 2022

	Note	2022 £	2021 £
FIXED ASSETS			
Tangible fixed assets	5	16,389	19,281
CURRENT ASSETS			
Debtors	6	7,233	23,715
Prepayments	7	42,740	63,435
Cash at bank and in hand	8	609,314	604,727
CURRENT ASSETS		<u>659,287</u>	<u>691,877</u>
TOTAL ASSETS		<u>675,676</u>	<u>711,158</u>
CURRENT LIABILITIES			
Creditors - amounts falling due within one year	9	<u>71,915</u>	<u>94,837</u>
NET CURRENT ASSETS		<u>587,372</u>	<u>597,040</u>
NON-CURRENT LIABILITIES			
Creditors - amounts falling due After one year	10	24,995	74,985
TOTAL LIABILITIES		<u>96,910</u>	<u>169,822</u>
NET ASSETS		<u>578,766</u>	<u>541,336</u>
REPRESENTED BY RESTRICTED FUNDS	11	138,880	158,431
UNRESTRICTED FUNDS	11	439,886	382,905
TOTAL FUNDS		<u>578,766</u>	<u>541,336</u>

For the years ending 31 March 2021 and 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

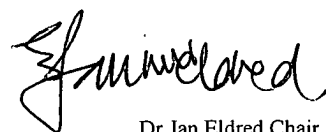
**Trustees' responsibilities:**

The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and SORP2015.

These accounts were approved by the trustees on 10th June 2022 and signed on their behalf by:

X 

Dr Jan Eldred Chair

Company Registration Number: 04649873  
Charity Registration Number: 1097422

BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU  
A COMPANY LIMITED BY GUARANTEE

**CASH FLOW STATEMENT FROM 1 APRIL 2021 TO 31 MARCH 2022**

Reconciliation of surplus for the Year to the cash at the end of the period.

OPERATING ACTIVITIES		£
Surplus for the Year to 31 March 2022		37,430
ADJUSTMENTS TO RECONCILE NET INCOME TO NET CASH PROVIDED BY OPERATIONS		
Debtors		16,482
Prepayments		20,695
Accruals: Utility		5,665
Accruals: Holiday		0
Accruals: Audit		150
Accruals: Premises Service Level Agreement		(14,088)
Creditors-Amounts due within 1 Year: Grants received in advance		(66,739)
Pension creditor		0
VAT Creditor		2,100
NET CASH PROVIDED BY OPERATING ACTIVITIES		<u>1,695</u>
INVESTING ACTIVITIES		
Plant & Machinery - Depreciation	1,304	
Fixtures & Fittings - Depreciation	<u>1,588</u>	
Net cash provided by Investing Activities		2,892
NET CASH INCREASE FOR THE PERIOD		<u>4,587</u>
Cash at beginning of period		<u>604,727</u>
CASH AT END OF PERIOD		<u>609,314</u>

BARNSELEY & DISTRICT CITIZENS ADVICE BUREAU  
A COMPANY LIMITED BY GUARANTEE  
**NOTES ON THE ACCOUNTS - 31 MARCH 2022**  
ACCOUNTING POLICIES

**1 1.1 Basis of preparation of financial statements**

The accounts have been prepared under the historical cost convention, as modified by the revaluation of certain fixed assets and investments measured at market value. The accounts have been prepared in accordance with the FRS102 (effective January 2015), and the requirements of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with SORP 2015 (effective January 2015).

**1.2 Fund accounting**

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- Designated funds are unrestricted funds earmarked by the trustees for particular purposes.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**1.3 Incoming resources**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the SoFA when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

**1.4 Resources expended**

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

- Costs of generating funds comprise the costs associated with attracting income.
  - Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
  - Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.
  - All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in the accounts.
- Resources expended are allocated to activities on the basis of staff time spent on those activities or the use of related resources in those activities.

ACCOUNTING POLICIES - continued on page 13

ACCOUNTING POLICIES - continued from page 13

1 **1.5 Tangible fixed assets and depreciation**

Assets acquired at an item cost of less than £1,000 are all treated as revenue items, in accordance with Citizens Advice Bureau policy.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost residual value of each asset over its useful life, as follow:

Plant and Machinery - 15% reducing balance method.  
Fixtures, fittings and equipment - 15% reducing balance method.

**1.6 Taxation**

As a registered charity, Barnsley & District Citizens Advice Bureau is exempt from income tax and corporation tax under section 505 (1) of the Income and Corporation Taxes Act 1988.

**1.7 Pensions**

The charity operates a defined contribution pension scheme. The pension charge represents the amount payable by the charity towards a stakeholder pension scheme and to some employees' personal pension schemes.

2 **GRANTS AND CONTRACT FUNDING**

	2022 Unrestricted Funds £	2022 Restricted Funds £	2022 Total £	2021 Unrestricted Funds £	2021 Restricted Funds £	2021 Total £
Cit. Advice - Money & Pensions Service		301,750	301,750		317,038	317,038
BMBC - North Area Council		95,008	95,008		94,992	94,992
BMBC - South Area Council		82,143	82,143		79,572	79,572
Cit. A.(DWP) - Universal Credit Help to Claim		86,604	86,604		85,640	85,640
BMBC - Universal Advice & BSL		70,000	70,000		70,000	70,000
SYCF - Flood Relief		49,990	49,990		24,995	24,995
BMBC - Council Tax Referrals/Recovery		42,033	42,033		22,464	22,464
Barneslai Homes		38,803	38,803		38,803	38,803
BMBC - Central Area/Ward Alliance		30,000	30,000		20,000	20,000
Cit. A. - HTC Targeted Follow up Pilot Fund		20,200	20,200		0	0
BMBC-N.E.Area/Ward Alliances Outreaches		15,437	15,437		8,833	8,833
Yorkshire Building Society		15,000	15,000		0	0
BMBC - Penistone Area Council		12,177	12,177		5,034	5,034
BMBC - North Area Debt Advice		10,000	10,000		19,428	19,428
Cit. Adv - Energy Best Deal		7,000	7,000		0	0
BMBC - Dearne Development		6,386	6,386		7,755	7,755
Cit. Adv. - PACE Covid Scale up Fund		6,280	6,280		0	0
Mind - Mental Health Response Fund		4,998	4,998		29,739	29,739
National Lottery - Community Justice Fund *		4,400	4,400		48,221	48,221
Denby Dale Parish Council - Skelmanthorpe Outreach		0	0		0	0
Cit. Advice - BEIS Capacity Equipment		2,000	2,000		10,095	10,095
National Lottery-Coronavirus Community Support Fund		0	0		9,965	9,965
Total Restricted Funds	0	900,209	900,209	0	892,574	892,574

\* Access to Justice - Community Justice Fund via The National Lottery Community Fund



Detailed Expenses																				Word		TOTAL		
2021-22																				Alliance		Year		
	CENTRAL	Money Adv- R	North Area Council-R	South Area Council-R	UC Help to Claim-R	BMBG Council Tax SYCF Recovery-R	Relief-R	Universal Advice - BSL-R	Barneslai Homes-R	Central Area Ward Alliance-R	Yorkshire Building Society-R	HTC Targeted Follow Up Pilot-R	Penistone- R	North Area Debt-R	PACE Covid Scale- up Fund-R	BEIS-R	Mind-R	Community Justice Fund-R	Disarm Gen Advice-Developm ent-R	Energy Best Deal-R	Ward Alliance Outreaches- R	TOTAL Year 2021/22	TOTAL Year 2020/21	
Salaries																								
Salaries & NI & Pension	115,659	216,938	40,405	41,439	66,212	40,394	18,585	18,483	30,850	29,522	14,344	10,575	10,685	11,330				8,218	3,444	-4,000	7,025	4,564	603,938	603,721
Total Salaries	115,659	216,938	40,405	41,439	66,212	40,394	18,585	18,483	30,850	29,522	14,344	10,575	10,685	11,330				8,218	3,444	-4,000	7,025	4,564	603,938	603,721
Staff & Volunteer																								
Staff - Training	280																						280	
Staff - Travel	548	204		6	176	52														8		6	959	
Volunteer - Expenses	53																						53	
Total Staff & Volunteer	880	204		6	176	52														8		6	1,332	
Office																								
IT equipment/support	780	81			21	44	389		27				66		1,682	149	52					3,302	8,156	
Office equipment expense	714			8	80										1,302								2,135	
Depreciation- Equipmt, FxtdFigs	2,892																						2,892	
Insurance - General	4,138																						4,138	
Postage	885	21																					906	
Printing & Stationery	1,234	12																			12		1,258	
Reference materials, subscripns	13,822	139	13		155		52	52	83	26	65		50										14,256	
Telephone & Commis	4,122	452			571	70	60		121	65	32	20	15	60	324		10	40		49	20	6,051	8,903	
Other	1,980	20	25		25		1,750												0		35	5,586	1,822	
Total Office	30,388	724	38	8	854	114	511	1,802	231	111	96	20	132	60	3,339	149	62	40	0	61	55	38,773	40,151	
Premises																								
Rent				240																			240	
Rates	3,174																						3,174	
Cleaning, repairs & maint'ce	1,493																						1,493	
Other	39,121																						39,121	
Total Premises	43,788			240																			44,028	
Governance																								
Audit	1,380																						1,380	
Legal & professional fees	13																						13	
Other	36																						36	
Total Governance	1,409																						1,409	
Other																								
Partner payments			40,752				24,685	20,940															86,387	
Bank charges	74																						74	
Total Other	74		40,752				24,685	20,940															86,461	
Xcharges Salaries	-115,659	41,724	7,172	9,716	15,008	7,156	4,583	3,534	6,826	4,255	3,238	5,089	471	979				784	666	1,833	755	2,039	0	
Xcharges Staff & Volunteer	-880	316	55	67	125	53	28	29	49	30	25	42	11	7				6		13	9	14	0	
Xcharges Office	-30,368	10,674	1,885	2,726	3,940	1,353	934	833	1,854	1,076	645	1,091	324	318				321	655	443	165	520	-1	
Xcharges Premises	-43,788	16,488	2,838	4,094	5,192	2,729	1,303	1,457	2,705	1,451	1,256	1,846	548	33				200	202	491	127	1,019	-4	
Xcharges Governance	-1,409	484	96	117	244	78	38	41	64	11	47	100	8	3				5		15	31	29	-4	
Xcharges Other	-74	29	4	6	9	4	2	2	5	3	2	3	1	1				0	0	1	0	1	0	
	287,581	99,295	58,179	91,787	52,531	50,889	47,132	42,583	36,459	19,652	18,789	12,180	12,732	3,339	149	5,586	5,007	-4,000	9,689	5,651	12,941	865,940	761,895	

4	STAFF COSTS	2022	2021
	Salaries and wages	614,850	534,407
	Redundancy Costs	0	0
	Holiday Accrual Entitlement	0	(880)
	Social Security costs	48,757	39,700
	Pension Employer contributions	34,331	30,494
		<u>697,938</u>	<u>603,721</u>

No employee was paid £60,000 or more during the year. No remuneration was paid to any of the trustees of the charity during the year or the prior year, Nor any expenses, last year the payment for the Bureau's conference was £218 for one trustees, one trustee with associated travel at £42. For the prior year also saw a total of £50 payable for Disclosure and Baring Service checks "DBS" for two trustees. In total for the trustees expenses were Nil and for the prior year was £310.

The average number of employees (part time & full) during the period, stated as F.T.E. was as follows:

	2022	2021
Money Advice Service	9	9
Universal Credit Help to Claim	3	3
South Area Council	2	2
Barneslai Homes	2	1
North Area Council	2	2
Council Tax recovery	2	1
Universal Advice	1	1
Help to Claim Targeted Follow Up Fund	1	0
Central Area Ward Alliance	1	0
South Yorkshire Flood Relief	1	0
Community Justice Fund	0	1
Mind	0	1
	<u>24</u>	<u>21</u>

5	TANGIBLE FIXED ASSETS			
		Plant & Machinery	Fixtures & Fittings	Total
	Cost	£	£	£
	At 1 April 2021	26,991	33,031	60,022
	Additions during year	0	0	0
	Disposals during year	0	0	0
	At 31 March 2022	<u>26,991</u>	<u>33,031</u>	<u>60,022</u>
	Depreciation			
	At 1 April 2021	18,300	22,441	40,741
	Charge for year	1,304	1,588	2,892
	Relating to disposals	0	0	0
	At 31 March 2022	<u>19,604</u>	<u>24,029</u>	<u>43,633</u>
	Net book amounts			
	At 31 March 2022	<u>7,387</u>	<u>9,002</u>	<u>16,389</u>
	At 31 March 2021	<u>8,691</u>	<u>10,590</u>	<u>19,281</u>

BARNSELY & DISTRICT CITIZENS ADVICE BUREAU  
A COMPANY LIMITED BY GUARANTEE  
NOTES ON THE ACCOUNTS - 31 MARCH 2022

17

6	DEBTORS	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
	Due within one year:				
	Bank Interest & Grants receivable	2,677	4,556	7,233	23,715
		<u>2,677</u>	<u>4,556</u>	<u>7,233</u>	<u>23,715</u>
7	PREPAYMENTS	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
	Due within one year:	4,000	38,740	42,740	63,435
		<u>4,000</u>	<u>38,740</u>	<u>42,740</u>	<u>63,435</u>
8	CASH AT BANK AND IN HAND				
	Balance at bank	423,820	185,244	609,064	604,477
	Cash in hand	250	0	250	250
		<u>424,070</u>	<u>185,244</u>	<u>609,314</u>	<u>604,727</u>
9	CREDITORS - amounts falling due within one year:				
	Bank Overdrawn	0	0	0	0
	V.A.T.	0	2,100	2,100	0
	Mind - Mind	0	0	0	4,998
	Citizens Advice - BEIS	0	0	0	2,000
	National Lottery - Community Justice Fund	0	0	0	4,400
	SYCF Flood Relief- 3 Year £149,970 from Sept 2022	0	49,990	49,990	49,990
	BMBC - Central Area Ward Alliance	0	0	0	10,000
	BMBC - Deane **	0	0	0	4,351
	BMBC - North Area Council **	0	3,575	3,575	3,575
	YBS - Information advice within Branch	0	9,000	9,000	0
	Accrued expenses	7,250	0	7,250	15,523
		<u>7,250</u>	<u>64,665</u>	<u>71,915</u>	<u>94,837</u>
** Is income received in advance during the year 2021/22 that is to meet expenditure for the year 2022/23					
10	CREDITORS - amounts falling due after one year:				
	SYCF Flood Relief 3 Year £149,970 - From April 2023	0	24,995	24,995	74,985
		<u>0</u>	<u>24,995</u>	<u>24,995</u>	<u>74,985</u>

11 MOVEMENTS IN FUNDS

	Balance 31.03.2021 £	Incoming Funds £	Outgoing Funds £	Transfers in/(out) £	Balance 31.03.2022 £
<b>Restricted Funds:</b>					
Cit. Advice - Money & Pensions Service	40,083	301,750	(287,577)		54,256
BMBC - North Area Council	20,010	95,008	(93,295)		21,723
BMBC - South Area Council	(10,629)	82,143	(58,179)		13,335
Cit. A.(DWP) - Universal Credit Help to Claim	4,395	86,604	(91,787)		(788)
BMBC - Universal Advice & BSL	26,793	70,000	(47,131)	(49,662)	0
SYCF - Flood Relief	8,339	49,990	(50,689)		7,640
BMBC - Council Tax Referrals/Recovery	4,787	42,033	(52,533)		(5,713)
Berneslai Homes	15,590	38,803	(42,583)		11,810
BMBC - Central Area/Ward Alliance	15,909	30,000	(36,459)		9,450
Cit. A. - HTC Targeted Follow up Pilot Fund	0	20,200	(18,770)		1,430
BMBC-N.E.Area/Ward Alliances Outreaches	5,654	15,437	(12,941)		8,150
Yorkshire Building Society	0	15,000	(19,653)		(4,653)
BMBC - Penistone Area Council	(1,445)	12,177	(12,180)	1,448	0
BMBC - North Area Debt Advice	8,906	10,000	(12,731)		6,175
Cit. Adv - Energy Best Deal	0	7,000	(5,651)		1,349
BMBC - Dearne Development	2,996	6,386	(9,690)	308	0
Cit.Adv. - PACE Covid Scale up Fund	(2,770)	6,280	(3,339)		171
Mind - Mental Health Response Fund	10,502	4,998	(9,596)		5,904
National Lottery - Community Justice Fund *	(200)	4,400	(5,007)		(807)
Denby Dale Parish Council - Skelmanthorpe Outreach	1,532			(1,532)	0
Cit. Advice - BEIS Capacity Equipment	7,597	2,000	(149)		9,448
National Lottery-Coronavirus Community Suppor	382			(382)	0
<b>Total Restricted Funds</b>	<b>158,431</b>	<b>900,209</b>	<b>(869,940)</b>	<b>(49,820)</b>	<b>138,880</b>
<b>Unrestricted Funds:</b>					
<b>Designated</b>					
Contingency & Development Fund					
General	382,905	3,161		49,820	435,886
General - NI Rebate from HMRC **	0		4,000		4,000
<b>Total Unrestricted Funds</b>	<b>382,905</b>	<b>3,161</b>	<b>4,000</b>	<b>49,820</b>	<b>439,886</b>
<b>Total Funds</b>	<b>541,336</b>	<b>903,370</b>	<b>(865,940)</b>	<b>0</b>	<b>578,766</b>

\* Access to Justice - Community Justice Fund via The National Lottery Community Fund

\*\* £4,000 NI Rebate from HMRC - Negative expenditure

**Purposes of Restricted Funds**

The restricted funds relate to specific activities for which specific funds were raised:

**Movements on Funds, continued on page 17**

11 **Movements on Funds, continued from page 17**

**Transfers** It was agreed that the DWP (Personal Budgeting Skills) the Energy Best Deal and DRO can be taken to the unrestricted reserves.

**The designated contingency & development fund** Is designated for the purpose of covering any deficiency for the future funding of the charity and specifically includes the following:

	£
	2022
Pensions liability (potential debt on withdrawal) - Note 14 & 15	78,968
5 Years provision for the renting of premises from April 2022.	75,000
Redundancy Costs.	58,204
Reserves policy (3 Months budgeted organisational core running costs)	48,000
	<u>260,172</u>

12 **ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds	Restricted Funds	Total 31.3.2022
	£	£	£
Tangible fixed assets	16,389	0	16,389
Debtors	2,677	4,556	7,233
Prepayments	4,000	38,740	42,740
Balances at bank and in hand	424,070	185,244	609,314
Liabilities	(7,250)	(89,660)	(96,910)
<b>Net assets</b>	<u>439,886</u>	<u>138,880</u>	<u>578,766</u>

13 **STATUS**

Barnsley & District Citizens Advice Bureau (The Bureau) is a company limited by guarantee and has no share capital. It is incorporated within England and Wales as part of the UK. The Bureau is a public benefit entity that is a registered charity number 1097422. In the event of the winding up of the company, the liability of members is limited to a maximum of £1 each.

14 **COMMITMENTS**

The charity had financial commitments for the Service Level Agreement (Property under lease) which runs to to and including 13 November 2022, The total anticipated outstanding charges from 1st April 2022 are £17,188 (£44,948 from 1st April 2021).

The charity had no other commitments under non cancellable operating leases at 31 March 2022.

15 **PENSION COMMITMENTS**

The charity operates a pension scheme under Growth Plan Series 4 benefits, by administering contributions made towards a stakeholder pension scheme and to certain employees' personal pension schemes. The pension costs represent a fixed rate contribution paid by the charity into the appropriate pension schemes. There were no unpaid contributions (2021: Also none). Employers pension charge for the year was £34,331 (2021: £30,494) of which £6,642 was for the repayment of the deficit in Growth Plan Series 1 and 2.

Scheme Actuary has calculated the amount of employer debt on withdrawal liability for Barnsley & District Citizens Advice Bureau to be £95,190 as at September 2019, arising from previous deficits on Growth Plans 1 and 2. The Actuary has scheduled annual repayments to eliminate this liability and in the year 2021/22 this amounted to £6,642 and in the year 2022/23 this will be £4,887 (2020/21: £6449). After repayments of debt costed to 31 March 2022 the debt was calculated that amounted to £78,968. The current scheme, Growth Plan Series 4, is a defined contribution scheme and as such will not incur any liabilities.

16 CONTINGENT LIABILITIES

The estimated amount of employer debt on withdrawal liability for Barnsley & District CAB as at September 2019 has been calculated by the Scheme Actuary at £95,190 no further updates have been received, previously as at June 2019, it was £116,300.

17 RELATED PARTY TRANSACTIONS

The Bureau is a member of the Citizens Advice and conforms with its membership requirements and to its aims, principles and policies. Any amendments of the Bureau's Memorandum and Articles of Association should not be inconsistent with the policies of Citizens Advice. However, Barnsley CAB runs its activities independently.

18 FEES PAID TO THE INDEPENDENT EXAMINER

Year	2022	2021
Independent examination provision for 2022	£1,250	£1,210
Assurances services other than audit	£0	£0
Tax advisory	£0	£0
Other financial services	£0	£0