

SUDBURY & DISTRICT CITIZENS ADVICE

Company limited by guarantee

**Company Registration Number:
06051096 (England and Wales)**

Unaudited statutory accounts for the year ended 31 March 2022

Period of accounts

Start date: 1 April 2021

End date: 31 March 2022

SUDBURY & DISTRICT CITIZENS ADVICE

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Directors' report period ended 31 March 2022

The directors present their report with the financial statements of the company for the period ended 31 March 2022

Principal activities of the company

We provide free, independent, confidential, and impartial advice to everyone on their problems, rights and responsibilities across a range of topics. These include benefits, consumer issues, debt, discrimination, employment, family and relationships, health, housing, immigration, and legal issues. Our experience is that many clients in difficulties have several issues that are connected and need resolution together. So, we continue to support our clients with advice and guidance until their problems are resolved or they have a clear pathway they can follow. The benefits of our support extend beyond the practical resolution of clients' issues to their peace of mind and significant health and well-being improvements. National research shows this brings measurable fiscal benefits and wider gains in social and economic terms.

Additional information

CHAIR'S REPORT OBJECTIVES AND ACTIVITIES Objectives and aims for the public benefit The principal objectives of the charity, as set out in the Memorandum of Association, are "to promote any charitable purpose for the benefit of the community in Sudbury and the surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress". The board confirm that they have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. The charity carries out these objectives through the involvement of our staff and volunteers in a very wide range of activities reflecting the many kinds of issues that trouble members of the community on a daily basis. Significant activities We provide free, independent, confidential, and impartial advice to everyone on their problems, rights and responsibilities across a range of topics. These include benefits, consumer issues, debt, discrimination, employment, family and relationships, health, housing, immigration, and legal issues. Our experience is that many clients in difficulties have several issues that are connected and need resolution together. So, we continue to support our clients with advice and guidance until their problems are resolved or they have a clear pathway they can follow. The benefits of our support extend beyond the practical resolution of clients' issues to their peace of mind and significant health and well-being improvements. National research shows this brings measurable fiscal benefits and wider gains in social and economic terms.

PERFORMANCE AND IMPACT The year on which we are reporting continued, from the previous year, to be dominated by the Covid-19 pandemic. While we had hoped for a return to the office and more normal team working, the uncertainty did not lift until the last quarter. As a result, the team continued to work remotely to serve our clients with just a few people attending the office based on their preference. In the last quarter this gradually eased and we returned to offering clients face-to-face advice on a by-appointment basis. This remained a small part of our service mix and the Board recognises that the future will be hybrid working supported by digital technology. I wrote last year that "Our team responded brilliantly to the challenges of the new model; but the Board is under no illusion that lockdown and remote working has taken a toll from which we must all work hard to re-build." We did indeed experience that toll (a national phenomenon) and during the year experienced loss of capacity in the form of both staff and volunteers re-defining their personal priorities together with operational issues from remote working. In the second half of the year, we worked hard to turn that around and the Board is pleased with both the extent to which the team has been rebuilt and the introduction of new roles to improve productivity and quality. This work continues. In the context of the shifting sands of demand during the pandemic combined with the capacity issues, the Board is pleased that we supported 1910 clients with 8596 issues and achieved £460,579 of direct financial benefit for them and the local economy. We noted last year that clients are presenting with more, and more complex issues and this trend continued with a 7% increase in issues per client and a 21% increase in the activities we have to undertake on clients' behalf. The Board expects this trend to continue with further implications for capacity, productivity and workflow design. The profile of client demand is also changing in some areas. Our long-term experience has been that around 50% of our clients are disabled or with long term health conditions. Alongside that our normal experience is that work on benefits is around 25% of our work. These two fundamentals have not changed but below that we have seen significant changes in demand profile. Universal credit support and employment issues were well down while questions on debt, housing and relationships have seen significant increases. We expect this trend to continue in the face of the cost-of-living crisis. A crucial role for the Board is to ensure the financial sustainability of our organisation so that we can continue to provide our essential service. We entered the year forecasting a surplus of £25,000 but the outturn has been £8,483 as the funding environment tightened faster than we had expected. The forecast as we enter the coming year 22/23 is for a deficit of £55,000. Our strategic review process has the correction of this situation at its centre and the Board is determined to innovate in both funding and delivery models. We are fortunate to have the cash to invest over and above our reserves policy. We were clear in last year's report that we viewed this as a post-Covid investment and development opportunity for our organisation and our funders. We are extremely grateful to our many supporters for their funding and especially the District, Town and Parish Councils, Suffolk County Council, the Clinical Commissioning Group and the National Lottery. We appreciate their confidence in what we do, their support during the pandemic and the increasing funding horizons they are providing. We are committed to working with them on reach and engagement with our community and in alliance with other Citizens Advice organisations across Suffolk. The advice we provide is totally dependent on our team of dedicated volunteer advisors, led by our outstanding core staff. Their combined work during the continuing fall-out from the pandemic has shown dedication and commitment to our community of the highest order. On behalf of the trustees, they all have our greatest respect and sincere thanks.

Principal Funding Sources The charity is principally funded by grants from various bodies detailed in the reports and accounts. The charity did not have any borrowings from either a provider of funding or other sources at the Balance Sheet date.

Reserves policy The directors believe that the Bureau should set aside financial reserves to ensure that it can continue to operate and meet the needs of clients in the event of unexpected contingencies including a cessation or interruption of part of its funding. In addition, the Bureau needs to be in a position to meet its contractual commitments. Under the agreed reserves policy reserves of £186,660 are set aside within unrestricted reserves. In addition to the above, the Bureau will maintain restricted reserves where funds are restricted by the donor or funder and cannot be used for general purposes. At 31 March 2022, total unrestricted reserves were £268,406 (2021: £232,925) and restricted funds were £32,093 (2021: £59,086).

Chief officer: Colleen Sweeney
Structure, Governance and Management
Governing document
Sudbury & District Citizens Advice is a charitable company limited by guarantee, incorporated on 4 April 2008. The Company is governed by its Memorandum and Articles of Association. In the event of

the company being wound up every member (including members who ceased to be members within one year prior to such winding up) would be required to contribute to the company's assets an amount not exceeding £1. The company is a registered charity with the Charity Commission. Trustee recruitment and appointment Trustees are either initially co-opted by the Trustee Board and then elected to the Board at an Annual General Meeting within three years of co-option or, alternatively, elected directly at an Annual General Meeting. The charity seeks nominations for trustee vacancies in regard to having the need to have a broad mix of skills and experience. Trustee induction and training New trustees are briefed on their legal obligations under charity and company law, the content of the Articles of Association, the committee and decision-making processes, the strategic business development plan and recent financial performance of the charity. They also meet key employees, volunteers and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role. Organisational structure The trustee board is responsible for setting the strategic direction of the organisation and the policy of the charity. The trustees carry the ultimate responsibility for the conduct of Sudbury & District Citizens Advice and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet quarterly as a minimum, and delegate the day-to-day operation of the organisation to a paid chief officer. The trustee board is independent from management. A register of members' interests is maintained at the registered office and is available to the public. Related parties and co-operation with other organisations Sudbury & District Citizens Advice is a member of Citizens Advice, the national association for the Citizens Advice service. From April 2015 Citizens Advice Bureau became known as Local Citizens Advice (LCA). The charity also cooperates and liaises with many other advisory services, local charities, trusts and social services departments on behalf of clients. Pay policy for senior staff The directors consider the board of directors, who are the Trust's trustees and the chief officer, the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses and related party transactions are disclosed in note 17 to the accounts. The pay of the senior staff is reviewed annually and normally increased in accordance with average earnings. In view of the nature of the charity, the directors benchmark against pay levels in the public sector.

Directors

The directors shown below have held office during the whole of the period from
1 April 2021 to 31 March 2022

Alan Braithwaite
Janice Osborne
Murat Kirac
Janice Bowdery
Margaret Maybury
Paul Sweeny
Dave Watts

The directors shown below have held office during the period of
1 April 2021 to 8 December 2021

Robert Spivey
Lyndsay Salmon

The directors shown below have held office during the period of
26 January 2022 to 31 March 2022

Sarah Bartlett
Martin Royal
Riham Aboushousha

The above report has been prepared in accordance with the special provisions in part 15 of the Companies Act 2006

This report was approved by the board of directors on
12 October 2022

And signed on behalf of the board by:

Name: Alan Braithwaite
Status: Director

SUDBURY & DISTRICT CITIZENS ADVICE

Profit And Loss Account for the Period Ended 31 March 2022

	2022	2021
	£	£
Turnover:	285,095	351,850
Cost of sales:	0	0
Gross profit(or loss):	<u>285,095</u>	<u>351,850</u>
Distribution costs:	0	0
Administrative expenses:	(276,713)	(264,155)
Other operating income:	0	0
Operating profit(or loss):	<u>8,382</u>	<u>87,695</u>
Interest receivable and similar income:	106	795
Interest payable and similar charges:	0	0
Profit(or loss) before tax:	<u>8,488</u>	<u>88,490</u>
Tax:	0	0
Profit(or loss) for the financial year:	<u>8,488</u>	<u>88,490</u>

SUDBURY & DISTRICT CITIZENS ADVICE

Balance sheet

As at 31 March 2022

	<i>Notes</i>	<i>2022</i>	<i>2021</i>
		£	£
Fixed assets			
Intangible assets:		0	0
Tangible assets:	3	0	668
Investments:		0	0
Total fixed assets:		<u>0</u>	<u>668</u>
Current assets			
Stocks:		0	0
Debtors:		0	0
Cash at bank and in hand:		303,795	305,503
Investments:		0	0
Total current assets:		<u>303,795</u>	<u>305,503</u>
Prepayments and accrued income:		8,974	0
Creditors: amounts falling due within one year:	4	(12,270)	(14,160)
Net current assets (liabilities):		<u>300,499</u>	<u>291,343</u>
Total assets less current liabilities:		<u>300,499</u>	<u>292,011</u>
Creditors: amounts falling due after more than one year:		0	0
Provision for liabilities:		0	0
Accruals and deferred income:		0	0
Total net assets (liabilities):		<u>300,499</u>	<u>292,011</u>
Members' funds			
Profit and loss account:		300,499	292,011
Total members' funds:		<u>300,499</u>	<u>292,011</u>

The notes form part of these financial statements

SUDBURY & DISTRICT CITIZENS ADVICE

Balance sheet statements

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

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors 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 and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

**This report was approved by the board of directors on 12 October 2022
and signed on behalf of the board by:**

Name: Alan Braithwaite
Status: Director

The notes form part of these financial statements

SUDBURY & DISTRICT CITIZENS ADVICE

Notes to the Financial Statements

for the Period Ended 31 March 2022

1. Accounting policies

Basis of measurement and preparation

These financial statements have been prepared in accordance with the provisions of Section 1A (Small Entities) of Financial Reporting Standard 102

Turnover policy

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income: income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably. Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Tangible fixed assets depreciation policy

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows: Office equipment: 25% - 33% Straight line

Other accounting policies

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

Basis of preparation The financial statements have been prepared in accordance with the Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. Sudbury & District Citizens Advice meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern The accounts have been prepared on the going concern basis and the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected income and expenditure for the next 12 months when authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

Fund accounting Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes. Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment. Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Income All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income: income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably. Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Expenditure Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates: expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods. Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

Operating leases Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Tangible assets Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows: Office equipment: 25% - 33% Straight line

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

Debtors Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid. Cash at bank and in hand Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

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

Financial instruments A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a

similar debt instrument. Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted. Debt instruments are subsequently measured at amortised cost.

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Notes to the Financial Statements for the Period Ended 31 March 2022

2. Employees

	2022	2021
Average number of employees during the period	15	17

The total staff costs and employee benefits for the reporting period are analysed as follows 2022 2021 £ £ Salaries and social security costs 221,271 215,051 Pension costs 6,740 7,029 228,011 222,080 The average head count of employees during the year was 15 (2021:17) No employee received employee benefits of more than £60,000 during the year (2021: nil)

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Notes to the Financial Statements

for the Period Ended 31 March 2022

3. Tangible assets

	Land & buildings	Plant & machinery	Fixtures & fittings	Office equipment	Motor vehicles	Total
Cost	£	£	£	£	£	£
At 1 April 2021		8,982	371	13,068		22,421
Additions		0	0	0		0
Disposals		0	0	0		0
Revaluations		0	0	0		0
Transfers		0	0	0		0
At 31 March 2022		8,982	371	13,068		22,421
Depreciation						
At 1 April 2021		8,982	371	12,400		21,753
Charge for year		0	0	668		668
On disposals		0	0	0		0
Other adjustments		0	0	0		0
At 31 March 2022		8,982	371	13,068		22,421
Net book value						
At 31 March 2022		0	0	0		0
At 31 March 2021		0	0	668		668

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Notes to the Financial Statements

for the Period Ended 31 March 2022

4. Creditors: amounts falling due within one year note

	<i>2022</i>	<i>2021</i>
	£	£
Bank loans and overdrafts	0	0
Amounts due under finance leases and hire purchase contracts	0	0
Trade creditors	0	0
Taxation and social security	4,902	5,020
Accruals and deferred income	7,368	9,140
Total	<u>12,270</u>	<u>14,160</u>

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Notes to the Financial Statements

for the Period Ended 31 March 2022

5. Financial Commitments

Total commitments under non-cancellable operating leases are as follows: 2022 2021 £ £ Amounts due within one year 15,000 15,000 Amounts due between one and 5 years 37,500 52,500 52,500 67,500

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.