

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31st March 2022
for
Central and East Northamptonshire
Citizens Advice Bureau
(A Company Limited by Guarantee)

Cheney & Co
310 Wellingborough Road
Northampton
NN1 4EP

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Central and East Northamptonshire
Citizens Advice Bureau

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for the year ended 31st March 2022

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Central and East Northamptonshire
Citizens Advice Bureau (Registered number: 08434853)

Report of the Trustees
for the year ended 31st March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objects are to promote any charitable purpose for the benefit of the community in the local authority area of Central and East Northamptonshire by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The purpose of the organisation is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively, and equally to exercise a responsible influence on the development of social policies and services both locally and nationally.

Significant activities

As well as its core general help advice service, the charity continues to provide a number of specialist case work services. Details of these services can be found in the "Movement in Funds" note in the Financial Statements.

Public benefit

Central and East Northamptonshire Citizens Advice has made reference to the guidance in the Charity Commission's general guidance on Public Benefit when reviewing its aims and objectives and planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set for the organisation, thus ensuring public benefit continues to be delivered.

Volunteers

The charity makes significant investment in volunteers and volunteering with 27 volunteers working for the charity during the year, with the majority of these being in the core advice service, representing a total of 12,688 hours of service provision. If monetised and assuming payment at the same rate as our paid advisers, and taking into account those volunteers who started or left part way through the year, the value of this volunteering commitment equates to some £157,604 per annum.

The Trustees are immensely grateful for the commitment of the volunteers and for their ongoing dedication to delivering the general help advice service. Their contribution to the well-being of the local population is outstanding.

Throughout the year, through changing lockdowns and levels of restriction, they continued to provide a high level of service to clients from their homes. Some volunteers also provided administrative support for projects and the general advice service.

Report of the Trustees
for the year ended 31st March 2022

STRATEGIC REPORT

Achievement and performance

Charitable activities

Following the Covid-19 pandemic, with its various lockdowns of businesses and with people having to stay at home, 2021-2022 was more a time for recovery. However, this recovery did not take us back to where we all were before but to a 'new normal'. We are still trying to work through what this 'new normal' should look like and how we can work within it. CENCA's services have been needed more and more by the public, whilst finding organisations willing and able to provide funding for those services has become more difficult. Organisations have been wary of providing new funding opportunities, also having themselves to adjust to re-building their finances after such a difficult trading period.

Whilst growth of the Charity has been a feature of recent years, this year saw a decline in income. The charity has had to make some radical changes to its staff structure to live within its funding envelope. For some years, the Trustees had agreed to provide a 5 day a week service freely open to everyone and had added money to the funding provided by the local Councils to do that. Trustees decided that the service would have to be re-designed to be open for only 3 days a week. Also, one of the larger independent contracts could not be renewed which contributed to a lower than needed income. This meant that a redundancy programme had to be introduced and several experienced and valued staff left the organisation.

Overall, the charity's income decreased in this year by 8%. However, a diverse range of sources has meant a good portfolio of services available to the people locally. Funding sources include Pension Wise, Macmillan, University of Northampton, Access to Justice Foundation, Re:Store Northampton, Citizens Advice Windrush, Help to Claim, West Northamptonshire Council, and North Northamptonshire Council.

Not all volunteers either were able to work through the pandemic or returned to the service afterwards, which has meant that a recruitment drive has been needed. It takes time to train volunteers to the standard necessary to offer quality services and we are working towards having a new set of advisers join our existing experienced cohort of service providers. We are very grateful to the staff and volunteers who have continued to see and speak to clients throughout this difficult time. Volunteers gave 12,688 hours which equates to £157,604 in value. Some volunteers provided administrative support for projects and the general advice service. The Trustees acknowledge that volunteers are, and always will be, at the heart of the comprehensive service provided by CENCA.

The principal activities of the Charity continue to be the provision of a free, impartial service of information, guidance and support, and the exercise of a responsible influence on the development of social policies and services both locally and nationally. The Charity's public and campaign work covers a huge range of issues including consumer goods and services, debt, housing, benefits, immigration, employment, legal matters, and health. Locally and nationally the Charity works with policymakers, regulators, MPs, Local Government, and service providers.

In describing its activities, the Charity takes great care in ensuring that both the number of beneficiaries it supports and the way in which they have been helped are accurately measured. Its main tool for measuring its work is Casebook, a database system provided through its membership of Citizens Advice. In recording clients and activities, it is constrained by the protocols that underpin a national scheme - this assures consistency across the network of local Citizens Advice and enables local data to be aggregated across the network on a regional or national level. Based on this reporting discipline the charity provided information, advice, or casework services to 7775 unique, documented clients during the year under review, covering a total of 20,900 issues. Such a measure does not include the many other people using services informally which the Charity estimates to be an additional 1728 individuals, nor does it include visitors accessing information on our website or engaging with our staff and volunteers at public events or training sessions. This recorded activity is only slightly below that delivered in 2020/21 which is a very good result for providing services in a difficult year. Processes for recording activity are subject to a range of assurance processes which give trustees, funding organisations and partners confidence in these reports. We deliver advice to the Advice Quality Standard and specialist advice to the Specialist Quality Mark.

As a result of advice and assistance given to our clients, they have benefitted from financial entitlements totalling over £5.2million during the year (2021: £5.9 million), as well as other amounts for debts written off, reimbursements and repayments rescheduled. The issues dealt with include debt, council tax and rent arrears, benefits including universal credit, financial services, and employment. Most clients were dealt with by telephone and email, but a small proportion still received face-to-face interviews.

Report of the Trustees
for the year ended 31st March 2022

STRATEGIC REPORT

Achievement and performance

External challenges

The Government decided that Northamptonshire would have two unitary authorities with a start date in April 2021, and the elections to the authorities took place in May 2021. In order to achieve programme continuity various grants and contracts were rolled over into 21/22 by the two authorities. Thus, CENCA received the same amount of funding from West Northamptonshire and North Northamptonshire unitary authorities as received in the previous year. The councils have not yet announced how their funding programmes for the voluntary sector will be commissioned in the future. Trustees are maintaining contact with the authorities and working to ensure that the value of the services provided are recognised, as well as appreciated.

In a tight budgetary climate, Trustees are very conscious of the difficulty of finding new funding. The economy has suffered from the start of the war in Ukraine which has affected energy prices with an ongoing increase to nearly all other prices. These rises affect charities in that grants/funding do not necessarily rise with the rate of inflation. Although Brexit has been 'completed', organisations are hesitant about to announce large new funding opportunities. This has resulted in an even more competitive market for the voluntary sector than had been experienced previously. CENCA has always co-operated with partners to ensure clients got the best possible service but wants and expects to do more of this in the future.

Fundraising activities

Contracts were extended or expanded with Universal Credit: Help to Claim, Pension Wise, Macmillan, University of Northampton, and a number of other funders supporting, for example, energy advice provision. Together with the continuation of other existing contractual arrangements, the organisation's income was just under £1 million for the year.

Financial review

Financial position and performance

In the reporting period the charity generated an operating deficit of £135,372 (2021: surplus £7,200) from a total income of £949,948 (2021 £1,029,674) and expenditure of £1,085,320 (2021 £1,022,474). At the year end the charity held funds of £98,979 of which £93,692 were unrestricted and £5,297 were restricted.

Investment policy and objectives

The charity does not hold material investments, other than cash investments held on deposit with the Co-Operative Bank and the charity's other bankers. As required in its Memorandum, in furtherance of its objects, and for no other purpose, the Charity has the power to invest the monies of the Charity not immediately required for its purposes into or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

Reserves policy

The trustees' policy is to hold a contingency of reserves (i.e. unrestricted funds less unrestricted fixed assets), representing the figure the trustees consider would be needed for the organisation to continue in the event of a major loss of funding. As a result of the restructuring during 2018, a revised policy was adopted, requiring a minimum holding of £150,000 of unrestricted reserves. The actual amount of accumulated fund held at 31.03.2022 was £98,979 and the trustees are committed to keeping this policy and its application under review.

The current reserves figure at the end of the year falls below the agreed £150,000 but the Trustees wish to keep the figure the same and will be working through a restructure of the charity's operations and cost base to increase their reserves over the next 12-24 months to get back to a level above £150,000.

Going concern

After completing a large scale restructure of staff and facilities costs over March to July 2022 and with new funding agreed, the charity has significantly changed its budget and forecast for the next 12 months and is expecting to not make a loss in the forthcoming year and beyond. It has also taken advice from external consultants and that has informed the Trustees' expectations and confidence in its decision to have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Risk management

The trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The main risk that the charity is subject to is that of significant cuts in income, and the reserves policy is set to ensure operations are able to be maintained in the event of such a cut. The organisation has public, employer, and professional indemnity insurance to protect it in case of a claim. Risks, including those of health and safety, are reviewed regularly at Trustee meetings.

Central and East Northamptonshire
Citizens Advice Bureau (Registered number: 08434853)

Report of the Trustees
for the year ended 31st March 2022

STRATEGIC REPORT

Future plans

The Trustees are planning to consolidate the financial position of a more compact Charity, whilst recovering from the pandemic and whilst the economic outlook remains uncertain. Plans include taking steps to ensure resilience and to accommodate any growth which might be possible. The Charity will seek to expand its partnership working and to take advantage of any income generation activities that may align with its aims and objectives. The Trustees have maintained and will maintain a vigilance to ensure that this can happen whenever opportunities arise.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is a Company Limited by Guarantee, having no share capital. It is also a registered charity. Trustees and managers operate under a deed of trust, and Memorandum and Articles of Association as defined by Companies Act 2006.

Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community and must either reside or work in Northamptonshire. There is a formal recruitment and interview process managed by the Chair, supported by the Chief Officer, and a formal election process for Board appointments. A separate process agreed by the Trustee Board is followed for election of the Chair. No other persons or bodies external to the Charity are entitled to appoint persons to the Trustee Board.

Organisational structure

Central and East Northamptonshire Citizens Advice is governed by its Trustee Board which 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 the organisation and for ensuring that the charity satisfies its legal contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation to the Chief Officer Mary Clarke.

Induction and training of new trustees

Trustees are interviewed following an open recruitment process, and according to the identified skills profiles required by the organisation. Upon election or appointment new Trustees are subject to a formal process of induction.

Wider network

The charity is part of the network of Citizens Advice across England and Wales. Each charity is a separate legal entity. Central and East Northamptonshire Citizens Advice is a member of Citizens Advice, the national membership body, which sets standards for the quality of advice and provides training, information systems and support to member organisations. Central and East Northamptonshire Citizens Advice also delivers projects and services in partnership with other local and national voluntary sector organisations and agencies for the benefit of service users.

Related parties

There were no related party transactions for the year ended 31st March 2022.

Remuneration of Key Personnel

Trustees have approved salary levels for the charity's key management. Key management personnel salary levels are set, based on a comparison against other, similar charities as well as consideration of levels of responsibility, number of direct reports and experience and qualifications.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

08434853 (England and Wales)

Registered Charity number

1151555

Registered office

Doddridge Centre
St James Road
Northampton
Northamptonshire
NN5 5LD

Central and East Northamptonshire
Citizens Advice Bureau (Registered number: 08434853)

Report of the Trustees
for the year ended 31st March 2022

Trustees

S B Hills Director
A Emmanuel Director (resigned 5.8.2021)
U Gravesende Director
S Stringer Director
D Belfon Director (resigned 17.2.2022)
D Kotecha Director
R Poole Director
D Pickard Director (appointed 6.5.2021) (resigned 29.6.2022)
C Hawkins Director (appointed 12.1.2022)

Independent Examiner

Paul Antony Sparks FCA FCCA
Chartered Accountant & Chartered Certified Accountant
Cheney & Co
310 Wellingborough Road
Northampton
NN1 4EP

Bankers

Co-Operative Bank
Business Direct
PO Box 250
Skelmersdale
WN8 6WT

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 23rd November 2022 and signed on the board's behalf by:



S B Hills - Trustee

Independent Examiner's Report to the Trustees of
Central and East Northamptonshire
Citizens Advice Bureau (Registered number: 08434853)

Independent examiner's report to the trustees of Central and East Northamptonshire Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2022.

Responsibilities and basis of report

As the charity's 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 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.

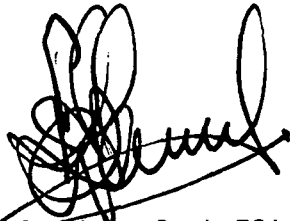
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Chartered Accountant & Chartered Certified Accountant 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:

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.



Paul Antony Sparks FCA FCCA
Chartered Accountant & Chartered Certified Accountant
Cheney & Co
310 Wellingborough Road
Northampton
NN1 4EP

23rd November 2022

**Central and East Northamptonshire
Citizens Advice Bureau**

**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the year ended 31st March 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	80	-	80	176
Charitable activities					
Access and casework		197,779	365,006	562,785	527,455
Utilities and Education		-	377,235	377,235	496,043
Investment income	3	18	-	18	5
Other income		9,830	-	9,830	5,995
Total		207,707	742,241	949,948	1,029,674
EXPENDITURE ON					
Charitable activities	5				
Access and casework		285,348	391,680	677,028	536,912
Utilities and Education		-	408,292	408,292	485,562
Total		285,348	799,972	1,085,320	1,022,474
NET INCOME/(EXPENDITURE)					
Transfers between funds	14	(77,641) (52,933)	(57,731) 52,933	(135,372) -	7,200 -
Net movement in funds		(130,574)	(4,798)	(135,372)	7,200
RECONCILIATION OF FUNDS					
Total funds brought forward		224,256	10,095	234,351	227,151
TOTAL FUNDS CARRIED FORWARD		93,682	5,297	98,979	234,351

The notes form part of these financial statements

**Central and East Northamptonshire
Citizens Advice Bureau (Registered number: 08434853)**

**Statement of Financial Position
31st March 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	10	-	-	-	9,865
CURRENT ASSETS					
Debtors	11	41,941	5,297	47,238	63,146
Cash at bank and in hand		119,815	-	119,815	215,786
		<u>161,756</u>	<u>5,297</u>	<u>167,053</u>	<u>278,932</u>
CREDITORS					
Amounts falling due within one year	12	(68,074)	-	(68,074)	(54,446)
NET CURRENT ASSETS		<u>93,682</u>	<u>5,297</u>	<u>98,979</u>	<u>224,486</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>93,682</u>	<u>5,297</u>	<u>98,979</u>	<u>234,351</u>
NET ASSETS		<u>93,682</u>	<u>5,297</u>	<u>98,979</u>	<u>234,351</u>
FUNDS	14				
Unrestricted funds				93,682	224,256
Restricted funds				5,297	10,095
TOTAL FUNDS				<u>98,979</u>	<u>234,351</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 23rd November 2022 and were signed on its behalf by:

S. B. Hills

S B Hills - Trustee

Central and East Northamptonshire
Citizens Advice Bureau

Statement of Cash Flows
for the year ended 31st March 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(95,989)</u>	<u>67,059</u>
Net cash (used in)/provided by operating activities		<u>(95,989)</u>	<u>67,059</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(4,500)
Interest received		<u>18</u>	<u>5</u>
Net cash provided by/(used in) investing activities		<u>18</u>	<u>(4,495)</u>
Change in cash and cash equivalents in the reporting period		<u>(95,971)</u>	<u>62,564</u>
Cash and cash equivalents at the beginning of the reporting period		<u>215,786</u>	<u>153,222</u>
Cash and cash equivalents at the end of the reporting period		<u><u>119,815</u></u>	<u><u>215,786</u></u>

The notes form part of these financial statements

Central and East Northamptonshire
Citizens Advice Bureau

Notes to the Statement of Cash Flows
for the year ended 31st March 2022

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(135,372)	7,200
Adjustments for:		
Depreciation charges	9,866	6,117
Interest received	(18)	(5)
Decrease in debtors	15,909	37,553
Increase in creditors	13,626	16,194
Net cash (used in)/provided by operations	(95,989)	67,059

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21 £	Cash flow £	At 31.3.22 £
Net cash			
Cash at bank and in hand	215,786	(95,971)	119,815
	215,786	(95,971)	119,815
Total	215,786	(95,971)	119,815

**Notes to the Financial Statements
for the year ended 31st March
2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The presentation currency of the financial statements is the Pound Sterling (£).

The principal activity of the charity in the year was to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Northamptonshire and surrounding areas. The charity does not carry out any fund raising activities.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the Charity's accounting policies, which are described in note 1, management is required to make judgements, estimates and underlying assumptions about the carrying values of assets and liabilities that are not readily separated from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Leasehold improvements	- in accordance with the property
Computer equipment	- 33% on cost

The directors have set a materiality level of £2,500 per individual item under which no purchase will be capitalised.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Funds held by the charity are either:

- Unrestricted General Funds - these are funds that can be used in accordance with the charitable objects at the discretion of the Executive Committee.
- Designated Funds - these are funds set aside by the Executive Committee out of unrestricted funds for specific future purposes or projects.

Notes to the Financial Statements - continued
for the year ended 31st March 2022

1. ACCOUNTING POLICIES - continued

Fund accounting

- Restricted Funds - these 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.

Further explanations of the nature and purpose of each fund is included in the notes to the financial statements.

Company status

The charity is a company limited by guarantee. The members of the company are individuals and organisations who are interested in furthering the work of the Bureau and include the trustees named on page 5. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Risk Assessment

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Charity does not believe it is subject to any substantial risk beyond the liabilities disclosed in its Annual Report and Accounts.

The organisation has public, employer and professional indemnity insurance to protect it in case of a claim.

Reserves and investment policies

The current reserve policy is to maintain sufficient cash flow for known commitments and replacement of certain assets. Most of the charity's income is by way of grants/fees received at various times in the year. The charity does not hold material investments, other than cash investments held on deposit with the bank.

Operating leases and hire purchase agreements

The charity classifies the lease of property, printing and telecommunications equipment as operating leases, the title to the property and equipment remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

Going concern

The Trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. Their review of the financial position, reserves levels and future plans give the Trustees confidence that the charity shall remain a going concern for a period of at least twelve months following approval of these financial statements.

Debtors and creditors receivable or payable within one year

Debtors and creditors that are receivable or payable within one year are recorded at the transaction price.

Cash at bank and in hand

Cash at bank and in hand represents such accounts that are available on demand.

Central and East Northamptonshire
Citizens Advice Bureau

Notes to the Financial Statements - continued
for the year ended 31st March 2022

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	80	176
	<u>80</u>	<u>176</u>

3. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	18	5
	<u>18</u>	<u>5</u>

4. INCOME FROM CHARITABLE ACTIVITIES

		2022	2021
	Activity	£	£
General Fund	Access and casework	103,323	99,634
Access to Justice Foundation	Access and casework	30,000	43,100
Nationwide Community Grant Fund	Access and casework	12,484	37,451
University Northampton	Access and casework	13,292	13,416
Households Support Fund	Access and casework	26,680	-
Macmillan Cancer Research	Access and casework	53,192	39,668
The National Lottery			
Community Fund	Access and casework	18,750	-
Legal Aid Agency	Access and casework	(1,000)	-
Help through Crisis	Access and casework	10,228	8,142
Help to claim	Access and casework	282,836	280,211
MS Society	Access and casework	-	5,833
Constance Travis Endowment Fund	Access and casework	13,000	-
Pension Wise	Utilities and Education	377,235	455,088
Best Energy Saving Network inc Champion	Utilities and Education	-	25,475
Energy Advice Programme	Utilities and Education	-	15,480
		<u>940,020</u>	<u>1,023,498</u>

Central and East Northamptonshire
Citizens Advice Bureau

Notes to the Financial Statements - continued
for the year ended 31st March 2022

5. CHARITABLE ACTIVITIES EXPENDITURE

	Access & Casework	2022 Utilities & Education	Total	2021 Total
Direct Costs				
Salaries and wages	367,198	155,916	523,114	483,944
Staff and volunteers	8,943	1,326	10,269	16,216
Office costs	13,639	3,746	17,385	23,678
Governance costs	2,455	2,860	5,315	2,668
Other costs	364	184,208	184,572	213,628
	<u>392,599</u>	<u>348,056</u>	<u>740,655</u>	<u>740,134</u>
Support Costs				
Salaries and wages	119,010	24,903	143,913	97,417
Staff and volunteers	3,890	776	4,666	2,909
Office costs	59,904	13,729	73,633	67,370
Premises costs	80,544	16,324	96,868	84,383
Governance costs	20,138	4,319	24,457	29,245
Other costs	943	185	1,128	1,016
	<u>284,429</u>	<u>60,236</u>	<u>344,665</u>	<u>282,340</u>
Total expenditure on charitable activities	<u><u>677,028</u></u>	<u><u>408,292</u></u>	<u><u>1,085,320</u></u>	<u><u>1,022,474</u></u>

6. NET INCOME/(EXPENDITURE)

Net resources are stated after charging/(crediting):

	2022 £	2021 £
Independent Examiners / Auditors' remuneration	3,840	6,000
Depreciation - owned assets	9,865	6,117
Operating leases- land and buildings	49,077	49,283
Operating leases - other	10,544	8,786

7. TRUSTEES' REMUNERATION AND BENEFITS

During the year no remuneration for services as a trustee have been paid by the charity to any trustee or to any person known to be connected with them.

**Central and East Northamptonshire
Citizens Advice Bureau**

**Notes to the Financial Statements - continued
for the year ended 31st March 2022**

7. TRUSTEES' REMUNERATION AND BENEFITS - continued

Trustees' expenses

During the year and in 2021, no trustees were paid expenses.

8. STAFF COSTS

	2022 £	2021 £
Wages and salaries	667,027	581,362
	<u>667,027</u>	<u>581,362</u>

The average monthly number of employees during the year was as follows:

	2022	2021
Advice workers and support staff	28	27
Key management personnel	3	3
Volunteers	32	10
	<u>63</u>	<u>40</u>

No employees received emoluments in excess of £60,000.

Employment Costs

	2022 Total £	2021 Total £
Wages and salaries	603,749	528,360
Social security costs	43,599	36,517
Employer pension costs	19,679	16,485
	<u>667,027</u>	<u>581,362</u>

Key management personnel who served throughout the year were M Clarke (Chief Officer), D Crofts, D Atwere and J Tessendorf.

The key management personnel remuneration and benefits in the year totalled £160,475 (2021 - £104,420)

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	176	-	176
Charitable activities			
Access and casework	199,434	328,021	527,455
Utilities and Education	-	496,043	496,043
Investment income	5	-	5
Other income	5,995	-	5,995
Total	<u>205,610</u>	<u>824,064</u>	<u>1,029,674</u>
EXPENDITURE ON			
Charitable activities			
Access and casework	183,801	353,111	536,912
Utilities and Education	-	485,562	485,562

**Central and East Northamptonshire
Citizens Advice Bureau**

**Notes to the Financial Statements - continued
for the year ended 31st March 2022**

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Total	183,801	838,673	1,022,474
NET INCOME/(EXPENDITURE)	21,809	(14,609)	7,200
Transfers between funds	(24,704)	24,704	-
Net movement in funds	(2,895)	10,095	7,200
RECONCILIATION OF FUNDS			
Total funds brought forward	227,151	-	227,151
TOTAL FUNDS CARRIED FORWARD	224,256	10,095	234,351

10. TANGIBLE FIXED ASSETS

	Leasehold improvements £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1st April 2021 and 31st March 2022	51,676	8,658	21,574	81,908
DEPRECIATION				
At 1st April 2021	45,936	8,658	17,449	72,043
Charge for year	5,740	-	4,125	9,865
At 31st March 2022	51,676	8,658	21,574	81,908
NET BOOK VALUE				
At 31st March 2022	-	-	-	-
At 31st March 2021	5,740	-	4,125	9,865

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	5,831	7,091
Other debtors	-	3,326
Prepayments and accrued income	41,407	52,729
	47,238	63,146

**Central and East Northamptonshire
Citizens Advice Bureau**

**Notes to the Financial Statements - continued
for the year ended 31st March 2022**

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	152	4,273
Social security and other taxes	12,750	12,290
Other creditors	-	899
Accruals and deferred income	55,172	36,984
	<u>68,074</u>	<u>54,446</u>

Deferred income represents grants received in respect of services which will be delivered in a future period. The balance at 31st March 2022 totals £27,712 (2021 - £12,484).

13. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	10,658	36,763
Between one and five years	4,248	18,462
	<u>14,906</u>	<u>55,225</u>

14. MOVEMENT IN FUNDS

	At 1.4.21	Net movement in funds	Transfers between funds	At 31.3.22
	£	£	£	£
Unrestricted funds				
General funds	224,256	(77,992)	(52,582)	93,682
Legal Aid Agency	-	(8,519)	8,519	-
University of Northampton	-	2,514	(2,514)	-
Access to Justice Foundation	-	5,175	(5,175)	-
Nationwide Community Grant Fund	-	(20,150)	20,150	-
Constance Travis Endowment Fund	-	1,278	(1,278)	-
Households Support Fund	-	20,053	(20,053)	-
	<u>224,256</u>	<u>(77,641)</u>	<u>(52,933)</u>	<u>93,682</u>
Restricted funds				
Macmillan	-	(16,494)	16,494	-
Pension Wise	10,095	(28,557)	18,462	-
Help through Crisis	-	263	(263)	-
Help to Claim	-	(15,740)	15,740	-
Energy Advice Programme	-	(2,500)	2,500	-
The National Lottery Community Fund	-	5,297	-	5,297
	<u>10,095</u>	<u>(57,731)</u>	<u>52,933</u>	<u>5,297</u>
TOTAL FUNDS	<u>234,351</u>	<u>(135,372)</u>	<u>-</u>	<u>98,979</u>

**Central and East Northamptonshire
Citizens Advice Bureau**

**Notes to the Financial Statements - continued
for the year ended 31st March 2022**

14. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General funds	113,251	(191,243)	(77,992)
Legal Aid Agency	(1,000)	(7,519)	(8,519)
University of Northampton	13,292	(10,778)	2,514
Access to Justice Foundation	30,000	(24,825)	5,175
Nationwide Community Grant Fund	12,484	(32,634)	(20,150)
Constance Travis Endowment Fund	13,000	(11,722)	1,278
Households Support Fund	26,680	(6,627)	20,053
	207,707	(285,348)	(77,641)
Restricted funds			
Macmillan	53,192	(69,686)	(16,494)
Pension Wise	377,235	(405,792)	(28,557)
Help through Crisis	10,228	(9,965)	263
Help to Claim	282,836	(298,576)	(15,740)
Energy Advice Programme	-	(2,500)	(2,500)
The National Lottery Community Fund	18,750	(13,453)	5,297
	742,241	(799,972)	(57,731)
TOTAL FUNDS	949,948	(1,085,320)	(135,372)

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General funds	227,151	14,589	(27,474)	214,266
Legal Aid Agency	-	(5,746)	5,746	-
University of Northampton	-	2,918	(2,918)	-
MS Society	-	771	(771)	-
Access to Justice Foundation	-	(713)	713	-
Nationwide Community Grant Fund	-	9,990	-	9,990
	227,151	21,809	(24,704)	224,256
Restricted funds				
Macmillan	-	(15,019)	15,019	-
Pension Wise	-	10,095	-	10,095
Help through Crisis	-	(8,766)	8,766	-
Best Energy Saving Network inc Champion	-	690	(690)	-
Help to Claim	-	(1,305)	1,305	-
Energy Advice Programme	-	(304)	304	-
	-	(14,609)	24,704	10,095
TOTAL FUNDS	227,151	7,200	-	234,351

**Central and East Northamptonshire
Citizens Advice Bureau**

**Notes to the Financial Statements - continued
for the year ended 31st March 2022**

14. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General funds	105,810	(91,221)	14,589
Legal Aid Agency	-	(5,746)	(5,746)
University of Northampton	13,416	(10,498)	2,918
MS Society	5,833	(5,062)	771
Access to Justice Foundation	43,100	(43,813)	(713)
Nationwide Community Grant Fund	37,451	(27,461)	9,990
	205,610	(183,801)	21,809
Restricted funds			
Macmillan	39,668	(54,687)	(15,019)
Pension Wise	455,088	(444,993)	10,095
Help through Crisis	8,142	(16,908)	(8,766)
Best Energy Saving Network inc Champion	25,475	(24,785)	690
Help to Claim	280,211	(281,516)	(1,305)
Energy Advice Programme	15,480	(15,784)	(304)
	824,064	(838,673)	(14,609)
TOTAL FUNDS	1,029,674	(1,022,474)	7,200

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General funds	227,151	(63,403)	(80,056)	83,692
Legal Aid Agency	-	(14,265)	14,265	-
University of Northampton	-	5,432	(5,432)	-
MS Society	-	771	(771)	-
Access to Justice Foundation	-	4,462	(4,462)	-
Nationwide Community Grant Fund	-	(10,160)	20,150	9,990
Constance Travis Endowment Fund	-	1,278	(1,278)	-
Households Support Fund	-	20,053	(20,053)	-
	227,151	(55,832)	(77,637)	93,682
Restricted funds				
Macmillan	-	(31,513)	31,513	-
Pension Wise	-	(18,462)	18,462	-
Help through Crisis	-	(8,503)	8,503	-
Best Energy Saving Network inc Champion	-	690	(690)	-
Help to Claim	-	(17,045)	17,045	-
Energy Advice Programme	-	(2,804)	2,804	-
The National Lottery Community Fund	-	5,297	-	5,297
	-	(72,340)	77,637	5,297
TOTAL FUNDS	227,151	(128,172)	-	98,979

**Central and East Northamptonshire
Citizens Advice Bureau**

**Notes to the Financial Statements - continued
for the year ended 31st March 2022**

14. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General funds	219,061	(282,464)	(63,403)
Legal Aid Agency	(1,000)	(13,265)	(14,265)
University of Northampton	26,708	(21,276)	5,432
MS Society	5,833	(5,062)	771
Access to Justice Foundation	73,100	(68,638)	4,462
Nationwide Community Grant Fund	49,935	(60,095)	(10,160)
Constance Travis Endowment Fund	13,000	(11,722)	1,278
Households Support Fund	26,680	(6,627)	20,053
	<u>413,317</u>	<u>(469,149)</u>	<u>(55,832)</u>
Restricted funds			
Macmillan	92,860	(124,373)	(31,513)
Pension Wise	832,323	(850,785)	(18,462)
Help through Crisis	18,370	(26,873)	(8,503)
Best Energy Saving Network inc Champion	25,475	(24,785)	690
Help to Claim	563,047	(580,092)	(17,045)
Energy Advice Programme	15,480	(18,284)	(2,804)
The National Lottery Community Fund	18,750	(13,453)	5,297
	<u>1,566,305</u>	<u>(1,638,645)</u>	<u>(72,340)</u>
TOTAL FUNDS	<u><u>1,979,622</u></u>	<u><u>(2,107,794)</u></u>	<u><u>(128,172)</u></u>

Restricted Funds Details

Macmillan

Funding for the provision of financial wellbeing support and benefits advice to people affected by cancer.

Pension Wise

The delivery of the government's Pension Wise guidance service

Help Through Crisis

Funding drawn through a partnership agreement with Restore Northampton, funded by the Big Lottery Fund to support people in financial crisis.

Best Energy Saving Network inc Champion

Services to provide clients with saving money on energy bills.

Help to Claim

Services to provide vulnerable clients with assistance in claiming Universal Credit, recognising that approximately 1 in 5 struggle to make a claim.

Energy Advice Programme

Service to provide and support the provision of energy advice.

The National Lottery Community Fund

The fund supports ideas and projects that matter to people and their communities.

Central and East Northamptonshire
Citizens Advice Bureau

Notes to the Financial Statements - continued
for the year ended 31st March 2022

15. CONTINGENT LIABILITIES

There were no contingent liabilities as at 31st March 2022 or 31st March 2021.

16. CAPITAL COMMITMENTS

There were no capital commitments as at 31st March 2022 or 31st March 2021.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2022 or 31st March 2021

18. PENSIONS

There is a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge for the year was £19,679 (2021- £16,485).

Central and East Northamptonshire
Citizens Advice Bureau

Detailed Statement of Financial Activities
for the year ended 31st March 2022

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	80	176
Investment income		
Deposit account interest	18	5
Charitable activities		
General Fund	103,323	99,634
Access to Justice Foundation	30,000	43,100
Nationwide Community Grant Fund	12,484	37,451
University Northampton	13,292	13,416
Households Support Fund	26,680	-
Macmillan Cancer Research	53,192	39,668
The National Lottery Community Fund	18,750	-
Legal Aid Agency	(1,000)	-
Help through Crisis	10,228	8,142
Pension Wise	377,235	455,088
Best Energy Saving Network inc Champion	-	25,475
Help to claim	282,836	280,211
MS Society	-	5,833
Constance Travis Endowment Fund	13,000	-
Energy Advice Programme	-	15,480
	940,020	1,023,498
Other income		
Other Income	9,830	5,995
Total incoming resources	949,948	1,029,674
EXPENDITURE		
Charitable activities		
Wages	667,027	581,362
Rent, rates and insurance	62,705	61,745
Recruitment	4,852	7,583
Light and heat	8,753	15,010
Telephone	28,126	17,892
Postage, stationery and advertising	14,496	14,468
Sundries	1,525	5,714
Staff and volunteer travel	7,976	8,129
Training and conference	2,107	3,413
Repairs and maintenance	24,340	12,523
IT and office equipment	19,993	25,925
Books and subscriptions	12,960	13,561
Bank charges	386	398
Partner payment	184,208	211,799
Accountancy and consultancy	36,000	36,835
Improvements to property	5,741	-
Computer equipment	4,125	6,117
	1,085,320	1,022,474
Total resources expended	1,085,320	1,022,474
Net (expenditure)/income	(135,372)	7,200

This page does not form part of the statutory financial statements