

REGISTERED COMPANY NUMBER: 02751249 (England and Wales)
REGISTERED CHARITY NUMBER: 1015180

**Report of the Trustees and
Audited Financial Statements
for the Year Ended 31 March 2021
for**

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service
(Registered Company Number: 2751249)
(A Company Limited by Guarantee)**

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service
(Registered Company Number: 2751249)**

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for the Year Ended 31 March 2021**

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**The Royal Borough of Kingston upon
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(Registered Company Number: 2751249)**

**Report of the Trustees
for the Year Ended 31 March 2021**

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 31 March 2021. 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 main formal object of the charity, as stated in our governing documents, is the promotion of any charitable purposes for the benefit of the community in the Royal Borough of Kingston Upon Thames and elsewhere in the United Kingdom by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

We have identified six key strategic objectives as follows:

1. Good access to our service to best suit clients' needs across the range of subjects
2. Campaigning to improve policies which affect people's lives
3. Maintaining excellent external relations to ensure best outcomes for our clients and safeguard the future of our service
4. Working to support coordinated and integrated information and advice services locally
5. Maintaining funding to deliver our objectives and safeguard the future of our service
6. Maintaining external quality accreditation to provide evidence to our funders and clients that we use our resources effectively and offer a high quality services

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

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OBJECTIVES AND ACTIVITIES

Significant activities as set out in governing document

During the year we continued to provide a high quality service for as many people as possible focussing on those most in need, in line with our vision of the service we provide to the local community. Our work thus contributed to significant public benefit in our community.

We took the following actions to implement our strategy in relation to these objectives:

1. Good access to the service to best suit clients' needs across the range of subjects

During the year we moved to a model of remote working due to government restrictions due to the pandemic. Initial contact for clients continued to be via the telephone and during the year we moved the volunteer team to using VOIP services. Initially a system of CAK sim cards in personal mobile phones was used, with appropriate systems and policies in place to make sure that GDPR principles were implemented. We also continued to offer our service via email with a contact form embedded in our website that can be accessed by clients 24/7. Further we continued with our online referral processes from partner agencies so that no client had to tell their story twice - ie if they contacted a partner agency a referral form could be completed online and when our caseworker contacted the client all relevant information would already have been shared with us by the referring agency. During the year we further enhanced our channels of delivery by developing and using template emails, encryption software, video calls and texting services online. All these changes and developments were complemented with a safe shared interview space which has been set up and provided by RBK so that if any of our clients needs to see us face to face, this can be done in a suitable and safe environment. In addition, we have continued and expanded our use of language line and the local Kingston Interpreting Services to limit barriers to accessing the service that may arise for any clients who have English as a second or other language. In terms of subject knowledge for our team, we have used and continue to rely upon the materials produced by Citizens Advice which have kept pace with changing regulations and the impact of the pandemic. This has meant that any client using our service can be confident that the information and advice provided is accurate, up to date and relevant to their situation, we also made sure that our website self help materials were up to date and readily accessible. This led to a peak in March/April of unique page views on the website at a level of 120 per day compared to 10 per day pre Covid.

2. Campaigning to improve policies which affect people's lives

As always, we gathered information about the impact of policies and procedures on people's lives and assessed this data to identify where there are instances of injustice or possibly unintended consequences to policies. We then shared this information with policy makers to support them in understanding the impact of their decisions and to give them the opportunity to amend policies if consequences were unintended. As so many more local people had to claim Universal Credit due to the impact of the pandemic, we set up a UC network for local information and advice providers which meets every three months and shares information and updates on this important topic. We also noted and supported the work of the local 'Good Food Project' which was set up to help establish good working relationships between all agencies working to make sure that local people received food when they needed it. We also supported and have an ongoing strong working relationship with the Kingston Stronger Together hub which coordinates informal volunteering support for people who are affected by lockdown and acts as an interface between statutory and voluntary sector providers to make sure that everyone who needs help gets it in a timely manner. An additional campaigning activity has been our work on the Combating Poverty work strand for the Communities Task Force which is part of the Sustainable Communities work locally and which will gather data about poverty related issues with a view to supporting the development of local strategies and funding decisions for local services.

3. Maintaining excellent external relations to ensure best outcomes for our clients and safeguard the future of our service

This networking included attending meetings of the following partnerships: Kingston Voluntary Sector Partnership Board, Kingston Voluntary and Community Sector Chief Officers Group, Mental Health Strategy working group, Suicide Prevention forum, Health and Wellbeing Network, Housing Strategic Partnership, Domestic Abuse and Sexual Violence forum and operational group, Welfare Reform Prevention group and Kingston First Board meetings. We continued to lead and develop the Kingston Information and Advice Alliance - kiaa (see below) which developed significantly because of the pandemic.

4. Working to support coordinated and integrated information and advice services locally.

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for the Year Ended 31 March 2021**

OBJECTIVES AND ACTIVITIES

Our work on the kiaa network was quite different this year compared to other years. Due to the pandemic, it was clear that there was a real and urgent need to make sure that all local information and advice agencies pooled resources with a view to the best use of scarce resources and to stay up to date with the rapidly changing operating environment for local information and advice services. This was particularly, but not exclusively, due to the changing Government regulations and requirements relating to the pandemic. The kiaa members continued to implement the Kingston Information and Advice Strategy which is the mechanism for RBK to deliver their statutory obligation for universal information and advice under the Care Act 2014. The kiaa network holds monthly online meetings for all front-line staff involved in helping local people who have information and advice needs and these meetings are well attended with about 30 or 40 joining in. Membership of the network has increased each month with new agencies joining because of these online events.

5. Maintaining funding to deliver our objectives and safeguard the future of our service

We received core funding from the local authority, the Royal Borough of Kingston upon Thames (RBK), for a further year contract with them (for 'Advice Kingston') with funding to continue until 31st March 2022. We also had a further one-year sub contract with Citizens Advice for delivery of the Help to Claim project to support new Universal Credit claimants and were lucky to secure 6 months funding from the Community Justice Fund for our Changing Times project to support provision of specialist advice.

6. Maintaining external quality accreditation to provide evidence to our funders and clients that we use our resources effectively and offer a high quality

We carried out our annual self assessment of organisation quality standards inline with the Citizens Advice framework for the Advice Quality Standard. This self assessment was cross checked with a telephone conference with the Auditor and we passed with no corrective action required and a score of 100%. The rolling programme of review and reporting to the Trustee Board on various policies for the organisation and high levels of engagement in preparation for the leadership self assessment by individual members of the Trustee Board continues.

Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and in administering the charity's operations. It is estimated that if we paid for the work done by our volunteer team, this would have cost over £205,000 in the last year. When compared with our core funding of £272,000, it can be seen that the value of the work the volunteers makes a very significant contribution 'in kind' to our community.

The Trustee Board is extremely grateful to all our volunteers for their continued support and dedication.

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**Report of the Trustees
for the Year Ended 31 March 2021**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In the course of our work with local people, we provided support that enabled 21,577 people to find an answer to their problems online through self-help materials. We supported people with referrals to partner agencies, free of charge under our comprehensive 'Pro Bono' scheme of solicitors, Independent Financial Advisers, Pensionwise and debt specialist caseworkers. In addition, we helped 3,792 people who had complex casework queries - most of these related to Welfare Benefits, Housing and employment issues and often were a result of the impact of the pandemic on people's ability to cope financially due to job loss, furlough schemes and illness.

We helped people to secure £368,035 of financial gains, through benefit entitlements secured, debts written off or charitable payments sourced. We usually helped a significant number of families to avoid repossession, thereby saving the local authority over £1m per annum. However, this year there has been a ban on evictions so that the government could fulfil its pledge that no one would become homeless as a consequence of the pandemic. Clearly this is great news for people who may otherwise have lost their homes but there are concerns lest people have built up rent arrears that will mean there is a wave of homelessness once the ban on evictions is lifted. We are preparing our team to support anyone in this situation with briefing materials and learning events.

We worked, through our network links, to make sure that information and advice was included in a range of local strategies as it is understood that future funding will be reliant on this inclusion. This work included Kingston Plan, Housing Strategy, Suicide Prevention strategy, Domestic Abuse and Sexual Violence strategies as well as the local Mental Health plan. The Kingston Information and Advice Strategy was the framework for our partnership working with the network of other local information and advice providers

Internal and external factors

We have been involved in the Citizens Advice Quality of Advice Audit (QAA) process which involves monthly assessment of a random sample of cases. Our assessments are cross checked by Citizens Advice (see Wider Network paragraph below) and a quarterly score is given. If this does not meet standards then we have to devise and implement a development plan to address issues. We have recorded high scores on our QAA assessments.

Partnership work has continued and includes:

Kingston Information and Advice Alliance (kiaa) which comprises 78 agencies from statutory, voluntary and private sectors, Domestic Abuse and Sexual Violence Forum, Kingston Churches Action on Homelessness, Kingston Foodbank, Kingston Race and Equalities Council, Staywell, Kingston Voluntary Action, Voluntary Sector Board, South West London Law Centre, Mind in Kingston, Kingston Centre for Independent Living, Refugee Action Kingston and work with local solicitors, various departments of our local authority (including those working to alleviate child poverty and to transform Social Care services for adults and on local housing issues), Victim Support, Relate, Borough Resilience Forum, Kingston Strategic Partnership, Suicide Prevention Forum.

FINANCIAL REVIEW

Financial position

During the year under review, RBK continued to fund our core service to the local community. We have a close working relationship with the officers, councillors and relevant departments, and we have greatly appreciated their ongoing support over many years.

The charity continued to face challenging financial circumstances during the year. In spite of this, we returned a small surplus on unrestricted funds for the year which has increased these reserves to £153,258 at 31 March 2021. This figure is stated after making provision for estimated pension deficit contributions and liability which are required under Financial Reporting Standard 102. We have no other unrestricted reserves and action continues to ensure that the charity's maintains a satisfactory financial position. Further details are given in notes 11 and 12 to the financial statements.

Principal funding sources

From 1 April 2017, we were awarded a contract from RBK to deliver Information and Advice Services and to run the local network of providers. The contract is called Advice Kingston and features a front door to all local information and advice provision through our already well-established local network, Kingston Information and Advice Alliance (kiaa), as well as providing universal information and advice services to the community through the Citizens Advice service. This provision includes, but is not limited to, requirements under the Care Act 2014.

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for the Year Ended 31 March 2021**

FINANCIAL REVIEW

Reserves policy

The charity's reserves policy is set out in note 12 to the financial statements.

FUTURE PLANS

Development of services will build on the prevention work already undertaken and this includes financial literacy, digital inclusion and combating fuel poverty. Additional funding sources will be sought, wherever possible and as in previous years and enhancement of the preventative work will complement and enhance traditional service provision. It is also noted that the core contract includes running and supporting the network of local provision and so work will be done to secure the operation of a single front door for information and advice provision and implementing the local strategy for information and advice.

We will continue to develop wider partnerships and networks so that we increase opportunities for partnership working and additional funding. This will include, but not be limited to, partner agencies working in the Health and Social Care field as it is noted that there is a role for timely advice in alleviating stress and depression with consequential health impacts.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation, which is also known as Citizens Advice Kingston, is a company limited by guarantee and is a registered charity. Its governing document is the Memorandum and Articles of Association which is in line with the recommended document produced by Citizens Advice. This sets out the processes, roles and obligations in relation to good governance of our organisation and is the reference point for Trustees when acting to deliver our objectives.

Recruitment and appointment of trustees

The directors of the charitable company are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. They are elected to the Trustee Board by the members of the charity at the annual general meeting and retire by rotation after three years in office. The chairman of the trustees is elected by the trustees. The trustees who acted during the year under review are listed later in this report. Following the change in the contractual relationship with our main funder, there are no Council nominees from April 2017 but we wish to thank those who have acted in this capacity over the years and have contributed to the constructive working relationship we have maintained with the Council.

There is a recruitment and induction process for any new trustees who may approach the organisation following an advertisement for new Board members or be introduced by personal recommendation. We check to ensure that any potential Trustees have not been disqualified from acting in this capacity. A skills and performance audit of the Board is carried out annually. This identifies any skills gaps so that recruitment can address these with a view to making sure that there is a good range of ability and experience on the Board to support good strategic decision making. It also identifies any performance issues which will then be addressed through our Training Plan.

**The Royal Borough of Kingston upon
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**Report of the Trustees
for the Year Ended 31 March 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Trustee Board of up to fifteen members administers the charity. They meet up to six times per year and there are additional meetings of the Executive Committee and working groups, as required. All have been carried out online since March 2020. The Chief Executive of the charity is the senior team member appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and a substantial team of volunteers who are key to the service offered by the charity. The remuneration of the paid staff team is set by the Trustee Board.

Decisions are made by the Trustee Board in line with the Business Development Plan which is reviewed annually and reported on quarterly to the Trustee Board. The Executive Committee meets each month to review progress against targets and the Charity's financial position, and to discuss issues referred to them by the main Trustee Board. They also undertake a monthly risk assessment of core and project work so that there is early troubleshooting on any issues identified. Reports and recommendations are then taken to the full Board for approval, and their implementation is organised by the Chief Executive and the staff team. The Executive Committee also addresses any Human Resources issues.

There are regular team meetings which ensure that progress is being made against targets and also enable early troubleshooting when problems arise. There are partnership meetings during the year which involve a range of stakeholders. The focus of these varies - for example, subject issues for clients such as Welfare Reform, methods of access to the service, funding strategy, stakeholder engagement etc. - and the results form part of our ongoing Business Development Plan process.

Induction and training of new trustees

New trustees are elected at the Annual General Meeting or are co-opted during the year. They are given access to online materials about the organization and their role which confirms their responsibilities. They also undergo an induction programme organized by the Chief Executive and can use briefing materials and online networks run by Citizens Advice (see Wider Network, below).

Wider network

We are a member of the Citizens Advice, the national charity which sets our standards for advice and equal opportunities and supports bureaux with an information system, training and other services. Operating policies are independently determined by our Trustee Board in order to fulfil our charitable objectives and comply with the national membership requirements.

Related parties

In addition to our membership of Citizens Advice, we also cooperate and liaise with a number of other advisory services, local charities and council departments on behalf of our clients. If one of our trustees is also involved with another relevant organisation, they may be involved in discussions but not in any decision-making process if a conflict of interest is identified.

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**Report of the Trustees
for the Year Ended 31 March 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

All decisions are by reference to a Corporate Risk Strategy which supports trustees in assessing how to set strategic objectives. There is a risk assessment process which is followed by our Executive Committee at its monthly meetings. This includes assessment and analysis of budgets and management accounts as well as competitor analysis and the assessment of new initiatives and funding opportunities, along with progress against targets for core and project work. This approach allows trustees to embrace some level of risk within a framework of due diligence to protect the organisation. An example of the trustees' work on risk assessments is the analysis of risks involved in delivering the service during the Corona Virus pandemic, with team members working from home. Another example is the updating of the Communication and Marketing Strategy to take account of changes in personnel at the local authority. It was noted that these changes could increase risk of reduction in future funding so new working relationships were needed and resources were dedicated to this.

The local Citizens Advice trustee board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility with the national Citizens Advice Service for client data that is held in our case management system. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

02751249 (England and Wales)

Registered Charity number

1015180

Registered office

Neville House
55 Eden Street
Kingston upon Thames
Surrey
KT1 1BW

Trustees

R D Morgan
M Otway
C D Morgan
H Crisp (resigned 1.2.21)
F Makkar
L J Evans (resigned 28.9.20)
J Darling
J Taylor
Z Dharamsi
B Mehta
A M Chivers (appointed 28.11.20)

C D Morgan is Chair of the Trustee Board.

Company Secretary

P L Mackie

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**Report of the Trustees
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REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

Menzies LLP
Chartered Accountants &
Statutory Auditor
Centrum House
36 Station Road
Egham
Surrey TW20 9LF

Bankers

Barclays Bank plc
6 Clarence Street
Kingston upon Thames
KT1 1NY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service for the purposes of company law) are responsible for preparing the Report of the trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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 so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

This report has been prepared in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 26 August 2021 and signed on its behalf by:

.....
R D Morgan - Trustee

**Report of the Independent Auditors to the Members of
The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service
(Registered Company Number: 2751249)**

Opinion

We have audited the financial statements of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service (Registered Company Number: 2751249) (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

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Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below:

The charitable company is subject to laws and regulations that directly affect the financial statements including financial reporting legislation. We determined that the following laws and regulations were most significant:

- The Companies Act 2006;
- Charities Act 2011;
- Statement of Recommended Practice Accounting and Reporting by Charities 2015 [FRS 102]
- UK Employment Legislation;
- UK Health and Safety Legislation;
- General Data Protection Regulations.

We assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items. We understood how the Company is complying with those legal and regulatory frameworks by, making inquiries to management, those responsible for legal and compliance procedures and the company secretary.

The engagement partner assessed whether the engagement team collectively had the appropriate competence and capabilities to identify or recognise non-compliance with laws and regulations. The assessment did not identify any issues in this area.

We assessed the susceptibility of the Company financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:

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- Identifying and assessing the measures management has in place to prevent and detect fraud;
- Understanding how those charged with governance considered and addressed the potential for override of controls
- Understanding other inappropriate influence over the financial reporting process;
- Challenging assumptions and judgments made by management in its significant accounting estimates; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations.

As a result of the above procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the following areas:

- The application of inappropriate judgements or estimation to manipulate the financial position; and
- Posting of unusual journals and complex transactions.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Janice Matthews FCA (Senior Statutory Auditor)
for and on behalf of Menzies LLP
Chartered Accountants &
Statutory Auditor
Centrum House
36 Station Road
Egham
Surrey TW20 9LF

Date: 17 September 2021

**The Royal Borough of Kingston upon
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**Statement of Financial Activities
for the Year Ended 31 March 2021**

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		-	-	-	200
Charitable activities	3				
Core bureaux activities		6,550	-	6,550	-
Royal Borough of Kingston upon Thames		272,000	-	272,000	272,000
Services provided		7,642	-	7,642	13,370
Help to Claim		-	89,189	89,189	85,005
Changing Times		-	21,400	21,400	-
Investment income	2	<u>73</u>	<u>-</u>	<u>73</u>	<u>310</u>
Total		286,265	110,589	396,854	370,885
EXPENDITURE ON					
Charitable activities					
Core bureaux activities		280,789	-	280,789	261,863
Help to Claim		-	79,677	79,677	85,005
Changing Times		-	21,400	21,400	-
Total		<u>280,789</u>	<u>101,077</u>	<u>381,866</u>	<u>346,868</u>
NET INCOME		5,476	9,512	14,988	24,017
RECONCILIATION OF FUNDS					
Total funds brought forward		147,782	-	147,782	123,765
TOTAL FUNDS CARRIED FORWARD		<u>153,258</u>	<u>9,512</u>	<u>162,770</u>	<u>147,782</u>

The notes form part of these financial statements

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service
(Registered Company Number: 2751249)**

**Balance Sheet
31 March 2021**

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
CURRENT ASSETS					
Debtors	8	-	-	-	16,018
Cash at bank		<u>291,033</u>	<u>9,512</u>	<u>300,545</u>	<u>226,247</u>
		291,033	9,512	300,545	242,265
CREDITORS					
Amounts falling due within one year	9	(55,253)	-	(55,253)	(37,501)
		<u>235,780</u>	<u>9,512</u>	<u>245,292</u>	<u>204,764</u>
NET CURRENT ASSETS					
		235,780	9,512	245,292	204,764
TOTAL ASSETS LESS CURRENT LIABILITIES					
		235,780	9,512	245,292	204,764
PROVISIONS FOR LIABILITIES					
	11	(82,522)	-	(82,522)	(56,982)
		<u>153,258</u>	<u>9,512</u>	<u>162,770</u>	<u>147,782</u>
NET ASSETS					
		<u>153,258</u>	<u>9,512</u>	<u>162,770</u>	<u>147,782</u>
FUNDS					
	12			153,258	147,782
Unrestricted funds				153,258	147,782
Restricted funds				<u>9,512</u>	<u>-</u>
TOTAL FUNDS					
				<u>162,770</u>	<u>147,782</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 26 August 2021 and were signed on its behalf by:

.....
R D Morgan - Trustee

**Notes to the Financial Statements
for the Year Ended 31 March 2021**

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.

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

The cost of sundry furniture and equipment is not capitalised but is written off on acquisition through the income and expenditure account.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds 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.

Financial instruments

The charity has only financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Pension costs and other post-retirement benefits

The charity participates in a defined benefits pension scheme operated by Citizens Advice which was closed to future accrual from 31 March 2008.

Following the adoption of Financial Reporting Standard (FRS)102, the charity has recognised a provision for the future deficit contribution payments it is required to make under the terms of its membership of scheme's recovery plan and movements in the provision are recognised in the Statement of Financial Activities.

The company also makes contributions to defined contribution pension schemes on behalf of staff members and these costs are charged to the Statement of Financial Activities in the period to which they relate.

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service
(Registered Company Number: 2751249)**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

1. ACCOUNTING POLICIES - continued

Going concern

The financial statements have been prepared on a going concern basis since, having considered the level of funds held and the expected level of income and expenditure for twelve months from the date of approving these financial statements and whether material uncertainties exist, the trustees believe that current and future funding will be sufficient to cover expenditure for this period. In this context, the financial security of the charity has not changed after another year of COVID-19 pandemic and has not been adversely affected.

2. INVESTMENT INCOME

	31.3.21	31.3.20
	£	£
Deposit account interest	<u>73</u>	<u>310</u>

3. INCOME FROM CHARITABLE ACTIVITIES

The trustees confirm, as required by section 37 of the Local Government & Housing Act 1989, that the income of £272,000 received from the Royal Borough of Kingston upon Thames for the year was fully expended and was used for the purposes for which it was requested and granted in accordance with the Funding Agreement between the parties.

The Trustee Board wishes to thank all those who have given donations and grants during the year.

4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.21	31.3.20
	£	£
Auditors' remuneration	3,965	3,850
Other operating leases	62,104	47,640
Salaries	182,236	196,958
Social security costs	11,801	14,261
Pension contributions	<u>11,080</u>	<u>10,428</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service
(Registered Company Number: 2751249)**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

6. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	182,237	196,958
Social security costs	11,801	14,261
Other pension costs	<u>36,620</u>	<u>7,343</u>
	<u>230,658</u>	<u>218,562</u>

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

	31.3.21	31.3.20
Direct service providers	<u>6</u>	<u>6</u>

No employee earned in excess of £60,000 per year.

The total remuneration of key management personnel in the year under review was £84,228 (2020: £79,302). The trustees consider key management personnel, to whom they delegate the day to day management of the charity's activities, to comprise the chief executive and client services manager.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	200	-	200
Charitable activities			
Royal Borough of Kingston upon Thames	272,000	-	272,000
Services provided	13,370	-	13,370
Help to Claim	-	85,005	85,005
Investment income	<u>310</u>	<u>-</u>	<u>310</u>
Total	285,880	85,005	370,885
EXPENDITURE ON			
Charitable activities			
Core bureaux activities	261,863	-	261,863
Help to Claim	-	85,005	85,005
Total	<u>261,863</u>	<u>85,005</u>	<u>346,868</u>
NET INCOME	24,017	-	24,017
RECONCILIATION OF FUNDS			
Total funds brought forward	123,765	-	123,765

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service
(Registered Company Number: 2751249)**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
	<u>£</u>	<u>£</u>	<u>£</u>
TOTAL FUNDS CARRIED FORWARD	<u>147,782</u>	<u>-</u>	<u>147,782</u>

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Trade debtors	-	492
Prepayments & accrued income	<u>-</u>	<u>15,526</u>
	<u>-</u>	<u>16,018</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21 £	31.3.20 £
Trade creditors	1,205	1,343
Social security and other taxes	15,170	16,363
Other creditors	586	550
Accruals and deferred income (see note below)	<u>38,292</u>	<u>19,245</u>
	<u>55,253</u>	<u>37,501</u>

Deferred income of £13,745 brought forward at 1 April 2020 has been included in the operating results for the year. £13,745 of income received in the current year has been carried forward at the year end since it relates to services provided after the year ended 31 March 2021.

10. LEASING AGREEMENTS

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

	31.3.21 £	31.3.20 £
Within one year	<u>13,000</u>	<u>13,000</u>

11. PROVISIONS FOR LIABILITIES

	31.3.21 £	31.3.20 £
Pension Fund Liability	<u>82,522</u>	<u>56,982</u>

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service
(Registered Company Number: 2751249)**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

11. PROVISIONS FOR LIABILITIES - continued

Pension fund liability		
Brought forward	56,982	60,067
Movement in the year through SOFA	25,540	(3,085)
	-----	-----
Carried forward	82,522	56,982
	-----	-----

As required under Financial Reporting Standard (FRS) 102, the charity has recognised in these financial statements provision for the future deficit contribution payments it is required to make under the terms of its membership of the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991).

12. MOVEMENT IN FUNDS

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	147,782	5,476	153,258
Restricted funds			
Help To Claim	-	9,512	9,512
	-----	-----	-----
TOTAL FUNDS	<u>147,782</u>	<u>14,988</u>	<u>162,770</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	286,265	(280,789)	5,476
Restricted funds			
Help To Claim	89,189	(79,677)	9,512
Changing Times	21,400	(21,400)	-
	<u>110,589</u>	<u>(101,077)</u>	<u>9,512</u>
TOTAL FUNDS	<u>396,854</u>	<u>(381,866)</u>	<u>14,988</u>

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service
(Registered Company Number: 2751249)**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	123,765	24,017	147,782
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>123,765</u>	<u>24,017</u>	<u>147,782</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	285,880	(261,863)	24,017
Restricted funds			
Help To Claim	85,005	(85,005)	-
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>370,885</u>	<u>(346,868)</u>	<u>24,017</u>

In view of the charity's substantial annual expenditure and commitments, the trustees believe that the maintenance of a healthy level of unrestricted reserves is required for the responsible management of the organisation. The actual and targeted levels of reserves are kept under review to ensure that they are appropriate.

The unrestricted reserves at the year end were £153,258 which represents about 26 weeks of expenditure. The trustees consider this to be in accordance with their Reserves Policy which requires a reserves target to be maintained of at least 26 weeks of running costs plus the pension fund liability.

13. EMPLOYEE BENEFIT OBLIGATIONS

The charity contributed as a participating employer to a defined benefits, multi-employer pension scheme operated by Citizens Advice as Principal Employer - the National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991) ("the Plan").

This is a funded scheme which was closed to future accrual with effect from 31 March 2008. The charity is required to make payments towards meeting the Plan's funding shortfall under the recovery plan dated 28 April 2014 which was agreed by the Pension Scheme Trustees following the 31 March 2013 actuarial valuation. For the year ended 31 March 2021, the charity's contribution was £4,800 and this has been treated as a defined contributions pension scheme payment in the financial statements. The level of annual contribution determined from 2021-22 will be subject to review based on the results of the most recent triennial actuarial valuation, but is expected to be £6,000.

A schedule of further information concerning the financial position of the scheme and actuarial assumptions used in the calculations is prepared by Citizens Advice and is available upon request to the Company Secretary at the registered office of this charity.

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service
(Registered Company Number: 2751249)**

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

13. EMPLOYEE BENEFIT OBLIGATIONS - continued

As required under FRS102, the charity has included in these financial statements provision for future deficit contributions payments which at 31 March 2021 was £82,522 (31 March 2020: £56,982).

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

15. RESTRICTED FUNDS

Citizens Advice is in receipt of funding from the Government for the provision of Help to Claim and made a grant in 2019-20 to the charity for it to participate. The Project funds tailored support to individual Universal Credit claimants who need information on their eligibility for the benefit, their level of entitlement and the practical aspects of making a claim online. The Project was renewed for 2020-21 and is continuing for a third year.

The charity also received a restricted grant of £21,400 for 2020-21 from the National Lottery Community Foundation via the Community Justice Fund (CJF) as part of the CJF's COVID-19 Response Programme. The funds were used to maintain services and adapt them to reach people in new ways and at greater scale whilst supporting the wellbeing of staff. We achieved this by the provision of paid casework services within our team to help with the increased volume of clients due to the pandemic. Our casework services were all digitally delivered so that we could maintain services during lockdown by working remotely. The new methods of service delivery allowed us to assist greater numbers of people.

In addition to our direct casework provision, we enhanced and developed our local information and advice network across the statutory, voluntary and private sectors with online meetings every four weeks to share knowledge and expertise and thereby support other agency frontline staff in their casework delivery.

Through all our activities on both work streams (direct provision and network support) we embedded systems and approaches to support wellbeing for clients and for teams as it was noted that the pandemic had a negative impact on individual mental health and wellbeing. This attention to wellbeing included a range of support service signposting for clients and refreshers on interviewing skills for teams as well as mutual support for frontline staff who experienced stress during their work.

16. SHARE CAPITAL

The company, which is registered in England and Wales, is limited by guarantee and does not have a share capital. Each member is liable to contribute a sum not exceeding £1.00 in the event of the charity being wound up.

**The Royal Borough of Kingston upon
Thames Citizens Advice Bureaux Service
(Registered Company Number: 2751249)**

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2021**

	31.3.21 £	31.3.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations and other income	-	200
Investment income		
Deposit account interest	73	310
Charitable activities		
Other charitable income	7,642	13,370
Grants	<u>389,139</u>	<u>357,005</u>
	<u>396,781</u>	<u>370,375</u>
Total incoming resources	396,854	370,885
EXPENDITURE		
Charitable activities		
Salaries	182,237	196,958
Social security	11,801	14,261
Pensions	36,620	7,343
Rent and services	62,104	47,640
Other property costs	5,790	7,770
Insurance	2,924	2,025
Light and heat	1,571	3,475
Telephone	3,625	3,357
Postage and stationery	853	4,024
Miscellaneous costs	1,866	4,376
Computer costs	16,713	6,820
Equipment and repairs	7,933	7,939
Consultancy fees	38,153	25,217
Subscriptions and publications	5,399	8,313
Training	-	911
Travel and subsistence	93	2,136
	<u>377,682</u>	<u>342,565</u>
Support costs		
Governance costs		
Auditors' remuneration	3,965	3,850
AGM & meeting costs	<u>219</u>	<u>453</u>
	<u>4,184</u>	<u>4,303</u>
Total resources expended	<u>381,866</u>	<u>346,868</u>
Net income	<u><u>14,988</u></u>	<u><u>24,017</u></u>

This page does not form part of the statutory financial statements