

Company registration number: 02751249
Charity number: 1015180

TRUSTEES' REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2022

THE ROYAL BOROUGH OF
KINGSTON UPON
THAMES CITIZENS
ADVICE BUREAUX
SERVICE
(A company limited by
guarantee)

MENZIES
BRIGHTER THINKING

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

CONTENTS

	Page
Reference and administrative details of the Charity, its Trustees and advisers	1
Trustees' report	2 - 7
Independent examiner's report	8
Statement of financial activities	9
Balance sheet	10
Notes to the financial statements	11 - 19

The following pages do not form part of the statutory financial statements:

Charity Detailed income and expenditure account and summaries

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2022

Trustees and Directors R D Morgan
M Otway
C D Morgan, Chair
F Makkar
J Darling
J Taylor
Z Dharamsi
B Mehta
A M Chivers
C R Green (appointed 26 August 2021)

Company registered number 02751249

Charity registered number 1015180

Registered office Neville House
55 Eden Street
Kingston Upon Thames
Surrey
KT1 1BW

Company secretary P L Mackie

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

Bankers Barclays Bank plc
6 Clarence Street
Kingston Upon Thames
Surrey
KT1 1NY

Independent Examiner Janice Matthews
Menzies LLP
Centrum House
36 Station Road
Egham
Surrey
TW20 9LF

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

TRUSTEES' REPORT FOR THE YEAR ENDED 31 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 31 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 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.

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 focusing 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 maintained our model of remote working as the Trustees reviewed lessons learnt from the pandemic and it was clear that we could help more people using remote working. It was also noted that we could have an office presence for those members of the team that needed this but that savings could be made on rentals which could then be reallocated to staff costs to support the increased client demand.

During the year we continued to develop and refine our online processes to make sure that we were using the best systems for efficient and effective services, focusing on client need rather than primarily on organizational processes. We continued to offer the 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. This facility is also available to other member agencies of the Kingston Information and Advice Alliance (kiaa) network that we run.

In addition, we have continued to expand 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 made sure that our website self-help materials is up to date and readily accessible.

We have also embarked on monthly online meetings for all kiaa members and these have included specialist training which was offered free to partners. This has enhanced and secured our role as lead provider locally and will support future funding bids. Development and use of the website continues and we note that in Q4 of this financial year, over 10,000 unique page views were recorded - our contractual obligation is for 1,500. This significant figure indicates that many local people are successfully accessing online services and the Google analytics information indicates that people are making good use of a

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

range of materials, especially about employment, debts and benefits.

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. Our local Universal Credit network has combined with the wider kaaa work on combatting poverty and these meetings are a chance to share stories of how local people are affected by changes in the economic environment.

Poverty is increasing and we have set up a project to help people who are affected by the cost of living crisis as part of our campaigning work. We have also worked in partnership with the local authority and the Independent Food Aid Network to come up with information on how people can get help if they are worrying about paying bills and affording food.. We have continued with our 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.

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, Kingston Voluntary and Community Sector Chief Officers Group, Carers Board, Suicide Prevention forum, Health and Wellbeing Network, Housing Strategic Partnership, Domestic Abuse and Sexual Violence operational group, Voluntary and Community Sector Strategy workshops, RBK Seizing the Moment sessions and Kingston First Board meetings. We continued to lead and develop the Kingston Information and Advice Alliance (see above and below)

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

Our work on the kaaa network continued with the new arrangements of monthly online meetings supported by weekly e-news updates and an online noticeboard for sharing information. The kaaa 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. Membership of the network has increased each month with new agencies joining because of these online events and the network is recognized as a valuable communication channel for RBK by many Senior staff and also by local Councillors.

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 (for 'Advice Kingston') with funding to continue until 31st March 2023. 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 to the end of March 2022.

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 thorough examination of materials and discussions with the auditor. We passed with flying colours and no remedial action needed which is a credit to the team who have during the reporting year had to attend to significant operational challenges and changes when it would have been easy to let standards dip due to the demand from clients and legislative changes. 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 £200,000 in the last year. When compared with our core funding of £272,000, it can be seen that the value of the work the

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

volunteers makes a very significant contribution 'in kind' to our community – and this is without factoring in the demonstrable Financial Gains we achieved for clients (see later), all of which help our Community.

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

ACHIEVEMENT AND PERFORMANCE

Charitable activities

In the course of our work with local people, we provided support that enabled 34,027 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 3,423 people who had 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 undertook 7,735 'activities' for these people – ie contact with third parties, research on the case, communication with the person concerned etc.

We helped people to secure £248,311 of financial gains, through benefit entitlements secured, debts written off or charitable payments sourced. We helped a significant number of families to avoid housing repossession, thereby saving the local authority over £1m per annum. For some of this year and all of last 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 continued to work, 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 NHS plans. 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 in addition to 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 surplus on unrestricted funds for the year which has increased these reserves to £200,173 at 31 March 2022. 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 note 10 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

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

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.

Reserves policy

The charity's reserves policy is set out in note 10 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 are aligning our delivery plans with the priorities of our key funder (RBK) so that we can secure the best arrangements to safeguard the future of our local service.

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. Opportunities may arise through the government initiative to develop local Integrated Care Systems which combine health and social care budgets and activities.

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 based on the recommended document produced by Citizens Advice and will therefore be updated soon so that it is in line with current best practice. 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 by introduction from 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 regularly. 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.

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 meetings have been carried out online since March 2020, with good levels of attendance and engagement. The Chief Executive of the charity is the senior team member appointed by the trustees to oversee the implementation of the business plan and to secure effective 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

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

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.

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 and Data Protection compliance. 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 successfully dedicated to this.

The local Citizens Advice trustee board oversees the information security of all the 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.

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

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2022

- 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 members of the board of Trustees and signed on their behalf by:

DocuSigned by:

.....B0C4B094A7234BB.....
R D Morgan
(Trustee)

Date: 09-Sep-2022

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

INDEPENDENT EXAMINERS' REPORT

Independent examiner's report to the Trustees of The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2022.

Responsibilities and basis of report

As the Trustees of the Charity (and 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 Charity 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 the Charity's accounts 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

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 Charity 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.

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed: 
Janice Matthews FCA

Dated: 09-Sep-2022

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

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2022

	Note	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and legacies	2	-	100	100	-
Charitable activities:					
Core bureaux activities		-	-	-	6,550
Royal Borough of Kingston upon Thames		-	272,000	272,000	272,000
Other income		-	11,000	11,000	7,642
Help to Claim		85,625	-	85,625	89,189
Changing Times		-	-	-	21,400
Other charitable activities		-	14,527	14,527	-
Investments	4	-	-	-	73
Total income		85,625	297,627	383,252	396,854
Expenditure on:					
Charitable activities:					
Core bureaux activities		-	250,712	250,712	280,789
Help to Claim		95,137	-	95,137	79,677
Changing Times		-	-	-	21,400
Total expenditure		95,137	250,712	345,849	381,866
Net movement in funds		(9,512)	46,915	37,403	14,988
Reconciliation of funds:					
Total funds brought forward		9,512	153,258	162,770	147,782
Net movement in funds		(9,512)	46,915	37,403	14,988
Total funds carried forward		-	200,173	200,173	162,770

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 11 to 19 form part of these financial statements.

**THE ROYAL BOROUGH OF KINGSTON UPON THAMES
CITIZENS ADVICE BUREAUX SERVICE**
(A company limited by guarantee)
REGISTERED NUMBER: 4558942

**BALANCE SHEET
AS AT 31 MARCH 2022**

	Note	2022 £	2021 £
Current assets			
Cash at bank and in hand		301,801	300,545
		<u>301,801</u>	<u>300,545</u>
Creditors: amounts falling due within one year	8	(26,918)	(55,253)
Net current assets		<u>274,883</u>	<u>245,292</u>
Total assets less current liabilities		<u>274,883</u>	<u>245,292</u>
Provisions for liabilities		(74,710)	(82,522)
Total net assets		<u><u>200,173</u></u>	<u><u>162,770</u></u>
Charity funds			
Restricted funds	10	-	9,512
Unrestricted funds	10	200,173	153,258
Total funds		<u><u>200,173</u></u>	<u><u>162,770</u></u>

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

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

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

DocuSigned by:

 B0C4B094A7234B6.....
R D Morgan
 (Trustee)

Date: 09-Sep-2022

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Royal Borough of Kingston upon Thames Citizens Advice Bureaux Service meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 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.

1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

1.4 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.

1.5 Taxation

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

1.6 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.

1.7 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.

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. Accounting policies (continued)

1.8 Pensions

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.

1.9 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.

2. Income from donations and legacies

	Unrestricted funds 2022 £	Total funds 2022 £	<i>Total funds 2021 £</i>
Donations	100	100	-

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

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

4. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Deposit account interest	-	-	73
<i>Total 2021</i>	<u>73</u>	<u>73</u>	

5. Independent examiner's remuneration

	2022 £	2021 £
Fees payable to the Company's independent examiner for the independent examination of the Company's annual accounts	1,600	-
Fees payable to the Company's Auditors for the audit of the Company's annual accounts	-	3,965
	<u>1,600</u>	<u>3,965</u>

6. Staff costs

	2022 £	2021 £
Wages and salaries	251,717	182,237
Social security costs	17,325	11,801
Contribution to defined contribution pension schemes	7,960	6,280
Contributions to National Association pension scheme deficit	6,000	4,800
Movement in National Association pension scheme liability	(7,812)	25,540
	<u>275,190</u>	<u>230,658</u>

The average number of persons employed by the Charity during the year was as follows:

	2022 No.	2021 no.
Direct service providers	11	9
	<u>11</u>	<u>9</u>

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

The average headcount expressed as full-time equivalents was:

	2022 No.	2021 No.
Direct service providers	6	6
	<u>6</u>	<u>6</u>

No employee received remuneration amounting to more than £60,000 in either year.

The total remuneration of key management personnel in the year under review was £86,604 (2021: £84,228). 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. Trustees' remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

8. Creditors: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	428	1,205
Other taxation and social security	19,171	15,170
Other creditors	1,119	586
Accruals and deferred income	6,200	38,292
	<u>26,918</u>	<u>55,253</u>
	2022 £	2021 £
Deferred income at 1 April 2021	13,745	13,745
Resources deferred during the year	-	13,745
Amounts released from previous periods	(13,745)	(13,745)
	<u>-</u>	<u>13,745</u>

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

9. Provisions for Liabilities

	Pension fund liability £
At 1 April 2021	82,522
Movement in the year	(7,812)
	<hr/> 74,710 <hr/>

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).

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

10. Statement of funds

Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Balance at 31 March 2022 £
Unrestricted funds				
General Funds	153,258	297,627	(250,712)	200,173
Restricted funds				
Help to Claim	9,512	85,625	(95,137)	-
Total of funds	162,770	383,252	(345,849)	200,173

Statement of funds - prior year

	Balance at 1 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
Unrestricted funds				
General Funds	147,782	286,265	(280,789)	153,258
Restricted funds				
Help To Claim	-	89,189	(79,677)	9,512
Changing Times	-	21,400	(21,400)	-
	-	110,589	(101,077)	9,512
Total of funds	147,782	396,854	(381,866)	162,770

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

10. Statement of funds (continued)

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 £200,173 which represents about 33 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.

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Total funds 2022 £
Current assets	301,801	301,801
Creditors due within one year	(26,918)	(26,918)
Provisions for liabilities and charges	(74,710)	(74,710)
Total	200,173	200,173

Analysis of net assets between funds - prior year

	<i>Restricted funds 2021 £</i>	<i>Unrestricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Current assets	9,512	291,033	300,545
Creditors due within one year	-	(55,253)	(55,253)
Provisions for liabilities and charges	-	(82,522)	(82,522)
Total	9,512	153,258	162,770

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

12. 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 2022, the charity's contribution was £6,000 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. As required under FRS102, the charity has included in these financial statements provision for future deficit contributions payments which at 31 March 2022 was £74,710 (31 March 2021: £82,522).

13. Leasing agreement

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

	2022 £	2021 £
Not later than 1 year	<u>6,500</u>	<u>13,000</u>

14. Related party transactions

There were no related party transactions for the year ended 31 March 2022 (2021: Nil).

THE ROYAL BOROUGH OF KINGSTON UPON THAMES CITIZENS ADVICE BUREAUX SERVICE (A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

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 (A company limited by guarantee)

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2022

	2022 £	2022 £	2021 £	2021 £
Income				
Other charitable income	11,000		7,642	
Grants	372,152		389,139	
Deposit account interest	-		73	
Donations and other income	100		-	
		<u>383,252</u>		<u>396,854</u>
Gross income in the reporting period		<u>383,252</u>		<u>396,854</u>
Less:				
Expenditure				
Salaries	251,717		182,237	
Social security	17,325		11,801	
Contributions to defined contribution pension scheme	7,960		6,280	
Contributions to National Association pension scheme deficit	6,000		4,800	
Movement in National Association pension scheme liability	(7,812)		25,540	
Rent and services	16,411		62,104	
Other property costs	6,678		5,790	
Insurance	3,578		2,924	
Light and heat	1,251		1,571	
Telephone	3,745		3,625	
Postage and stationery	1,175		853	
Miscellaneous costs	3,645		1,866	
Computer Costs	11,418		16,713	
Equipment and repairs	1,168		7,933	
Consultancy fees	4,356		38,153	
Subscriptions and publications	7,391		5,399	
Travel and subsistence	-		93	
Staff training	258		-	
Support costs		<u>336,264</u>		<u>377,682</u>

**THE ROYAL BOROUGH OF KINGSTON UPON THAMES
CITIZENS ADVICE BUREAUX SERVICE**
(A company limited by guarantee)

**INCOME AND EXPENDITURE ACCOUNT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022**

	2022	2022	2021	2021
	£	£	£	£
Governance costs				
Auditor/Examiner remuneration	4,085		3,965	
AGM & meeting costs	-		219	
Accountancy fees	5,500		-	
		9,585		4,184
Total expenditure		345,849		381,866
Net income for the reporting period		37,403		14,988