

BATH AND DISTRICT CITIZEN'S ADVICE BUREAU
FINANCIAL STATEMENTS
31 MARCH 2021

Company Registration Number: 02845028

Charity Number: 1025392

**BATH AND DISTRICT CITIZENS ADVICE BUREAU
FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021**

CONTENTS	PAGES
Trustees' Annual Report	1 - 7
Reference & Administrative Information	8
Independent Examiner's Report	9
Statement of Financial Activities	10
Balance Sheet	11
Cash Flow Statement	12
Notes to the Financial Statements	13 - 23

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
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).

The significant global impact of Covid-19 which hit the charity right at the end of the previous accounting period, continued to have a substantial effect on operations throughout the year. As a result of the severe access restrictions to the buildings owned by BANES Council in Manvers Street, in Keynsham and in Midsomer Norton all face-to-face meetings with clients ceased. The offices in Edgar Buildings were closed as the national lockdown led to all workers working from home. Fortunately, we were able to react quickly to these new challenges and all staff adapted to remote working as have many volunteers. These offices are now being progressively reopened following the easing of lockdown and the success of the vaccination programme.

We now provide an enhanced telephone service and website, which has been updated to include Covid specific advice. We also took the opportunity to expand our strategic partnerships by entering into an emergency Covid response “Compassionate Community Hub” with BANES Council, the healthcare provider Virgin Care and other charities – this partnership has assisted thousands of BANES residents over the last year, and will continue as a strategic alliance for the charity.

Since the end of the year the Charity’s CEO, Les Redwood, accepted the role of Strategic Lead for Welfare and Benefits at national Citizens Advice. During his time with the Charity of just over two years, Les introduced a more structured management approach, drove a significant increase in income, and developed new innovative strategic partnerships which will help secure the future of our organisation and continue to help the people we work so hard to support.

Following Les’ departure on 14 May 2021, Suzanne Wigmore, the CEO of Citizens Advice Wiltshire acted as Interim CEO on a parttime basis while a full-time replacement was recruited. We were very lucky to have her support at a difficult time and are grateful for her efforts.

Following a rigorous recruitment process in which we identified several high-quality candidates for the role, we appointed Simon Lawson as permanent CEO. As well as broad experience of the charity sector, Simon has 18 years' experience of Citizens Advice including as Chief Executive in Hammersmith and Fulham, Portsmouth and Richmond. Throughout the interview process we were impressed with his knowledge and passion for our charity, his calm and collaborative approach to management, and his understanding not only of the challenges we face, but the steps needed to move forward. Simon joined the charity on 4 October 2021 and will lead it on the next phase of its journey.

After nearly five years as our Chair, Kate Thomas has decided to resign to devote more time to her paid career. The board would like to thank Kate for her outstanding contribution. Her drive, determination and resilience have been an integral part of building a sustainable future for the charity. We all wish her well for the future. The search for a new Chair has begun and we hope it will be concluded before the end of the year.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Charity's legal objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Bath and surrounding districts and surrounding areas.

The Charity has two principles in meeting the above objectives:

- The first of which is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively.
- Secondly the organisation aims to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The Charity uses the name "Citizens Advice BANES" following a national rebranding campaign and to reflect the geographic reach of its support and advice services throughout Bath & North East Somerset (BANES).

Public benefit

The Trustees have paid due regard to the Charity Commission guidance on public benefit in deciding activities the charity should undertake. The focus of activities of the charity is to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively; and equally to exercise a responsible influence on the development of social policies and services, both locally in the BANES area and nationally.

Every Citizens Advice Office is an independent, registered charity. Without funding from the Local Authority Bath & NE Somerset Council, Citizens Advice BANES could not continue to provide its services to the local community.

STRATEGIC REPORT

Achievement and performance

Overview

The Charity gives advice on a wide range of issues to residents of Bath and NE Somerset (BANES), (although referrals will be made to neighbouring advice agencies if they are in a better position to help a client with their problems) and to other individuals where they meet the criteria for our funded projects. During 2020/21 Citizens Advice BANES helped with 4,736 unique clients deal with 15,953 advice problems. Of these 47% stated that they were either disabled or were suffering from a long-term health condition.

Personal Independence Payments give rise to the highest number of enquiries, a situation which has been consistent for several years now. The introduction of Universal Credit has caused problems for many of our clients and the highest numbers of benefit enquiries are

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2021

about benefits for people with illness and disability, including appeals against decisions which are dealt with by our specialist advisers.

Debt issues are the second most common advice issue that the team deal with. The trend towards issues with council tax and household bills rather than credit cards, loans and overdrafts continues however this year has shown a slight reduction in the number of rent arrears cases we have helped.

Whilst most clients come to ask for help with benefit or debt problems (together they account for over half of all advice issues), significant numbers also present with housing, employment, and family issues. Although many clients will focus on one particular issue, there is invariably a combination of interrelated issues (e.g. the loss of a benefit or employment may lead to an accumulation of debts which, in turn, may lead to housing difficulties).

The main areas of the Charity's activities are set out below.

Generalist services

Citizens Advice BANES provides advice in consumer, money advice, welfare benefits, employment, housing, family & personal matters, taxes, immigration & nationality, health, education, and discrimination.

Under normal circumstances, it operates face to face drop-in services from the BANES One Stop Shops in Bath, Midsomer Norton and Keynsham, alongside Council staff and other partner agencies. Clients who require specialist advice and casework are dealt with from the charity's offices in Bath or Midsomer Norton. The Adviceline service is based in the Bath office and offers initial advice every weekday.

The work is primarily funded by a commission from BANES Council, which own the premises.

Wessex Water provides a fund to enable us to enhance our debt advice provision within our general service. We are able to introduce clients to the schemes run by Wessex to help clients to pay their water bills and reduce their arrears. We work with the clients to produce financial statements and realistic, affordable management plans.

Further monies come from local trusts, parish councils, community fundraising and donations from members of the public, as well as corporate partners.

Our trained volunteer workforce consists of people from a broad range of ages and backgrounds, bringing with them wide experience as well as commitment to helping people to access the information they need to solve their problems, and to help to change policies and practices that negatively affect people's lives. Our volunteers fulfil a variety of roles including advisers, caseworkers, IT support, research and campaigns, fundraising and administrative support. They are supported by a small and dedicated team of paid staff.

Other projects

In addition, four key projects delivering specialist advice were operated in the period under review.

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2021

- **Macmillan and Dorothy House** (Funded by Macmillan Cancer Support and Dorothy House Hospice Care).

At a time when there are likely to be huge impacts on their circumstances and their families, it is vital that people living with cancer and other life limiting illnesses receive timely practical advice and support regarding welfare benefits and other related subjects. This can lift some of the burden of worry, help to pay for the extra costs at a time of reduced income and enable people to benefit more effectively from the direct services of their health professionals. Funding from Macmillan and from a local hospice, Dorothy House, has enabled caseworkers to offer this service and train volunteers to support them in this role.

- **Bath Multiple Sclerosis Society** provides funding for a project which enables caseworkers to help clients with MS in BANES with Welfare Benefits advice.
- Our national partnership with **DWP** and the **Help to Claim Universal Credit** support scheme also continues, with increased funding for 2020-21 in response to the global crises.
- We also enhanced our strategic partnership with **Bath Mind** in the light of the substantial mental health and well-being challenges posed by Covid -19.
- **The Compassionate Community Hub** was established in March 2020 in partnership with BANES Council, Virgin Care and other charity partners. This was an emergency response to the global Covid – 19 crises. Direct support was secured from The National Lottery with an award of an emergency response grant of £76,000. Further talks on the longer viability, sustainability and funding of The Hub continue directly with Virgin Care, the CCG and BANES Council.

Principal funding sources

The amounts received for each project are given in note 18.

The Trustees would like to thank all funders for their support and recognition that the work of the Citizens Advice is more important than ever in this uncertain economic environment. We have been able to expand and develop our partnerships and new funding substantially in 2020-2021.

Reserves policy

As part of Risk Assessment, the Board reviews its financial arrangements and reserves policy. When it has been possible to do so, the Charity has set aside funds or reserves to help it deal with exceptional or unplanned expenditure, thereby minimising the financial implications of such expenditure on our current services. These designated funds are summarised below:

- Building Fund for unbudgeted building and maintenance needs: £20,000 (2020: £20,000)
- Employers' Liability Fund to meet the legal obligations as an employer: £48,600 (2020: £46,500)

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2021

- Service Delivery Fund to support continuation of services to clients:
£148,630 (2020: £118,700)

The Trustees have adopted a policy that the Charity should maintain a Service Delivery Fund calculated as having a minimum balance equivalent to three months' normal operating expenditure by reference to the year just ended. In addition to this the Charity seeks to optimise its Free Reserves, which are defined as Unrestricted Funds less Designated Funds less funds committed to fixed assets. This is to ensure that, in the event of a significant drop in funding and together with the Designated Funds, the Charity would be able to continue most of its current activities while new sources of funding are identified. At the end of the financial year the Charity held Free Reserves of £97,668 (2020 - £25,785).

FINANCIAL REVIEW

The Trustee Board sets the Charity's budget before the beginning of each financial year reflecting the estimated income and expenditure for that year. The budgets for each project are based on full cost recovery.

Delivery of all the projects resulted in an overall surplus for the year of £124,358 (2020: £2,612). At the balance sheet date, the Charity was carrying a balance of cash at bank and in hand of £395,232 (2020: £207,252).

After adjusting for creditor balances and transfers, as described below, the funding carried forward at 31 March 2021 was £341,576 (2020: £217,218), including restricted funds of £16,095 (2020 - £5,851).

Significant transfers between funds during the year included:

Net increase of £2,100 in Employers Liability to match obligation in this respect.

Increase of £29,930 in Service Delivery fund to match the amount required to cover three months of ongoing expenditure.

Future plans

The Generalist Service is dependent on funding from BANES Council. In 2020/21 this figure was £270,000 and this grant has been renewed for 2021/22.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

The structure and process of new Trustee induction and training continued to be developed throughout the year as part of the recruitment of new Trustees. Information packs of Annual Accounts, Short Form Accounts, a copy of each of the last two Board Meeting Minutes and

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2021

Memoranda and Articles of Association are provided. An invitation is made to visit staff and volunteers together with the opportunity to meet existing Trustees.

Organisational structure

The charity is governed by a Trustee Board, which makes decisions on the annual budget, formulates policy and considers strategic issues likely to affect the organisation. The Trustee Board employs a CEO and staff to manage and deliver services.

The CEO attends all Trustee Board meetings in an advisory capacity. Representatives of the volunteer workforce and salaried staff also attend Trustee Board meetings on a rotation basis.

Occasionally, the Trustee Board has used its powers to require these representatives and CEO to withdraw from meetings whenever confidential matters relating to staff are being discussed.

At the first meeting of the Trustee Board after the Annual General meeting the Trustees elect the Chairman, Vice Chairman and Treasurer. The Board has used its powers to delegate certain of its functions to committees.

Related party Disclosures

None to report.

Risk management

The Trustees conduct reviews of the major risks to which the Charity is exposed. A risk register is maintained and updated monthly.

The Trustee Board met six times during the twelve-month period to 31 March 2021.

BATH AND DISTRICT CITIZENS ADVICE BUREAU
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 MARCH 2021

Statement of trustees' responsibilities

The trustees (who are also directors of Bath & District Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom 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 income and expenditure, of the charitable company or that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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.

Independent Examiner

Josh Kingston of Burton Sweet was appointed as the charitable company's independent examiner during the year and he has expressed his willingness to continue in that capacity.

This report has been prepared in accordance with the Statement of Recommended Practice "Accounting and Reporting by Charities".

Signed by order of the Trustees on 13 December 2021.

Susan Callar (Trustee)

Registered office:
2 Edgar Buildings
George Street
Bath
BA1 2EE

BATH AND DISTRICT CITIZENS ADVICE BUREAU
REFERENCE & ADMINISTRATIVE INFORMATION
YEAR ENDED 31 MARCH 2021

Status

Bath and District Citizens Advice Bureau is a company limited by guarantee and a registered charity. It is constituted under a Memorandum of Association which establishes the objects and powers of the charitable company and is governed under its Articles of Association.

Trading Name Citizens Advice – Bath & North East Somerset

Trustees Ms KJ Thomas (Chair – resigned 10 July 2021)
Mr A Jacklin (Vice Chair – Acting Chair 10 July 2021)
Mr TP Saunt (Treasurer)
Ms S Callar
Ms S Lindsay
Mr D Smith
Mr M Roe

Registered Office 2 Edgar Buildings
George Street
Bath
BA1 2EE

Registered Charity Number 1025392

Registered Company Number 02845028

Independent Examiner Joshua Kingston BSc ACA,
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road,
Flax Bourton
Bristol
BS48 1UR

Bankers Lloyds Bank PLC
47 Milsom Street
Bath
BA1 1DN

BATH AND DISTRICT CITIZENS ADVICE BUREAU
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
YEAR ENDED 31 MARCH 2021

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

Joshua Kingston BSC ACA
Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 13 December 2021

BATH & DISTRICT CITIZENS ADVICE BUREAU**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)****YEAR ENDED 31 MARCH 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income from:					
Donations and legacies	2	444,651	35,002	479,653	368,199
Charitable activities	3	81,395	157,649	239,044	118,570
Investments	4	182	-	182	1,419
Total income		526,228	192,651	718,879	488,188
Expenditure on:					
Raising funds	5	21,678	21,463	43,141	8,537
Charitable activities	6	401,025	150,355	551,380	477,039
Total expenditure		422,703	171,818	594,521	485,576
Net income/(expenditure)	9	103,525	20,833	124,358	2,612
Transfers between funds	18	10,589	(10,589)	-	-
Net movement in funds		114,114	10,244	124,358	2,612
Total funds at start of year	18	211,367	5,851	217,218	214,606
Total funds at end of year	18	325,481	16,095	341,576	217,218

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The notes on pages 13 to 23 form part of these financial statements
See note 12 for fund-accounting comparative figures

BATH & DISTRICT CITIZENS ADVICE BUREAU

BALANCE SHEET

AS AT 31 MARCH 2021

Company number:02845028

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	13	10,583	382
		<u>10,583</u>	<u>382</u>
Current assets			
Debtors	14	7,224	37,261
Cash at bank and in hand		395,232	207,252
		<u>402,456</u>	<u>244,513</u>
Liabilities			
Creditors : amounts falling due within one year	15	(71,463)	(27,677)
Net current assets		<u>330,993</u>	<u>216,836</u>
Total assets less current liabilities		<u>341,576</u>	<u>217,218</u>
Net assets		<u><u>341,576</u></u>	<u><u>217,218</u></u>
FUNDS			
Unrestricted funds			
General funds	19	108,251	26,167
Designated funds	19	217,230	185,200
Restricted funds	19	16,095	5,851
Total funds		<u><u>341,576</u></u>	<u><u>217,218</u></u>

For the year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

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

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act applicable to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

These financial statements were approved by the Trustees on 13 December 2021 and are signed on their behalf by:

Susan Caller
Trustee

The notes on pages 13 to 23 form part of these financial statements

BATH & DISTRICT CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT

YEAR ENDED 31 MARCH 2021

	Note	2021 £	2020 £
Net cash inflow from operating activities	16	203,560	(6,262)
Non-operational cash flows:			
Investing activities			
Payments for tangible fixed assets		(15,762)	(238)
Investment income		182	1,419
		<u>(15,580)</u>	<u>1,181</u>
Net cash inflow/(outflow) for the year	17	<u>187,980</u>	<u>(5,081)</u>

Cashflow Restrictions

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

The notes on pages 13 to 23 form part of these financial statements

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Charities Act 2011, the Financial Reporting Standard 102 (FRS102) and the requirements of the Charities Statement of Recommended Practice based thereon.

The charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the charity to continue as a going concern. This has been considered in the context of Covid-19 and its impact on the charity, please see the Trustees' Annual report

Income

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Legacies are included on a receivable basis where charity is entitled to the income, it can be measured reliably and receipt is probable. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is not included in income but is treated as a contingent asset and disclosed if material.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Charitable Activities

Grants awarded are allocated to charitable activities.

Grants awarded are treated as expenditure and a liability in the accounts as soon as they become legal or constructive obligations. In the case of multi-year grant awards, the funding for all years is immediately recognised unless there are conditions which need to be met by the recipient to enable the release of subsequent years' funding.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

Allocation and apportionment costs

Certain expenditure is directly attributable to specific activities and this has been included in those cost categories. Other costs, which are attributable to more than one category, are apportioned across cost categories on the basis of an assessment of workload carried out from time to time.

Overhead support costs have been allocated between fundraising and publicity costs, fundraising trading and charitable activities. The apportionment has been allocated on the basis of usage and is analysed in note 7.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

1 Accounting policies (*continued*)

Pension costs and other post-retirement benefits

The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

Tangible fixed assets

Fixed assets are held at cost less accumulated depreciation. Assets costing less than £150 are not capitalised. Depreciation is calculated so as to write off the cost of an asset, less its estimated ultimate residual value, over the useful life of that asset as follows:

Fixtures, fittings and equipment - over 3 years; straight line

Fund accounting

Unrestricted funds can be used in accordance with the charitable objects 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.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees.

Further explanation of the nature and purpose of each fund is included in note of the financial statements.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

2 Income from: Donations and legacies

Current year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations	41,290	35,002	76,292
Donated services and facilities	45,114	-	45,114
Grants received	358,247	-	358,247
	<u>444,651</u>	<u>35,002</u>	<u>479,653</u>

Prior year

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations	26,901	19,041	45,942
Donated services and facilities	29,000	-	29,000
Grants received	293,257	-	293,257
	<u>349,158</u>	<u>19,041</u>	<u>368,199</u>

3 Income from: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Operating Advice Centre	81,395	157,649	239,044	118,570
	<u>81,395</u>	<u>157,649</u>	<u>239,044</u>	<u>118,570</u>

All income from charitable activities received in the prior year was for restricted purposes.

4 Income from: Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Interest received	182	-	182	1,419
	<u>182</u>	<u>-</u>	<u>182</u>	<u>1,419</u>

All interest received in the prior year was unrestricted.

5 Expenditure on: Raising funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Salaries	13,984	21,463	35,447	8,309
Other staff costs	-	-	-	154
Other costs	7,694	-	7,694	74
	<u>21,678</u>	<u>21,463</u>	<u>43,141</u>	<u>8,537</u>

During the prior year all expenditure on raising funds was restricted.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

6 Expenditure on: Charitable activities

Current year

	Direct Costs	Grant funding of activities	Support Costs (Note 7)	Total Funds 2021
	£	£	£	£
Operating Advice Centre	379,663	-	171,717	551,380
	<u>379,663</u>	<u>-</u>	<u>171,717</u>	<u>551,380</u>

Prior year

	Direct Costs	Grant funding of activities	Support Costs (Note 7)	Total Funds 2020
	£	£	£	£
Operating Advice Centre	278,235	6,640	192,164	477,039
	<u>278,235</u>	<u>6,640</u>	<u>192,164</u>	<u>477,039</u>

7 Support costs

Support costs are allocated between raising funds and charitable activities on the basis of staff time and usage of resources spent on a project.

Support costs, included in notes 5 & 6, are as follows:

	Charitable Activities	Total 2021	Total 2020
	£	£	£
Salaries	107,522	107,522	104,561
Other staffing costs	1,917	1,917	5,343
Office costs	21,888	21,888	30,674
Premises costs	37,193	37,193	47,356
Miscellaneous costs	147	147	1,734
Governance costs (Note 8)	3,050	3,050	2,496
	<u>171,717</u>	<u>171,717</u>	<u>192,164</u>

All support costs in 2020 were allocated to expenditure on charitable activities

8 Governance costs

		Total Funds 2021	Total Funds 2020
		£	£
Independent examiner's fees	- for independent examination services	1,440	1,260
	- for other services	1,200	1,236
Other governance costs		410	-
		<u>3,050</u>	<u>2,496</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

9 Net income/(expenditure) for the year

This is stated after charging:

	2021	2020
	£	£
Independent examiner's fees - for independent examination services	1,440	1,260
- for other services	1,200	1,236
Depreciation	5,561	402
	<u> </u>	<u> </u>

No Trustees have been reimbursed for their out of pocket travel expenses (2020: None). No Trustee received any remuneration during the year.

Aggregate donations from Trustees, key management personnel, and other related parties was £Nil (2020: £37).

10 Staff costs and numbers

The aggregate payroll costs were:

	2021	2020
	£	£
Wages & salaries	429,886	317,805
Social security costs	32,053	23,588
Pension contributions	24,543	16,738
	<u>486,482</u>	<u>358,131</u>

No employee received emoluments of more than £60,000.

The average number of employees during the year was:

	2021	2020
Headcount	<u>17</u>	<u>16</u>

The key management personnel of the charity comprise the trustees and the charity CEO. The total amount of employee benefits (including employer pension contribution) received by key management personnel for their services to the charity was £55,988 (2020: £50,850).

11 Taxation

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

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

12 Statement of Financial Activities comparative figures

For the year ended 31 March 2020	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Income from:			
Donations and legacies	349,158	19,041	368,199
Charitable activities	-	118,570	118,570
Investments	1,419	-	1,419
Total income	350,577	137,611	488,188
Expenditure on:			
Raising funds	-	8,537	8,537
Charitable activities	334,138	142,901	477,039
Total expenditure	334,138	151,438	485,576
Net income/(expenditure) for the year	16,439	(13,827)	2,612
Transfers between funds	(17,691)	17,691	-
Net movement in funds	(1,252)	3,864	2,612
Total funds at start of year	212,619	1,987	214,606
Total funds at end of year	211,367	5,851	217,218

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

13 Tangible fixed assets

	Fixtures, fittings & equipment £	Total £
Cost		
At 1 April 2020	81,975	81,975
Additions	15,762	15,762
At 31 March 2021	<u>97,737</u>	<u>97,737</u>
Depreciation		
At 1 April 2020	81,593	81,593
Charge for the year	5,561	5,561
At 31 March 2021	<u>87,154</u>	<u>87,154</u>
Net book value		
At 31 March 2021	<u>10,583</u>	<u>10,583</u>
At 31 March 2020	<u>382</u>	<u>382</u>

14 Debtors

	2021 £	2020 £
Due in less than one year:		
Trade debtors	4,724	33,271
Prepayments and accrued income	2,500	3,990
	<u>7,224</u>	<u>37,261</u>

15 Creditors: amounts falling due within one year

	2021 £	2020 £
Other creditors	3,323	2,842
Accruals and deferred income	68,140	24,835
	<u>71,463</u>	<u>27,677</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

16 Reconciliation of net movement in funds to net cash inflow from operating activities

	2021 £	2020 £
Statement of Financial Activities: Net movement in funds	124,358	2,612
Investment income	(182)	(1,419)
Depreciation	5,561	402
Increase / (decrease) in creditors	43,786	22,834
Decrease / (increase) in debtors	30,037	(30,691)
Net cash (outflow)/inflow from operating activities	203,560	(6,262)

17 Analysis of changes in cash during the year

	2021 £	2020 £	Change £
Cash at bank and in hand	395,232	207,252	187,980
	2020 £	2019 £	Change £
Cash at bank and in hand	207,252	212,333	(5,081)

18 Movement in funds

For the year ended 31 March 2021

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Restricted funds					
MacMillan	-	51,028	(56,201)	5,173	-
Dorothy House	-	12,978	(12,978)	-	-
Multiple Sclerosis	-	2,650	(2,650)	-	-
Help to Claim	-	24,584	(18,794)	-	5,790
Bath Mind	-	12,500	(12,500)	-	-
Utilities fund	4,390	-	-	-	4,390
Energy Advice Project (EBDX)	-	6,780	(5,280)	-	1,500
Fundraising	1,461	20,002	(21,463)	-	-
COVID-19 Response	-	18,375	-	(15,762)	2,613
Student Placement	-	5,500	(2,824)	-	2,676
Talking Money	-	23,254	(24,128)	-	(874)
St Johns Fundraising For Life	-	15,000	(15,000)	-	-
	<u>5,851</u>	<u>192,651</u>	<u>(171,818)</u>	<u>(10,589)</u>	<u>16,095</u>
Unrestricted funds					
Designated funds					
Building fund	20,000	-	-	-	20,000
Employer's liability	46,500	-	-	2,100	48,600
Service delivery	118,700	-	-	29,930	148,630
General funds	26,167	526,228	(422,703)	(21,441)	108,251
	<u>211,367</u>	<u>526,228</u>	<u>(422,703)</u>	<u>10,589</u>	<u>325,481</u>
Total funds	<u>217,218</u>	<u>718,879</u>	<u>(594,521)</u>	<u>-</u>	<u>341,576</u>

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

18 Movement in funds (*continued*)

Restricted funds

MacMillan and Dorothy House funds are to offer advice to patients with a life-limiting diagnosis and their families in partnership with the Royal United Hospital, Bath.

Multiple Sclerosis - we have been retained by the MS society to provide advice to anyone affected by Multiple Sclerosis.

Help to Claim fund - A National CitA funded project run in conjunction with the DWP to help clients in the B&NES area who need help & assistance to make a first claim for Universal Credit (UC), either as a new benefit claimant or as a previous benefit claimant who is transitioning to UC as a result of a change in circumstances. Clients are supported to create their account and complete all the steps necessary to take them to the stage of receiving their first payment.

Bath Mind - funds received from Mind to help provide support to clients with underlying mental health issues living in Bath and the surrounding area to access their full entitlement to benefit support. The project supports clients to make their initial claim for Personal Independence Payments and other benefits as well as support with challenging and appealing against DWP decision-making when this has been erroneous.

Utilities fund - private restricted donations received for the purpose of making payments to clients facing hardship due to lack of funds to purchase gas and/or electricity.

Energy Advice Project (EBDX) fund - A National CitA funded project to help local vulnerable clients maximise their benefit entitlement whilst, minimising the cost of their fuel bills, accessing grants that are available for improving home efficiency and assisting them with managing fuel debt. This year the service was delivered in conjunction with Age UK.

Fundraising fund - funds received to help fund a member of staff to assist with fundraising.

COVID-19 Response - funds received to help facilitate remote working during the COVID-19 pandemic. The transfer between funds represents the capital expenditure on fixed asset additions.

Student Placement - income received to fund student placements to help develop the establishment of a Law Clinic.

Talking Money - funds received to support the costs of a financial advisory service.

St Johns Fundraising For Life - funds received to help fund a member of staff .

Designated funds

Building fund - this fund was set up to set aside funds for unbudgeted building and maintenance needs.

Employer's liability fund - the fund was created to ensure funds were available to meet the charity's legal obligations as an employer.

Service fund - funds have been set aside to support the continuation of services to clients.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

18 Movement in funds (continued)

For the year ended 31 March 2020

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Restricted funds					
MacMillan	-	60,484	(66,633)	6,149	-
Dorothy House	-	12,978	(15,553)	2,575	-
Multiple Sclerosis	-	5,115	(5,141)	26	-
Help to Claim	-	20,813	(22,381)	1,568	-
Bath Mind	-	11,500	(17,907)	6,407	-
Utilities fund	1,987	9,043	(6,640)	-	4,390
Energy Advice Project (EBDX)	-	7,680	(8,646)	966	-
Fundraising	-	9,998	(8,537)	-	1,461
	<u>1,987</u>	<u>137,611</u>	<u>(151,438)</u>	<u>17,691</u>	<u>5,851</u>
Unrestricted funds					
Designated funds					
Building fund	20,000	-	-	-	20,000
Employer's liability	42,200	-	-	4,300	46,500
Service delivery	124,100	-	-	(5,400)	118,700
General funds	26,319	350,577	(334,138)	(16,591)	26,167
	<u>212,619</u>	<u>350,577</u>	<u>(334,138)</u>	<u>(17,691)</u>	<u>211,367</u>
Total funds	<u>214,606</u>	<u>488,188</u>	<u>(485,576)</u>	<u>-</u>	<u>217,218</u>

19 Analysis of net assets between funds

	Restricted Funds £	Unrestricted Designated Funds £	Unrestricted General Funds £	Total £
As at 31 March 2021				
Tangible fixed assets	-	-	10,583	10,583
Other net assets	16,095	217,230	97,668	330,993
	<u>16,095</u>	<u>217,230</u>	<u>108,251</u>	<u>341,576</u>
As at 31 March 2020				
Tangible fixed assets	-	-	382	382
Other net assets	5,851	185,200	25,785	216,836
	<u>5,851</u>	<u>185,200</u>	<u>26,167</u>	<u>217,218</u>

20 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

BATH & DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

21 Funds held as an agent

In the year the charity received income of £43,509 in relation to Fuel Poverty from BANES Council on behalf of beneficiaries. In the year expenditure of £43,509 was made to beneficiaries, no balance was held on behalf of beneficiaries at the year end.

In the year the charity received income of £104,883 in relation to the Energy Redress Scheme on behalf of beneficiaries. In the year, expenditure of £104,883 related to payments made to beneficiaries occurred. Of this expenditure £38,637 was outstanding at the year end with a corresponding cash balance.