

Citizens Advice Guildford Annual Report and Accounts 2020-21



For the Year Ended 31 March 2021

A Company Limited by Guarantee

Charity no: 1061067

Company no: 03258272

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Legal and Administrative Information

Charity number: 1061067
Company numbers: 03258272

Authorised & regulated by the Financial Conduct Authority FRN: 617618

Registered office: 15-21 Haydon Place
Guildford
GU1 4LL

Trustee directors:

The following people are or have been directors for the purposes of the Companies Act 2006. Unless otherwise stated, they have served as directors throughout the year, and up to the date of the signing of these accounts.

Paul Jarrett (Chair)	Re-appointed for 3-year term 16.11.20
Norman Wren	Acting Chair until 16.11.20
Clare Johns (Treasurer)	
Dorothy Chalklin	
Jocelyn Prudence	Re-appointed for 3-year term 16.11.20
Fiona White*	Resigned as a Trustee Director 23.6.21
George Rushton	Appointed as Trustee Director 12.05.20
Andrea Ellison	Resigned as Trustee Director 10.08.20

None of the directors who held office during the year had a disclosable interest in the company.

* Nominated by Guildford Borough Council

Senior management team:	Rebecca Jeffrey	Chief Officer (from 17.08.20)
	Rachel Saffrett	Deputy Chief Officer
	Anna Rogerson	Advice Services Manager (from 30.11.20)
	Emma Scanlon	Macmillan Project Manager

Patrons: Barrie Hill

It is with great sadness that we note the death of one of our patrons, Tom Sharp CBE, who passed away on 20 August 2021. Tom was a great supporter and advocate for Citizens Advice Guildford over many years as a dedicated trustee and generous donor. He cared passionately about Guildford and those living within the local community and his service enabled us to continue supporting those in need. We are extremely grateful for his support and commitment.

Independent examiner: Alliot's LLP
Friary Court, 13-21 High Street
Guildford

GU1 3DL

Bankers:

Bank of Scotland plc
The Mound
Edinburgh
EH1 1Y

CAF Bank Ltd
25 Kings Hill Avenue, Kings Hill
West Malling
ME79 4JQ

Report of the trustees

The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their report and independently examined financial statements for the year ended 31 March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), 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).

1. Structure, Governance and Management

Governing document

Citizens Advice Guildford is a charitable company limited by guarantee incorporated on 2 October 1996 and registered as a charity on 5 March 1997 (Company no: 03258272; Charity no: 1061067). The company was established under a Memorandum of Association, which sets out the objects of the company, and is regulated by the provisions of its Articles of Association. Under the Articles, the trustees are elected at the annual general meeting, nominated by member organisations or co-opted by the trustee board.

Recruitment and appointment of trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 2. The trustees meet at least 4 times per year with additional quarterly meetings for the sub-committees listed below.

Trustees are recruited from the local community; two trustees, one of whom will normally be the Chair or Vice Chair, meet potential trustees and recommend suitable candidates to the board for election.

Trustees are elected for a period of three years following which they may stand for re-election; nominated or co-opted trustees must retire from office at the third annual general meeting following the ordinary meeting of the Trustee Board at which they were appointed but may then be elected or re-appointed.

The Chair is elected annually at the first board meeting following each annual general meeting. The Reference and Administrative details above identify the trustees who were nominated by our major funder Guildford Borough Council. The trustees are also the directors of the company.

The board is supported by a network of sub-committees, covering Finance, Governance and Compliance and HR.

None of the Trustees has any beneficial interest in the company. All trustees are members of the company and guarantee to contribute £1 in the event of the winding up.

Trustee induction and training

Newly appointed trustees are provided with an induction to Citizens Advice Guildford by the Chair of Trustees and through the provision of training courses and mentoring by established trustees. This includes

briefing on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Organisation structure

Citizens Advice Guildford is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Directors in order to fulfil its charitable objects and comply with the national membership requirements.

Citizens Advice Guildford is governed by its Trustee board which is responsible for:

- setting the key strategic objectives of the organisation;
- determining the policy of the charity;
- making the major decisions about the organisation's finances; and
- setting a framework for human resources policy.

The trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that the charity satisfies its legal and contractual obligations. The trustees also operate a number of sub-committees and working groups. These may vary depending on the current needs of the charity but normally include a Finance Committee, Governance and Compliance Committee, and a HR Committee. In May 2020, a COVID-19 working group was created, and in Feb 2021, a premises and delivery model working group was re-established.

The Chief Officer of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues. Reports and recommendations are taken to the full board for approval, and their implementation is organised by the Chief Officer and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets. There is an Annual General Meeting, which involves the staff team, trustee board, members, and other stakeholders.

A register of members' interests is maintained at the registered office and is available for public inspection.

Citizens Advice Guildford is staffed by a Chief Officer, a Deputy Chief Officer, Advice Services Manager, Project Manager, 8 advice staff, 3 advice and training supervisors and 2 administrators (total 12 FTE). The office has 64 volunteers overall carrying out a range of roles providing advice, reception and admin support, specialist advice on employment and Universal Credit and research and campaigns work.

Pay and remuneration of key management personnel

The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with salary scales agreed by the trustee board. Any increases to these scales are approved by the trustee board.

Related parties

The charity co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Key risks and uncertainties

A review of corporate risks is carried out on a regular basis and a risk management strategy and risk register have been established by the board. The major risks to which the charity is exposed are assessed and systems put in place to mitigate those risks. The Citizens Advice Performance Quality Framework and the Quality of Advice (QAA) system also assist in identifying and assessing risks.

Currently the key risks to the organisation have been identified as:

Risk	Impact	Mitigation
Loss of resources due to the COVID-19 pandemic	Unable to deliver full service	Business continuity plan in place, homeworking arrangements, regular communications with staff, volunteers and funders Working party established
Unable to recruit and keep quality staff, volunteers and Trustees	Unable to meet requirements for the advice function due to lack of numbers and skills	Defined role specifications and organisation chart, regular appraisals, training plans, succession planning
Loss of funding	The withdrawal of funding means that the provision of core services or a specific project would cease	Regular reporting to and dialogue with funders, fundraising strategy, reserves policy in place to ensure orderly shutdown if necessary

As part of business planning, the trustees also identified factors that are likely to affect the financial performance or position in 2021/22 and further years including the following.

- An increase in potential demand and challenging circumstances for our clients which may make advice more complex.
- A lack of resource for our Research and Campaigns work.
- The need for new premises to support ways of working and increase accessibility.
- The impact and opportunities from new ways of working and technology which may support a renewed service delivery model.
- An increased focus on collaboration and working together to support the community.

Statement of internal control

The trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The trustee board hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. The Governance and Compliance committee oversee the information asset owners to ensure 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.

2. Objectives and Activities

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in Guildford and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

As a member of Citizens Advice, the aims of Citizens Advice Guildford are to:

- provide free, confidential, impartial and independent advice and information for the benefit of the local community;
- exercise a responsible influence on the development of social policies; and
- ensure individuals do not suffer through lack of knowledge or an inability to express their needs effectively.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Ensuring our work delivers our aims

We review our aims, objectives, and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it meets the changing needs of the clients we are trying to support. Key activities have included:

- adapting our service to continue to deliver support during the COVID-19 pandemic;
- continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients;

- supporting volunteers to answer live advice line calls; and
- actively participating in local networking meetings.

How our activities deliver public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

3. Achievements and Performance

Advice and information services

The main areas of charitable activity are:

- the provision of general advice and information services; and
- the provision of specialist advice and casework services in the debt, employment, and welfare benefits categories of social welfare law.

Throughout the year we have continued to offer Advice and Information in the following ways:

- Advice line – The line is between the hours of 10am and 5pm from Monday to Thursday. Outside of these times or if an adviser is not available, clients can leave a voicemail or be supported by another local Citizens Advice.
- Email and webform advice and information – clients can email or complete a webform on our website. We will then either respond to them through email or where we have permission call them back to do a more detailed assessment ahead of giving advice.
- Information and full advice from partner referrals - general and specialist advice through our team of trained advisers and paid staff.
- Limited face-to-face appointment – the COVID-19 pandemic means we have restricted our face-to-face service in line with government guidelines. However, limited face-to-face support has been provided where clients otherwise could not access support in line with government guidance.

As well as general advice, the office also provides specialist advisory services:

- Macmillan Welfare Rights Service to people affected by cancer and end of life issues,
- Specialist case work funded through Guildford and Waverley CCG to support people with acute mental health problems,
- Specialist support funded from the Department for Work and Pensions to support people who need help making a Universal Credit claim,
- Specialist debt advice funded by the Money Advice & Pensions Service.

Research and campaigns

Alongside information and advice, we use our client's evidence to advocate for improvements in the policies and practices affecting their lives. Through Evidence Forms and Advice Issue Codes we capture information and can quickly consolidating it into meaningful analysis as an early warning that there

may be issues with local and national policies. A dedicated volunteer is responsible for gathering the data and escalating the findings to the appropriate authority.

In 2020/21, this included looking at the issues effecting clients most during the pandemic and sharing this with key stakeholders such as the Local Authority and Clinical Commissioning Group, as well as investigating the impact of bus pass rules for those with mental health issues.

Contribution of volunteers and paid staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate.

Throughout 2020/21 the service employed 12 paid workers (8.7FTE) (2019/20: 8 paid workers, 7.8FTE), and had 58 volunteers (2019/20: 47 volunteers). We were able to recruit to the vacancies carried over from 2019/20 and were successful in several funding opportunities to be able to extend our support to clients with additional staffing for debt advice and to our mental health project.

Volunteers represent the indispensable core of the service for without them there would not be a Citizens Advice service. The volunteers contribute, on average, 324 hours per week This may be expressed as an annualised value of £192,648. However, their value is inadequately expressed in monetary terms. Indeed,

volunteers bring many skills to the service and very often the experience gained helps individuals return to full employment.

Citizens Advice Guildford are working hard to review our approach to attracting and keeping volunteers, including through our partnership with University of Surrey and University of Law. It is our intention to consistently monitor our approach to training, to provide an accessible and welcoming place to volunteer.

Who used and benefited from our services?

During the reporting year 2,413 clients (2019/20: 3,608) benefited from the services of Citizens Advice Guildford generating 11,207 contacts (2019/20: 11,035). We supported people with 8,136 issues (2019/20: 9,799) and advise on any issue that they may face however our most common enquiry area is welfare benefits and tax credits which makes up a total of 38% of the issues we have supported on. Whilst client numbers fell in the year, the number of client contacts remained at similar levels to previous year, indicating some of the additional challenges faced giving advice during the pandemic.

The service helps clients to secure successful outcomes to their problems. During 2020/21, Citizens Advice Guildford achieved annualised income gains totaling more than £1.68 million (2019/20: £1.8 million). For every £1 invested this represented £2.37 in fiscal benefits, £16.36 in public value and £8.69 in value to the people we help.

Clients continue to present with multiple problems and on average clients are presenting with 3.4 issues each. On average clients have 4.6 contacts each before their issues are resolved.

Factors affecting the achievement of objectives

As a result of the COVID-19 pandemic the office in Haydon Place was forced to close on 23 March 2020 and staff and volunteers switched to working from home where possible. Whilst initially no longer able to hold face to face meetings with clients the paid team, together with 26 of our volunteers continued to support clients from home over the phone and by email.

Throughout the year volunteers, staff and trustees have worked hard to refocus efforts to adapt and keep our vital service going – from redesigning the office to become COVID secure, adapting our technology for remote working, to delivering advice from bedrooms, kitchens, and sofas! Throughout the year we saw many volunteers join our homeworking team, including several new trainees.

The charity has been in the fortunate position that the majority of our income has been unaffected by the COVID crisis and therefore the Trustees are content that it remains a going concern.

Alongside the pandemic, maintaining sufficient funding to continue delivering and developing the service remains a continual challenge. It is expected that as we come out of the pandemic, funding may be tightened further. As a result, over the coming year many of the areas of focus agreed by the trustee board are focused on us becoming more sustainable, including a temporary role to help with funding bids.

During the reporting year, there were also several resourcing challenges effecting performance including the absence of a Chief Officer for the first 5 months, a gap in Advice Services Manager for 3 months, as well as other staff vacancies. The challenge of recruiting trained staff is ongoing and therefore we are investing in a training supervisor and several trainee roles – including the use of the government Kickstart program.

4. Financial Review

The financial results of the company for the year are set out in detail on pages 14 to 26. Total income in the year was £438,175 (2019/20 £376,150). Of this £167,933 (2019/20 £147,057) related to project restricted activities.

A surplus of £73,653 was made in the year (2019/20: surplus £23,059). At 31 March 2021, total reserves were £381,054 (2019/20: £307,401) of which £292,738 represented unrestricted funds (2020: £218,923).

Principal funding sources

The trustees extend their gratitude to Guildford Borough Council who continue to support the core operating capacity of the organisation, but which unfortunately do not meet the entire operating costs of the charity.

To meet these costs in full Citizens Advice Guildford is dependent upon the receipt of additional project-specific funding from other sources, or donations, in order to supplement local authority funding. The trustees believe that at present the charity has sufficient resources to fulfil its charitable obligations. However, they appreciate there is an unfulfilled need for the charity's services. The increase in income compared with the previous year was principally due to a large donation (£25k) and grants from Citizens Advice BEIS Technology funding (£14k) and MaPs (£19k).

Designated funds

The trustees had previously agreed to designate the funds relating to a legacy, which was received in 2016, for the long-term development of the organisation. At the start of 2020, the trustees reviewed the requirements for development of the organisation and identified three key areas: renewal of staff computer equipment, updating of the website and moving the office from Haydon Place to more suitable accommodation. The Trustees agreed that the designated fund balance should be increased to £87,000 to cover the anticipated cost of these projects. The impact of COVID meant that these funds were not spent in the reporting year. Whilst some of technology has been updated during the year, the priorities of moving office and wider technology upgrades remain a priority and therefore we have continued to designate these funds and expect they will be spent over the next 2-3 years.

Reserves policy

The trustees have established a policy which is reviewed annually, whereby the unrestricted funds not committed or invested in tangible fixed assets ('the free reserves') held by the charity should represent the equivalent of 5-6 months of annual expenditure, equates to approximately £184 to £221k (2020: £172k to £206k). At this level, the trustee board feel that they would be able to continue, at least temporarily, the current activities of the charity in the event of a significant drop in funding. In these circumstances it would obviously be necessary to consider how additional funding could be secured or alternatively the organisation's activities restricted in order to reduce expenditure.

Total funds held at year end are £381,054 (2020: £307,401) comprising unrestricted reserves £292,738 (2020: £218,923), restricted reserves £1,316 (2020: £1,478) and designated reserves £87,000 (2020: £87,000). Free reserves at the year end, as described above, are £290,727 (2020: £215,249). The Trustees acknowledge that this is higher than the target and at their strategy day in 2021 agreed to run a deficit budget in 2022 in order to fund two additional part time posts for a period of 12 months. Restricted reserves held at the year-end represent funding for on-going projects in accordance with agreements with funders. The use of any unspent funds at the end of a project has to be agreed with funders and may have to be repaid.

Proposed dividends

The Memorandum of Association does not permit the payment of a dividend.

Taxation status

The company is a registered charity and, as such, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

5. Future Plans

Citizens Advice Guildford aims to continually improve access to its services and meet the needs of its clients whilst maintaining a high-quality service. Developing a sustainable service that meets the needs of our clients remains the priority of the trustee board for 2021/22.

To achieve this, the charity has developed a clear plans and business strategy, including setting key objectives for the coming year:

1. Meet more demand,
2. Establish and develop a Research and Campaigns team,
3. Secure premises which supports a delivery model fit for the future,
4. Explore options for working with our neighbouring local Citizens Advice,
5. Have a successful year 3 Leadership Self-Assessment and renew our membership and advice accreditation.

This will include projects such as increasing our volunteer number including a partnership with local universities, developing refreshed clear training pathways, investing in a paid research, campaigns and development officer to kickstart our Research and Campaigns and support bid writing, developing our supervisor team, and re-deigning our advice delivery model for a post-pandemic future.

The annual report was approved by the trustees of the charity on 20/09/2021 and signed on its behalf by



Paul Jarrett (Sep 20, 2021, 09:49 GMT+1)

.....
Paul Jarrett
Chair of Trustees

Statement of trustees' and directors' responsibilities

The trustees and directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law requires the trustees and directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Company law requires that the trustees and directors must not approve the financial statements unless they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards have been followed subject to any material departures disclosed and explored in the financial statements;
- d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;
- e) that the trustees and directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enables them to ensure that the financial statements comply with the Companies Act; and
- f) that the trustees and directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that, where appropriate the trustees and directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In preparing this report, the Trustees have taken advantage of the small company's exemptions provided by section 415A of the Companies Act 2006.

20/09/2021

Approved by the trustees of the charity onand signed on its behalf by:



Paul Jarrett (Sep 20, 2021 09:49 GMT+1)

.....
Paul Jarrett
Chair of Trustees

Independent Examiners Report

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 14 to 26.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ICAEW.

Having satisfied myself that the charity is not required to be audited under part 16 of the Companies Act 2006 and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Richard Hopes

Richard Hopes (Sep 20, 2021 09:54 GMT+1)

.....signature 20/09/2021.....date

Richard Hopes FCA

Alliotts LLP, Friary Court, 13-21 High Street, Guildford, Surrey

Statement of Financial Activities

Incorporating the income and expenditure account current year

	Notes	2021 Restricted Funds £	2021 Designated Funds £	2021 Unrestricted Funds £	2021 Total £	2020 Total £
INCOME FROM:						
Donations and Legacies	3	-	-	34,769	34,769	7,901
Charitable activities	4	167,933	-	233,144	401,077	365,740
Other	5	-	-	2,329	2,329	2,509
TOTAL INCOME		167,933	-	270,242	438,175	376,150
EXPENDITURE ON:						
Charitable activities	6	173,130	-	191,392	364,522	353,091
TOTAL EXPENDITURE		173,130	-	191,392	364,522	353,091
NET (EXPENDITURE)/INCOME		(5,197)	-	78,850	73,653	23,059
Transfer Between Funds	11	5,035	-	(5,035)	-	-
NET MOVEMENT IN FUNDS		(162)	-	73,815	73,653	23,059
Total Funds Brought Forward	11	1,478	87,000	218,923	307,401	284,342
TOTAL FUNDS CARRIED FORWARD	11	1,316	87,000	292,738	381,054	307,401

No separate statement of Total Recognised Gains and Losses has been presented as all such gains and losses have been dealt with above. The results for the year derive from continuing activities.

Statement of financial activities

Incorporating the income and expenditure account prior year

	2020 Restricted Funds £	2020 Designated Funds £	2020 Unrestricted Funds £	2020 Total £	2019 Total £
INCOME FROM:					
Donations and Legacies	-	-	7,901	7,901	6,634
Charitable activities	147,057	-	218,683	365,740	353,223
Other	-	-	2,509	2,509	12,103
TOTAL INCOME	147,057	-	229,093	376,150	371,960
EXPENDITURE ON:					
Charitable activities	154,724	-	198,367	353,091	370,818
TOTAL EXPENDITURE	154,724	-	198,367	353,091	370,818
NET (EXPENDITURE)/INCOME	(7,667)	-	30,726	23,059	1,142
Transfer Between Funds	2,460	51,905	(54,365)	-	-
NET MOVEMENT IN FUNDS	(5,207)	51,905	(23,639)	23,059	1,142
Total Funds Brought Forward	6,685	35,095	242,562	284,342	283,200
TOTAL FUNDS CARRIED FORWARD	1,478	87,000	218,923	307,401	284,342

Balance sheet current year

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible fixed assets	7	2,012	3,674
CURRENT ASSETS			
Debtors	8	23,349	47,832
Cash at bank		531,164	367,908
		<u>554,513</u>	<u>415,740</u>
CREDITORS: amounts falling due within one year	9	<u>(175,471)</u>	<u>(112,013)</u>
NET CURRENT ASSETS		<u>379,042</u>	<u>303,727</u>
TOTAL NET ASSETS		<u><u>381,054</u></u>	<u><u>307,401</u></u>
FUNDS			
Unrestricted income funds	11	292,738	218,923
Designated funds	11	87,000	87,000
Restricted Income funds	11	<u>1,316</u>	<u>1,478</u>
TOTAL CHARITY FUNDS	12	<u><u>381,054</u></u>	<u><u>307,401</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 charitable company to obtain an audit of its accounts for the year in question in accordance with s476 of the Act. At the last Annual General Meeting on 16 November 2020 the members required the company to obtain an independent examination in accordance with section 145 of the Charities Act 2011. The Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company. These financial statements have been prepared in accordance with the provisions applicable to companies subject to the Small Companies regime.

Approved by the board of trustees on
and signed on its behalf by:


Paul Jarrett (Sep 20, 2021 09:49 GMT+1)
P Jarrett – Chair


Clare Johns (Sep 19, 2021 12:18 GMT+1)
C Johns – Treasurer

Company Registration No. 03258272
Charity Registration No. 1061067

Statement of cash flows

	2021 £	2020 £
Net cash used in operating activities		
Net movement in funds for the reporting period	73,653	23,059
Adjustments for:		
Depreciation Charges	1,662	1,686
Decrease/(increase) in debtors	24,483	8,298
(Decrease)/increase in creditors	<u>63,458</u>	<u>18,122</u>
Net cash (used by)/provided by operating activities	163,256	51,165
Cash flows from investing activities		
Purchase of office equipment	-	(1,628)
	<u>-</u>	<u>(1,628)</u>
Total net cash (used by)/provided by operating and investing activities	163,256	49,537
Cash and cash equivalents at the beginning of the year	<u>367,908</u>	<u>318,371</u>
Total cash and cash equivalents at the end of the year	<u>531,164</u>	<u>367,908</u>

NOTES TO THE FINANCIAL STATEMENTS

1. LEGAL STATUS

Guildford Citizens Advice Bureau is a charitable company limited by guarantee and has no share capital. The registered address is 15-21 Haydon Place, Guildford, GU1 4LL. The company was incorporated in England and Wales and meets the definition of a public benefit entity under FRS 102.

2. ACCOUNTING POLICIES

Basis of Accounting

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities SORP (FRS102) and the Companies Act 2006. The financial Statements are prepared in sterling which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Preparation of the Accounts on a Going Concern Basis

At the time of approving the financial statements, based on the projections for at least the next 12 months, the trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. Therefore, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Income

All grants and donated income are accounted for where there is entitlement, probability of receipt and the amount can be measured with reliability. Such income is only deferred when (i) the donor has imposed conditions which must be met before the charity has unconditional entitlement, or (ii) when the donor specifies that the grant or donation must only be used in future accounting periods.

Investment Income

Interest has been accounted for on a receivable basis.

Expenditure

Direct charitable expenditure comprises all expenditure directly relating to the charity's objectives. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Support costs (including Governance costs) have been apportioned on the basis of direct staff and volunteer's time as shown in note 6a.

Financial Instruments

The charity only has financial assets and 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.

Fixed Assets

Fixed assets are included at cost and depreciation is provided to write off the cost less the estimated residual value

of tangible fixed assets by equal instalments over their estimated useful lives as follows:

Leasehold improvements	unexpired period of lease
Fixtures, fittings and furniture	5 years
Office equipment	4 years

Expenditure below £1,000 (2020: £500) on an individual asset is not capitalised and impairment reviews are considered annually.

Pension Costs

The pension costs represent the contributions made to personal pension schemes for staff members. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due. The pension cost for the year was £6,003 (2020: £6,718).

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. Designated funds are unrestricted funds which the trustees have decided to set aside to use for a specific purpose. Restricted funds comprise income received for a restricted project and against which appropriate expenditure is allocated.

Critical judgements

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

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

It is considered that a critical judgement having the most significant effect on amounts recognised in the financial statements is in relation to the allocation of support costs across general advice services and projects. Support costs are allocated in proportion to the direct charitable activity costs.

3. DONATIONS AND LEGACIES

	Restricted	Unrestricted	2021	2020
	£	£	£	£
Donations	-	34,769	34,769	7,901
Total donation	-	34,769	34,769	7,901

4. INCOME FROM CHARITABLE ACTIVITIES

	Restricted	Unrestricted	2021	2020
	£	£	£	£
Guildford Borough Council – General Advice	-	213,950	213,950	213,910
COVID Response Fund	-	3,735	3,735	-
Local Assistance Scheme	-	1,106	1,106	4,573
Macmillan Welfare Rights Service	84,671	-	84,671	84,292
Mental Health Project	38,000	-	38,000	38,000
Help to Claim - From National Citizens Advice	26,393	-	26,393	24,765
Citizens Advice BEIS Technology funding	-	14,353	14,353	-
MaPS	18,869	-	18,869	-
Other	-	-	-	200
Total income from charitable activities	167,933	233,144	401,077	365,740

Local authority grants were received from Guildford Borough Council who continue to support the core operating capacity of the charity.

5. OTHER INCOME

	Restricted	Unrestricted	2021	2020
	£	£	£	£
Other unrestricted income	-	407	407	118
Investment income				
Bank interest received	-	422	422	618
Rent	-	1,500	1,500	1,773
	-	2,329	2,329	2,509

6. ANALYSIS OF EXPENDITURE

Charitable Activity	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
	£	£	2021 £	£	£	2020 £
General Advice (Core)	-	191,392	191,392	-	198,367	198,367
Mental Health	38,162	-	38,162	42,359	-	42,358
MacMillan	86,791	-	86,791	87,099	-	87,099
Help to claim	27,908	-	27,908	25,266	-	25,266
MaPS	20,269	-	20,269	-	-	-
	173,130	191,392	364,522	154,724	198,367	353,091

6a ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR

	General Advice (Core)	Mental Health	MacMillan	Help to claim	MaPS	Total 2021
	£	£	£	£	£	£
Direct costs						
Allocation – direct costs						
Salaries (including temp staff)	46,613	24,322	58,674	18,070	12,544	160,223
Staff & volunteers	9,866	1,464	944	15	350	12,639

Office costs	15,140	236	772	5	1,523	17,676
Governance costs	-	-	-	-	-	-
Other costs	450	-	-	-	-	450
	<u>72,069</u>	<u>26,022</u>	<u>60,390</u>	<u>18,090</u>	<u>14,417</u>	<u>190,988</u>
Support Costs						
Allocation – staff and volunteer hours						
Salaries (including temp staff)	45,426	4,976	9,662	3,683	2,157	65,904
Staff & volunteers	1,733	114	399	139	39	2,424
Office costs	26,068	2,472	5,703	2,043	677	36,963
Governance costs	2,578	261	572	215	302	3,928
Other costs	43,518	4,317	10,065	3,738	2,677	64,315
	<u>119,323</u>	<u>12,140</u>	<u>26,401</u>	<u>9,818</u>	<u>5,852</u>	<u>173,534</u>
Total Expenditure on charitable activities						
	<u>191,392</u>	<u>38,162</u>	<u>86,791</u>	<u>27,908</u>	<u>20,269</u>	<u>364,522</u>

ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES - CURRENT YEAR continued

	Direct Charitable Activities	Support Activities	2021 Total	2020 Total
	£	£	£	£
Expenditure on Charitable Activities				
General Advisory Services and Debt	72,069	116,745	188,814	194,058
Macmillan Welfare Rights Service	60,390	25,829	86,219	86,391
Mental Health Project	26,022	11,879	37,901	41,785
Help to claim	18,090	9,603	27,693	24,957
MaPS	14,417	5,550	19,967	
Total Expenditure on Charitable Activities	<u>190,988</u>	<u>169,606</u>	<u>360,594</u>	<u>347,191</u>
Governance Costs			3,928	5,900
TOTAL			<u>364,522</u>	<u>353,091</u>

NATURAL CLASSIFICATION OF RESOURCES EXPENDED

	2021	2020
	£	£
Staff	226,127	220,383
Premises	64,246	59,610
Telephone	5,045	4,337
Travel	248	459
Training	2,662	3,871
Other	37,101	51,210
Depreciation	1,662	1,686
IT	27,431	11,535
TOTAL	364,522	353,091

GOVERNANCE COSTS

	2021	2020
	£	£
Independent Examiner's Fee	3,880	3,920
AGM and Other Expenses	48	1,980
Total Governance	3,928	5,900

7. TANGIBLE FIXED ASSETS

	Unrestricted Funds	Restricted Funds	Total
	Office Equipment	Office Equipment	
	£	£	£
Cost 1 April 2020	6,648	-	6,648
Additions	-	-	-
Disposals	-	-	-
Cost 31 March 2021	6,648	-	6,648
Depreciation 1 April 2020	2,974	-	2,974
Charge for the year	1,662	-	1,662
Disposals	-	-	-
Depreciation 31 March 2021	4,636	-	4,636
NBV as at 31 March 2021	2,012	-	2,012
NBV as at 31 March 2020	3,674	-	3,674

8. DEBTORS

	2021	2020
	£	£
Debtors	22,394	46,112
Prepayments	955	1,220
Other Debtors	-	500

23,349 47,832

9. CREDITORS

	2021	2020
	£	£
Accruals	146,695	109,114
Grant income received in advance	25,000	-
Taxes and Social Security Costs	<u>3,776</u>	<u>2,899</u>
	<u>175,471</u>	<u>112,013</u>

10. INFORMATION REGARDING TRUSTEES, DIRECTORS AND EMPLOYEES

No employee (2020: 0) received remuneration in excess of £60,000. The average weekly number of employees paid by the organisation during the year was 7 (2020: 6), calculated on the basis of full-time equivalents. The total weekly number of employees paid by the organisation was 10 (2020: 8).

	2021	2020
	£	£
Wages and Salaries	207,665	201,323
Social security costs	12,458	12,343
Pension costs	<u>6,003</u>	<u>6,718</u>
	<u>226,127</u>	<u>220,384</u>

Pension costs are allocated between restricted and unrestricted funds according to the employee's role within the organisation.

	2021	2020
	£	£
Pension Costs Allocation to Funds:		
Unrestricted	2,336	3,436
Restricted	<u>3,667</u>	<u>3,282</u>
	<u>6,003</u>	<u>6,718</u>

The key management personnel comprise the trustee, Chief Officer, Deputy Chief Officer, Advice Services Manager and Macmillan Project Manager. The total employee benefits of the key management personnel were £118,516 (2020: £132,438)

None of the trustees/directors received any remuneration during the period for their services to the Charity. No reimbursement for trustees of travel costs incurred when performing services for the Charity (2020: £175).

11. MOVEMENT IN FUNDS

	Balance at 31/03/2020	Income	Expenditure	Transfer	Balance at 31/03/2021
	£	£	£	£	£
Restricted funds:					
Macmillan Welfare Rights Service	-	84,671	86,791	2,120	-
Mental Health Project	1,478	38,000	38,162	-	1,316
Help to Claim (National Citizens Advice)	-	26,393	27,908	1,515	-
MaPS	-	18,869	20,269	1,400	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total Restricted Funds	1,478	167,933	173,130	5,035	1,316
Designated Funds	87,000	-	-	-	87,000
Unrestricted Funds	<hr/> 218,923	<hr/> 270,242	<hr/> 191,392	<hr/> (5,035)	<hr/> 292,738
TOTAL FUNDS	<hr/> <hr/> 307,401	<hr/> <hr/> 438,175	<hr/> <hr/> 364,522	<hr/> <hr/> -	<hr/> <hr/> 381,054

Restricted funds in deficit received a transfer from unrestricted funds:

Macmillan Welfare Rights Service	£2,120
Help to Claim (National Citizens Advice)	£1,515
MaPS	£1,400

Restricted Funds: grants and donations given for specific purposes.

Macmillan Welfare Rights Service: advice to cancer patients and their families.

Mental Health Project: provision of advice to people with mental health problems.

Local Assistance Scheme: administration of the scheme for clients managed through core services

MaPS: increased capacity funding to train a specialist debt adviser

Designated Funds

In the previous year the Trustees reviewed the requirements for development of the organisation and identified three key areas, renewal of staff computer equipment, updating of the website and moving the office from Haydon Place to more suitable accommodation. The estimated cost of these three projects totals £87,000. Due to the impact of COVID-19 these projects were deferred.

Unrestricted Funds

The core service income includes funding from Guildford Borough Council for the provision of a general advice service in the Guildford area.

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2021 Total £	2020 Total £
Funds are represented by:					
Tangible fixed assets	2,012	-	-	2,012	3,674
Current assets	441,197	87,000	26,316	554,513	415,740
Current liabilities	<u>(150,471)</u>	<u>-</u>	<u>(25,000)</u>	<u>(175,471)</u>	<u>(112,013)</u>
	<u>292,738</u>	<u>87,000</u>	<u>1,316</u>	<u>381,054</u>	<u>307,401</u>

13. TAXATION

The company is a registered charity and, as such, for taxation purposes, is entitled to exemption from United Kingdom taxation under the Income and Corporation Taxes Act 1988 and may recover income tax deducted from its investment income.

14. RELATED PARTY TRANSACTIONS

There have been related party transactions during the year between Guildford Citizens Advice Bureau and Citizens Advice in relation to information services. None of the trustees received any remuneration during the year and none claimed reimbursement of travel expenses (see note 11).

15. MEMBERS' LIABILITY

The company is limited by guarantee – all members having a liability not exceeding £1 per member.

16. OPERATING LEASE COMMITMENTS

At the reporting date, the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021 £	2020 £
Within one year	<u>41,400</u>	<u>-</u>

A total of £41,400 (2020: £41,400) was expensed in the year relating to the lease of Haydon Place, Guildford.

At 31st March 2018 the lease of the Charity's premises at Haydon Place, Guildford expired. The Charity continued to remain in occupation of Haydon Place, Guildford while the trustees and representatives of Guildford Borough Council discussed the renewal of the lease. The lease was renewed on 1 January 2021 with a minimum 15-month term.

17. CONTINGENT LIABILITIES

There were no contingent liabilities on 31 March 2021 or 31 March 2020.

18. FINANCIAL INSTRUMENTS

At the balance sheet date the Charity held the following financial instruments:

	2021	2020
Financial assets measured at amortised cost	£	£
Net Trade Debtors	23,592	46,112
Other Debtors	-	500
Cash at bank and in hand	531,164	367,908
Financial liabilities at amortised cost		
Trade creditors	-	-
Accruals	146,695	109,114
Other creditors	25,000	-
Financial liabilities at fair value through income or expenditure		
Provisions	-	-

Income, expense, gains and losses in respect of these financial instruments were:

	£	£	2021 £	£	£	2020 £
	Income	Expense	Gains/ (losses)	Income	Expense	Gains/ (losses)
Financial assets at amortised cost						
Interest on cash balances	422	-	-	618	-	-