

Citizens Advice West Suffolk

Annual report

And

Financial Statements

For the Year to 31st March 2020

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Suffolk West Citizens Advice Bureau – operating as Citizens Advice West Suffolk

Company Number 7645392

Charity Number 1144118

Company Information

Trustees: Mr C A Cadman (Chairman) Mr P W Holland
Mr V J McDonald Mr M J Simpkin Ms V Steele
Ms J Hall Ms M Porch Ms J Lancaster
Mr K Lardner Mr M Walker (joined April 2019)
Mr R Bolton (joined April 2019)
Mr W Hirst (joined April 2019)

Secretary: Mrs Jane Ballard

Registered Office: The Risbygate Centre 90 Risbygate Street Bury St Edmunds
Suffolk IP33 3AA

Principal Places of Business: Bury St Edmunds: The Risbygate Centre 90 Risbygate Street
Bury St Edmunds Suffolk IP33 3AA

Haverhill: Haverhill House Lower Downs Slade
Haverhill Suffolk CB9 9HB

Brandon: 9a Market Hill
Brandon Suffolk IP27 0AA

Mildenhall: Forest Heath District Council Offices
College Heath Road, Mildenhall, Suffolk IP28 7EY

Newmarket: Foley Gate, Wellington Street,
Newmarket CB8 0HY

Independent Examiners: David Robertson & Co
Chartered Accountants
Bury St Edmunds

Bankers: CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent ME19 4JQ

Saffron Walden Building Society
Saffron House
1A Market Street
Saffron Walden
Essex CB10 1HX

Cambridge and Counties Bank Limited
Charnwood Court
5B New Walk
Leicester LE1 6TE

Cambridge Building Society
Head Office
P O Box 232
Cambs CB5 8FF

Nationwide Building Society
Nationwide House
Pipers Way
Swindon SN38 1NW

Report of the Trustees

For the Year Ended 31st March 2020

The Trustees, who are also directors of the charity for the purposes of the Companies Act, present their report together with the financial statements for the year ended 31st March 2020. 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 published on 16 July 2014 in preparing the annual report and financial statements of the charity.

The charity is a charitable company limited by guarantee and was incorporated on 24th May 2011. The registered office of the charity and the principal places of business are given on page 1 together with names of Trustees current at the date of this report, Officers of the Charity, bankers and Independent Examiners.

The Board of Trustees has had regard to Charity Commission guidance on charitable purpose and public benefit in respect of its activities. The charity's objects powers and other constitutional matters are set out in its governing document, its memorandum and articles of association. The charity's 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 West Suffolk and surrounding areas. In furtherance of its objects the charity has power to establish and conduct local Citizens Advice offices as centres to provide a free, confidential and impartial service of advice, information and counsel for the public.

The Charity is a member of Citizens Advice and the recommended policies and operating procedures of Citizens Advice are closely followed. The Charity is subject to audit by Citizens Advice for the purposes of the Citizens Advice membership scheme, covering quality of advice and management and administration, as well as external audit by reference to the Charities Act.

Review of activities and future developments

The Statement of Financial Activities for the year to 31st March 2020 is set out on Page 8 of the financial statements.

The Bury St Edmunds, Haverhill, Brandon, Mildenhall and Newmarket branches of Citizens Advice West Suffolk continue to provide an invaluable service to the local community.

How our activities deliver public benefit

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 board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Aims of the bureau

Citizens Advice West Suffolk provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The bureau provides information and advice to all who need it, but aims to target our resources in more detailed help and casework to those who are least able to help themselves, whether due to language, mental health, age or disability, or short term difficulties such as homelessness or lack of money.

We also work to improve the policies and practices that affect people's lives, through representing unfairness and difficulties faced by clients, to those able to make a difference in law and procedures, in government or elsewhere. Citizens Advice West Suffolk values their wide range of volunteers and recognises that they are the strength underpinning the organisation, and seeks to promote supported volunteering as a route to develop skills and confidence, leading to a healthier and stronger community.

Objectives and activities

The trustees review the bureau strategy on a regular basis, and at least annually, to agree the achievements of the year and objectives for the following year.

Main objectives for the year

- Continue to develop a flexible ICT system to facilitate working from a range of locations, including home and outreach working, to provide advice by phone, webchat and email in addition to face to face
- Develop our project work particularly our Supported Advice project to provide a more accessible service for people with mental health problems
- Strengthen our relationship with West Suffolk College and the development of our Youth Intervention project to train young people as advisers in conjunction with their college course
- Continue to build on strong financial capability team performance over the previous year
- Extend our collaborative work with the local Citizens Advice offices across the county

Significant activities

- Merging CA West Suffolk and CA Newmarket on 1st April 2019 worked smoothly
- A successful year for financial capability team working in the community, food banks and the Jobcentres providing training sessions for the Youth Obligation service as well as other benefit claimants on money management, scams and energy
- Partnership work with local authority, DWP and local Jobcentres has developed into strong and trusted relationship
- We are developing our digital advice with delivery of web chat from our Mildenhall office
- We have developed our welfare benefits appeals casework and form filling team to 22 volunteers, supported by 4 part-time paid staff across our offices
- Our telephony and server development work has moved forward, with easier connections between offices, and remote access to documents, enabling an immediate shift from office to home working when needed

Suffolk West Citizens Advice Bureau – operating as Citizens Advice West Suffolk**Company Number 7645392****Charity Number 1144118**

- We continued to develop our outreach in the community with energy advice sessions in Newmarket High Street, and stakeholder lunch with the High Sherriff
- Our relationships with local schools have continued with work experience arranged regularly with the Priory School and upper schools in Bury and Haverhill
- We have strengthened our relationship with West Suffolk college to work together on a joint training programme
- New project work has included developing a Supported Advice project to provide a different, more focused approach to providing advice to people with mental health problems

Achievements and Performance

April 2019 - March 2020

Key statistics	
Total number of client issues	25,675
Total number of unique clients	5,864
Plus brief individual client queries	1,046
Financial capability: clients reached during the year	620
Money advice: total amount of debt written off (through debt relief orders and bankruptcy advice)	£984,517
Outcomes – total financial gains for our clients:	£3,207,872
New volunteers recruited during the year and remaining with us	9
Value of our volunteers (estimated by Citizens Advice using market rates for each role)	£ 628,300

Financial Review

Source of funding	Objectives	Costs
West Suffolk Council Suffolk County Council Mid Suffolk District Council East Cambridgeshire District Council South Cambridgeshire District Council	Core work: Provision of the core advice service to the local community, including the wider rural area surrounding the main market towns in which the bureau is based. This includes casework in money advice, welfare benefits, employment, housing, consumer issues, child support and immigration	Expenditure is primarily five offices, and minimum paid staff (mostly part-time) to ensure quality of advice and to undertake some of our casework, as well as some office and ICT management
Multiple Sclerosis Society – BSE and Newmarket local branches (ongoing project since 2008)	Project work: Provision of benefit and debt casework and holistic support across the West Suffolk area via the bureau casework team with a range of other issues	Expenditure covers caseworkers and some admin support, plus travel expenses across West Suffolk
Suffolk Community Foundation, Department of Energy and Climate Change, and other agencies	Core and project work: Financial capability team providing training sessions to local community groups and schools in money management and budgeting, understanding credit, and reviewing energy costs, as well as working within Jobcentres and food banks. We also provide 1:1 sessions with people to work on their own	Expenditure covers a part time paid project manager working across the West Suffolk area, plus some trained volunteers, including travel costs

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	budgets and cost savings, and help with switching energy providers.	
Forest Heath District Council	Project work: Rural MoneySmart project to develop connections with community groups and agencies across the rural area of Brandon and Mildenhall, including Newmarket, to build awareness of sources of help and advice, and to provide financial capability training	Expenditure covers a paid co-ordinator and trainer, supported by paid admin and a team of volunteers, including travel expenses across the Forest Heath area

Plans for next year (2021-22)

- Continuing volunteer recruitment drive and development of new training and development programme
- Review our use of offices, with moves into the new Mildenhall hub, and shared office space within Foley House
- Ensure effective and supported ICT development and management across the five offices
- Consolidate our new service delivery providing multi-channel access to access
- Develop our relationship with West Suffolk College and arrange student work placements
- Establish a strong research and campaigns team to continue our social policy work
- Increase our growing advocacy work identifying and training more volunteer caseworkers across a range of advice areas
- Continue our development of financial capability as core preventative work across our area
- Review and develop our collection and analysis of outcomes in our core and project work
- Review our financial systems and work towards longer term income stability
- Build on joint project work with county local Citizens Advice, health organisations and stakeholders
- Extend our collaborative work with the local Citizens Advice offices across the county

Volunteers

During the period covered by these financial statements the charity was largely dependent on the services of unpaid volunteer advisors, supervisors and caseworkers, as well as volunteers serving in administrative roles and on the trustee board. In addition, many voluntary hours are given freely by paid staff in excess of their paid hours. Citizens Advice has valued our volunteer hours and skills as **£740,246** during 2019-20 in their assessment of market salaries for the volunteer roles, which significantly exceeded the level of core funding provided by local authorities. While numbers of volunteers fluctuate to some extent throughout the year, our average number of volunteers was 118 over this period.

Information assurance

The trustee board annually approves an information assurance policy, having identified the risk presented by the significant amounts of client data held in the bureau. An information assurance management group exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners.

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The group meets quarterly to review information assurance processes, and report their results to the Trustee Board. Citizens Advice West Suffolk aims to achieve an appropriate level of compliance to the General Data Protection Regulation and Data Protection Act 2018, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

Directors/Trustees

For the purposes of company law, members of the management committee listed below are the directors of the company.

Mr C A Cadman (Chair of Trustees)
Mr V J McDonald
Ms J Hall
Ms M Porch
Mr K Lardner
Mr R Bolton (joined April 2019)

Mr P W Holland
Mr M J Simpkin
Ms V Steele
Ms J Lancaster
Mr M Walker (joined April 2019)
Mr W Hirst (joined April 2019)

Reserves

The Trustees have reviewed the reserves of the charity. This review encompassed the nature of the income and expenditure streams, the need to match income with fixed commitments, the risks associated therewith and the nature of the reserves. The review concluded that:

The charity is dependent on core fund providers to meet fixed annual commitments and other short-term fund providers for specific projects.

Subject to regular review the Trustees determined that unrestricted reserves should be maintained at between three to six months core operating costs.

As at 31st March 2020 the total unrestricted reserves amount to £321,268, although there is an element of designated reserves within this figure. This is within the noted optimum and therefore the Trustees consider that the position is under control and meets its objectives. The Trustees have continued to maintain a prudent approach to the management of the finances during the year.

Governance and Internal Control

Company and charity law require the Trustees to prepare financial statements for each financial period, which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing these statements the Trustees are required to:

Select suitable accounting policies and then apply them consistently;

Make judgements and estimates that are reasonable and prudent;

Prepare the statements on the going concern basis unless it is inappropriate so to do;

Presume that the company will continue in business.

The Trustees are responsible for:

Keeping accounting records, which disclose with reasonable accuracy the financial position of the charity and enable them to ascertain their financial position and to ensure that the financial statements comply with the Companies and Charities Acts and regulations there under;

Safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

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The Board of Trustees meet approximately 10 times each year or more regularly as may be determined by the Board. Day to day operations are delegated to Mrs J Ballard, Chief Officer, reporting directly to the Board, and Department Heads.

The Charity closely follows Citizens Advice recommended policies and procedures including induction of new Trustees and ongoing training for all Trustees. A Trustee Board annual appraisal is undertaken, and during the year a comprehensive governance review took place.

The Charity works with a number of local organisations with similar charitable objectives on an informal basis, for example in the areas of training and client referrals and joins with other local Citizens Advice offices in Suffolk in collaborative working to deliver specific services and projects on a more formal basis.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include;

- Strategic Plan and Annual Budget approved by the Trustees.
- Monthly review of month end financial statement and forecast by the Treasurer and accountant, with the Chief Officer
- Adoption of a set of accounting procedures to tighten the financial process
- Regular consideration by the Trustees of financial results, variance from budgets and benchmarking reviews
- Delegation of authority and segregation of duties
- Identification and management of risks

The Charity has policies in place for dealing with financial procedures, including double authorisation of payments. Financial reports are supplied to all Trustee Board meetings, and quarterly financial reporting forms part of the regular Citizens Advice audit process. A risk assessment report is contained within the business plan and anticipates potential changes to the environment in which Citizens Advice Suffolk West is working and highlights how these would impact on its services. In addition it produces an annual risk register, based on a matrix supplied by Citizens Advice – the national association.

The Charity reviews its risk management policies and procedures annually, the results are reported to the Trustee Board and any significant risks are identified, with methods to manage and reduce them.

Statement of Disclosure of Information to Independent Examiners

1. We the directors of the company who held office at the date of approval of these Financial Statements, as set out above, each confirm so far as we are aware, that;
2. There is no relevant information of which the company's examiners are unaware; and
3. We have ourselves taken all steps that we ought to have taken as directors in order to make ourselves aware of any relevant audit information and to establish that the company's examiners are aware of that information.

For and on behalf of the Trustees;



Mr P W Holland - Treasurer
Suffolk West Citizens Advice Bureau

Charity Number 1144118
Statement of Financial Activities
(Including an Income and Expenditure Account)
For the Year Ended 31st March 2020

	Notes	Unrestricted Funds	Restricted Funds	Total	2019
<u>Income and endowments from:</u>					
Donations and Gifts		5,934	90	6,024	8,261
Other Income		33,671		33,671	34,300
Activities in furtherance of the charity's objects					
Local government grants		383,284		383,284	306,766
Other Grants and income		16,635	127,310	143,945	125,067
Bank interest		4,034	0	4,034	2,450
Total income and endowments		443,557	127,400	570,958	476,844
<u>Expenditure on:</u>					
Charitable activities					
Bureau operating costs	5	509,672	112,742	622,414	499,531
Management and administration	6	12,752	1,536	14,288	15,924
Total expenditure		522,424	114,278	636,702	515,455
Net income/(expenditure) before transfers		-78,867	13,122	-65,745	-38,611
Transfers between funds		39,734	-39,734	0	0
Transfer of funds from Newmarket		199,962		199,962	
Net movement in funds		160,829	-26,612	134,217	-38,611
Fund balances brought forward from March 2019		160,439	26,612	187,051	225,662
Fund Balances carried forward at 31st March 2020	4	321,268	0	321,268	187,051

All the above results are derived from continuing activities. All gains and losses recognised in the year are included above.

Balance Sheet 31 March 2020

	As At 31st March 2020	2019
Notes		
<u>Fixed Assets</u>		
Tangible Fixed Assets	15 4,342	7,027
<u>Current Assets</u>		
Debtors and prepaid expenses	8 42,764	47,840
Cash at bank and in hand	9 324,668 367,431	172,366 220,206
<u>Creditors: amounts falling due within one year</u>	10 -50,505	-40,182
<u>Net Current Assets</u>	316,926	180,023
<u>Total Assets less Current Liabilities</u>	<u>321,268</u>	<u>187,050</u>
<u>Funds:</u>		
Unrestricted	321,268	160,439
Restricted	0	26,612
<u>Total Funds</u>	4 <u>321,268</u>	<u>187,051</u>


The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 478 of the Act.

The directors acknowledge their responsibilities for:

- (i) ensuring that the company keeps proper accounting records which comply with section 386 of the Act, and
- (ii) complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS 102 SORP.

These financial statements were approved by the trustees and authorised for issue on 3 September 2020 and are signed on their behalf by:


P Holland
Treasurer
Company number 07645392

Statement of Cash Flows for the year ended 31 March 2020

	Note	<u>2020</u> £	<u>2019</u> £
Cash flow from operating activities	17	<u>160,501</u>	<u>-33,894</u>
Cash flow from investing activities			
Payments to acquire tangible fixed assets		-12,233	-11,804
Interest received		<u>4,034</u>	<u>2,450</u>
Net cash flow from investing activities		<u>-8,199</u>	<u>-9,354</u>
Net increase/decrease in cash and cash equivalents		152,302	-43,248
Cash and cash equivalents at 1 April 2019		172,366	215,614
Cash and cash equivalents at 31 March 2020		<u>324,668</u>	<u>172,366</u>
Cash and cash equivalents consist of:			
Cash at bank and in hand		<u>324,668</u>	<u>172,366</u>

Notes to the Financial Statements

For the Year Ended 31st March 2020

1. Accounting Policies

General information and basis of preparation:

Suffolk West CAB is a charitable company registered in England. Its address is given in the charity information on page 3. It operates Citizens Advice Bureaux for the benefit of the community in West Suffolk and surrounding areas.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)-(Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to the accounts.

Income:

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Grants receivable: Revenue grants are credited as incoming resources when they are receivable provided that conditions for receipt have been complied with.

Voluntary income: All voluntary income which is received by way of donations, gifts and fundraising events is included as income on receipt.

Expenditure:

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. It is allocated between;

Expenditure incurred directly to the fulfilment of the charity's objectives;

Expenditure incurred directly in the effort to raise voluntary contributions;

Expenditure incurred in the management and administration of the charity.

Any expenditure which cannot be specifically identified as direct charitable expenditure or fundraising expenditure is included in the management and administration function of the charity.

Pensions: Employer contributions are made through a group policy with Standard Life; this is an historic pension arrangement and no longer offered to staff. Personal contributions are not deducted from staff pay, but members of staff make individual arrangements for direct debits with Standard Life.

There is an anniversary review in April of each year including a review of employer contributions.

The bureau's staging date for auto-enrolment was in May 2017, and NEST became our main pension provider into which staff are automatically enrolled if eligible, with employee deductions from pay.

Notes to the Financial Statements (Continued)

For the Year Ended 31st March 2020

Accounting Policies (Continued)

Leases: Rentals paid under operating leases are charged against income as incurred.

Office Refurbishment and Equipment : Expenditure on office refurbishment and equipment with a value below £1,000 is charged against revenue when incurred. Items over £1,000 are capitalised and depreciation is charged at 20% per annum straight line.

Capital Purchases: New items of equipment over £1,000 will be capitalised and fully depreciated within the year of purchase, which is a change of policy agreed by the trustee board during 2016, allowing the bureau to spend funds from the new Capital Investment Fund when available, given the potential uncertainty of bureau funding from year to year.

Fund Accounting: General funds are unrestricted funds which are available for use at the discretion of the trustees in the furtherance of the general objectives of the charity and which have not been designated for other purposes. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular projects having regard to the nature of funding and costs associated with providing services or completion of the project. Any surpluses or deficits are transferred to non-designated unrestricted funds or met from non-designated unrestricted funds on cessation of the service or completion of the project. The aim and use of each designated fund is set out in the notes in the Trustee's Report on page 6.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

2. Grants

In accordance with SORP recommendations, grants receivable before 31st March 2016 relating to future periods have not been treated as deferred.

Notes to the Financial Statements (Continued)

For the Year Ended 31st March 2020

Grants (Continued)

Material grants received during the period, other than Local Authority revenue grants were:

Restricted funds:

MS Society branches	£22,700
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3. Donations:

Unrestricted funds: Donations received from individuals and corporate bodies amounted to £5,934.

Donations of £90 were received on restricted funds.

Notes to the Financial Statements (continued)

For the Year Ended 31st March 2020

4 **Statement of Funds**

	01.04.19	Income	Expenditure	Transfers	31.03.20
General Reserve	130,144	443,557	509,995	39,734	103,440
Newmarket General Reserve				90,400	90,400
Designated Funds					
IT Project	25,000	0	8,334		16,666
Legacy	4,095		4,095		0
Volunteer donations	1,200				1,200
Newmarket Designated				109,562	109,562
Total Unrestricted Funds	160,439	443,557	522,424	239,696	321,268
Restricted Funds					
FinCap	11,336	31,671	21,681	-21,325	0
Community Chest					0
MS Society	-2,141	22,700	24,630	4,071	0
Universal Credit	17,417	62,533	62,285	-17,665	0
MH - R		10,496	5,681	-4,815	0
Total Restricted Funds	26,612	127,400	114,278	-39,734	0
Total Funds	187,051	570,958	636,702	199,962	321,268

During the Financial year to 31 March 2020 £ 8,334 was drawn down from Capital expenditure account. The Trustees agreed to place a further £25,000 into a capital expenditure fund effective from 1 April 2019 and this will be spread over the next three financial years.

Notes to the Financial Statements (continued)

For the Year Ended 31st March 2020

5 Bureau Operating Costs

	Unrestricted	Restricted	Total	2019
Salaries, NIC and pensions	367,050	94,394	461,444	352,748
Staff and volunteer	21,204	2,063	23,267	22,464
Office costs	54,417	1,397	55,815	43,953
Premises costs	66,519	14,783	81,302	80,158
Other	482	105	587	208
	509,672	112,742	622,414	499,531

6 Management and Admin

	Unrestricted	Restricted	Total	2019
Fundraising and publicity	174		174	
Insurance	400		400	400
Annual General Meeting	106		106	48
Meetings			0	0
Travel	0		0	0
Secretarial salary	3,350		3,350	3,350
Legal & professional fees	6,113	1,536	7,649	3,480
Examiners remuneration	2,376		2,376	2,376
Sundry	233		233	313
	12,752	1,536	14,288	9,967

Notes to the Financial Statements (continued)

For the Year Ended 31st March 2020

7 <u>Restricted Funds Movement</u>	<u>2020</u>
	<u>£</u>
Donation received	
Local government grants	
Other grants and income	127,400
Total Incoming Resources	<u>127,400</u>
Bureau operating costs	-112,742
Management and admin	-1,536
Total Resources Expended	<u>-114,278</u>
Net (outgoing) resources before transfers	<u>13,122</u>
Transfers between funds	-39,734
Opening balance	26,612
Balance at 31 March 2020	<u><u>0</u></u>

Notes to the Financial Statements (continued)

For the Year Ended 31st March 2020

8 <u>Lease Deposit, Debtors and Prepaid Expenses</u>	2020	2019
Trade debtors	37,697	42,831
Prepaid expenses	5,065	5,009
	<u>42,762</u>	<u>47,840</u>

9 Cash at Bank and In Hand

Cash at Bank	323,448	171,108
Cash in Hand	1,220	1,258
	<u>324,668</u>	<u>172,366</u>

10 Creditors

Trade creditors	435	1,018
Taxation and Social Security	6,932	5,695
Accruals and deferred income	43,138	33,469
	<u>50,505</u>	<u>40,182</u>

11 Capital Commitments

The Charity had no capital commitments at 31st March 2020, (31st March 2019, £Nil).

12 Trustees' Expenses and Remuneration

Trustees are invited to submit claims for travelling and incidental costs associated with attendance at Board meetings, training and other meetings attended on the Charity's business. Claims were made during the year and payments to Trustees amounted to £363, (2019, £170).

Notes to the Financial Statements (continued)

For the Year Ended 31st March 2020

13 Analysis of Net Assets between Funds

	Restricted	Designated	General	Total
Fixed Assets	0		4,342	4,342
Current Assets	0	17,866	349,565	367,431
Current Liabilities			-50,505	-50,505
	<u>0</u>	<u>17,866</u>	<u>303,402</u>	<u>321,268</u>

14 Employees

The average number of employees during the year was 24 (2018, 23) and the total emoluments for the year amounted to;

	2020	2019
Gross Pay	421,673	324,385
Employer's NIC	<u>24,914</u>	<u>20,621</u>
	446,587	345,006
Employer's contribution to pensions	12,078	5,242
	<u>458,665</u>	<u>350,248</u>
Other staff	6,129	5,851
	<u>464,794</u>	<u>356,099</u>

The emoluments were shown in the notes to the accounts as follows;

Bureau operation cost (Note 5)	461,444	352,748
Management and Administration		
Secretarial salary	3,350	3,350
	<u>464,794</u>	<u>356,098</u>

The pension scheme is a defined contribution scheme.
No staff received remuneration at or above £60,000.

Notes to the Financial Statements (continued)

For the Year Ended 31st March 2020

15 **Tangible Fixed Assets**

Cost	Office and Computer Equipment	Total
As at 31 March 2019	49,402	49,402
Additions	12,233	12,233
Disposals	0	0
As at 31 March 2018	<u>61,635</u>	<u>61,635</u>
Depreciation		
As at 31 March 2019	42,375	42,375
Charge for the year	14,918	14,918
Disposals	0	0
As at 31 March 2020	<u>57,293</u>	<u>57,293</u>
Net Book Value		
As at 31 March 2019	7,027	7,027
As at 31 March 2020	<u>4,342</u>	<u>4,342</u>

16 **Control of the Charity**

The Charity is controlled by the Board of Trustees.

17 **Reconciliation of net income/expenditure to net cash flow from operating activities**

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Net income for the year	134,217	-38,611
Interest receivable	-4,034	-2,450
Depreciation of tangible fixed assets	14,918	14,042
Increase/decrease in debtors	5,076	-20,794
Increase/decrease in creditors	10,323	13,919
Net cash flow from operating activities	<u>160,501</u>	<u>-33,893</u>

Independent Examiner's Report to the Trustees of Suffolk West Citizens Advice Bureau

I report on the accounts of the company for the year ended 31 March 2020 which are set out on pages 1 to 21.

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 in accordance with the requirements of the Companies Act 2006 ("the 2006 Act"). The trustees consider that an audit is not required for this year under Part 16 of the 2006 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 the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

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

Basis of independent examiner's report

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 which gives me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with the relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.



Stephen Cook MA FCA

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Suffolk IP33 1NZ*

16 September 2020