

Company registration number: 04354628  
Charity number: 1090669

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

RUSHMOOR CITIZENS  
ADVICE BUREAUX  
(A company limited by  
guarantee)

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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### REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

#### FOR THE YEAR ENDED 31 MARCH 2022

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**Trustees**

Andrew Levey, Chair  
Kay Goodchild, Treasurer  
Gerald Baker  
Joseph Bennett  
Rev Malcolm Cummins (resigned 20 June 2022)  
Gary Ghale (appointed 17 May 2021)  
Jason Halliday  
Chelsea Knight  
Calum Stewart  
Gaynor Austin (appointed 20 September 2021)

**Company registered number** 04354628

**Charity registered number** 1090669

**Registered office**

Civic Offices  
Farnborough Road  
Farnborough  
Hampshire  
GU14 7JQ

**Chief executive officer** A F Hughes

**Independent auditors**

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

**Bankers**

Royal Bank of Scotland  
Farnborough  
Hampshire  
GU14 7NR

Scottish Widows  
Edinburgh  
EH3 8YJ

**Website** [citizensadvicrushmoor.org.uk](http://citizensadvicrushmoor.org.uk)

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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### TRUSTEES' REPORT

#### FOR THE YEAR ENDED 31 MARCH 2022

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#### STRUCTURE, GOVERNANCE & MANAGEMENT

##### Governing Document

The Charity was formed as a company limited by guarantee on 17th January 2002 (Company number 4354628). The full name of the charity is Rushmoor Citizens Advice Bureaux and was re-registered with the Charity Commission in 2002, when incorporating as a company (Charity number 1090669). It is governed by its Memorandum and Articles of Association.

##### Trustees

The Charity is governed by a Trustee board. Trustees who have held office during the year are listed above. The Articles of Association provide for a minimum of four and a maximum of twenty-three Trustees. Board meetings are held eight times a year with additional quarterly meetings for the committees listed below. Trustees are elected to the board for a three-year period and are appointed at an Annual General Meeting.

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 a winding up.

A new Chair and Treasurer, along with five other new Trustees were appointed in 2020/21, with some further change during 2021/2022 (see page1). New members bring a wealth of skills and experience. Following the churn of Trustees seen over the last two years, this financial year has seen a more stable Trustee board. Since the end of the financial year one Trustee has resigned and will be replaced. A decision has been taken to increase the number of Trustees to 12 in total, to introduce new skills, and share Trustee responsibilities more widely; recruitment was completed in September 2022.

Whilst there has been less churn than in previous years, some Trustees are still developing their governance learning and experience. Notwithstanding this, confirmation that the board has had an effective year is evidenced from a survey of board effectiveness based on the Charity Governance Code. The results of an internal review against Citizens Advice quality standards also evidenced strong governance effectiveness - no external assessment was required in 2022 given the 'excellent' rating achieved last year.

The successful allocation of "lead roles" to individual Trustees has continued to provide effective direction and oversight, enabling engagement and successful links between governance and operational roles. Decisions made by the Trustee board are recorded in the minutes of board meetings, indicating discussions held and whether those decisions were unanimous, or subject to a vote. Decisions are made against the background of the agreed strategy outlined in the Business and Development Plan, which is reviewed by the board on a quarterly basis.

The Board continues to update its skills audit to support its development of Trustee knowledge and skills. New Trustees receive full induction and undertake mandatory (FCA, Data Protection, EDI and Safeguarding) training, as well as discretionary learning. Trustees are encouraged to attend external training events where these will enhance their effectiveness in their role. They are fully briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the board and committee decision-making processes, the business plan and recent financial performance of the charity.

The Board has appropriate policies and procedures in place to comply with its mandatory and organisational equity, diversity and inclusion commitments – a continuing area of focus. Ensuring that board meetings are inclusive and engaging continues to be a priority.

##### Organisation Structure and Management

Rushmoor Citizens Advice Bureaux 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 to fulfil its charitable objects and comply with the national membership requirements.

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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### TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

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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 work to deliver the services offered by the charity. The Chief Officer is highly capable and experienced and provides strong leadership to the team. Key role succession planning is a current area of focus, linked to development of our future service model.

The Senior Management Team meet to review progress against targets and the Charity's financial position, and progress matters referred to them by the Trustee board. Reports and recommendations are then 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 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.

During 2021/22 the Trustees have engaged with our Change Management Team to review our service model, and create a resilient structure for the future. Changes to respond appropriately to Covid-19 requirements have involved Trustees in a consistent and demanding review process to ensure health and safety, as well as compliance and continued service delivery. The Change Management Team is a joint forum of senior management and Trustees, linking to other national and peer support forums as well as ad hoc meetings as required. The capacity and skills of the management team are kept under regular review. The Finance Manager has enabled improvements to financial controls and reporting, engaging consistently with the Treasurer and Audit and Risk Committee to support strategic decision making.

Work to ensure a resilient and effective supervisor team post pandemic is continuing, recognising its critical role in providing guidance and line management to volunteers, to ensure consistent quality and service delivery.

The expert and quality services delivered by our team of fully trained paid and volunteer staff is absolutely vital, through a period of extreme challenge and complexity, not least in meeting the exceptional demand created by the well documented cost of living crisis. Recognition of the need to focus on our more vulnerable clients is reflected in our Equality Impact Assessment and related actions.

Our Trustees have a strategic aim to "make Rushmoor Citizens Advice Bureaux a great place to work and volunteer". We recognise the importance of getting the right support to staff who are regularly dealing with crisis situations for people. To support our staff wellbeing, we have prioritised training for staff in mental health and suicide awareness this year, reflecting service demands.

We work to ensure flexibility and progression for volunteers, and we are proud of the strong mix of age, background and ethnicity in our team, with an inclusive approach to ensure equality and diversity across our paid and volunteer workforce. Younger volunteers benefit directly from their experience, gaining skills and confidence to move on to paid work or further education and training.

The ability of all team members, staff, and volunteers, to work remotely during the pandemic has demonstrated their adaptability, agility, and flexibility. These are strengths that will support resilience, and ensure we are able to continue to deliver services successfully to meet client needs. We have recognised the importance of in office working to support our volunteers, particularly those in training, as well as developing our experienced staff, and ensuring the quality of service is maintained.

#### **Pay and Remuneration of key management personnel**

The Trustees consider that the Board of Trustees and the senior management team comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with a published Remuneration Policy and scale of grades reflecting levels of responsibility. Any increases to these grades are approved by the Trustee board. The Chief Officer's salary is reviewed and approved by the Trustee board separately but in line with the policy set out above.

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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### TRUSTEES' REPORT (CONTINUED)

#### FOR THE YEAR ENDED 31 MARCH 2022

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#### Governance

The Trustees have followed the Citizens Advice Code of Conduct and are fully aware of their legal and regulatory governance responsibilities. All reporting requirements to the Charity Commission and Companies House have been met and Trustees, as mentioned above, have undertaken mandatory FCA and Data Protection training.

The board pays particular attention to the key Trustee responsibilities outlined by the Charity Commission:

- Ensure your charity is carrying out its purposes for the public benefit
- Comply with your charity's governing document and the law
- Act in your charity's best interests
- Ensure your charity is accountable
- Manage your charity's resources responsibly
- Act with reasonable care and skill

Reviews of Board effectiveness have been undertaken, based on the Charity Governance Code to identify areas of strength and those where further development is needed. The Board adopts a continuous improvement approach to its own performance and will be identifying any priorities for further action during the coming year.

Trustees take responsibility for quarterly reviews of designated areas of the business plan and risk register, recommending and instigating action to mitigate risks, linking with key staff to review plan delivery and reporting progress to Board meetings.

In addition to the 'lead role' structure where Trustees take responsibility for key areas of the service's activities, providing direction and oversight, the Board operates three formal Committees. An Executive Committee comprising the Chair, Vice-Chair, Treasurer, Health Safety and Wellbeing Committee Chair and Chief Officer, meets at least annually to review staff pay awards, in the context of an annually reviewed Remuneration Policy.

An Audit and Risk Committee maintains oversight of governance, compliance, financial audit, and risk management. A Health, Safety and Wellbeing Committee oversees our Health and Safety obligations, together with Business Continuity planning, business resilience and staff and volunteer wellbeing.

All committees have appropriate terms of reference and report to the full Board.

#### OBJECTIVES AND ACTIVITIES

##### Aims and Objectives

The charity's purposes, as set out in the objects contained in the Company's Memorandum and Articles of Association, are to promote any charitable purpose for the benefit of the whole community of Rushmoor and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

As part of the national Citizens Advice network, Rushmoor Citizens Advice Bureaux aims to:

- Give people the knowledge and confidence they need to find their way forward – whoever they are and whatever their problem
- Improve the policies and practices that affect people's lives

The charity values diversity, promotes equality and challenges discrimination; it puts clients at the heart of all its activities.

##### 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 our aims, objectives and activities are in line with our stated purpose.

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

### TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

Our 2022-23 planned outcomes are:

- *Advice*  
We will improve people's experience of our service by meeting more demand and making sure that people can access us in ways that suit them, without compromising our commitment to the most vulnerable members of our community.
- *Advocacy*  
We will become an even stronger voice on issues that matter most by enhancing our research and campaigns activity, engaging more with our community and our stakeholders, and communicating more widely to increase our profile.
- *Sustainability*  
We will improve the sustainability of services for our clients by developing our capability to diversify and increase our funding, collaborating with our partners and other local Citizens Advice teams.
- *People and Culture*  
We will deliver a service with equity, diversity and inclusion at its heart by engaging and developing our people.

#### **How our activities deliver public benefit**

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

Rushmoor Citizens Advice Bureaux operates from two main centres in Aldershot and Farnborough. Our core service is to provide free, independent, impartial and confidential advice to our clients. Advice is delivered by phone, on-line and email and, Covid-19 restrictions permitting, face to face at a number of locations. Ranging from brief one-off interventions, to in-depth casework, the service is tailored to meet individual needs.

Having been present in the area since 1940, Citizens Advice Rushmoor is a constant presence in the face of change, giving us unique insight into the challenges our community is facing today – and having the flexibility to stay ahead and remain relevant in the light of future change.

We work in partnership with our local authority and key agencies to make sure we meet local needs. We recognise the significant diversity of our local population, and work together to address known areas of deprivation.

We also undertake research and campaigns activity to identify and report on issues that impact people, with a view to influencing local and national decision makers to improve policy and legislation. With the right evidence, we can show big organisations – from companies right up to government – how they can improve things for everyone. We do this through our shared national systems as well as undertaking local research and partnership work.

We provide support for clients with mental illness through our core service, at mental health settings, in the community and in partnership with NHS teams, local services and charities.

Until 31/3/2022 we provided a "Help to Claim" service to support clients make successful claims to Universal Credit. This service was recommissioned for 2022/23 to a more centralised, remote model. We are one of 16 local Citizens Advice offices to deliver the national Pension Wise service, giving expert guidance to help people understand their pension options. During the pandemic this important service has been delivered by phone, with plans to recommence in person delivery in selected locations in Hampshire, Surrey and West Sussex.

In addition, we work directly and with local partners to deliver a range of projects to support different sections of the community, including vulnerable clients and, specifically, our significant Nepali community, where we deliver own language services, in particular through a specialist Domestic Abuse project; as well as wider outreach work with the community.

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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### TRUSTEES' REPORT (CONTINUED)

#### FOR THE YEAR ENDED 31 MARCH 2022

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#### Future Plans

The service constantly reviews its plans and activities in light of national and local pressures and challenges.

During 2021/22, Rushmoor Citizens Advice Bureaux reviewed and updated its three-year business and development plan. The review included consultation with operational staff and volunteers, as well as detailed consideration by board members and full board approval. A focus is on learning from the pandemic and reaching the people who need our service the most.

The plan provides the context and direction for Citizens Advice Rushmoor. It is rooted in a wealth of local knowledge, data and consultations, with consistent input from Trustees and operational staff across the organisation.

The plan also draws upon the national Citizens Advice strategy, using up to date research and data insights to provide context. Its overarching aim is to ensure the service is accessible and relevant for everyone who needs it.

Our clients and our community are at the heart of all we do. Our evidence of the impact of austerity on vulnerable local people, along with increasing demand, gives urgency to finding new ways to meet client needs and highlights the importance of maintaining our resilience as an organisation, both for our clients, and for our ability to address future challenges and opportunities.

Technological developments, particularly those implemented in response to the pandemic, provide opportunities to deliver services in new ways, recognising the diverse range of needs for advice, support and information to reach more people.

Key aspects of our future planning will include:

#### Advice

Further developing our internal and external partnerships to deliver client services

Enhancing existing services and identifying new opportunities to support clients

Expanding our work on marginalised clients, health inequalities and mental health support

Increasing our ability to meet demand

#### Advocacy

Widening our community engagement activity

Using our research and campaigns capability to better influence local decision makers

Continuing to raise the profile of the service through external communication and social media

#### Sustainability

Embracing national and locally-driven change to operating models to ensure service sustainability

Being open to collaboration and merger opportunities that will benefit our clients and the organisation

Further diversifying and increasing income, and identifying efficiency savings that will drive financial sustainability

Optimising technology developments for the benefit of clients and our workforce

#### People and Culture

Embedding equity, diversity and inclusion principles

Adapting our organisational structure, contracts and working patterns, and developing the knowledge and skills of our people to ensure we continue to meet client needs

Widening our volunteer base and developing training capability

Working with local and national Citizens Advice teams to optimise career development opportunities for staff who want that.

#### Operational Environment

The Covid-19 pandemic has caused significant changes to ways of working with a move to remote working, supported by digital and video technology. This change was achieved quickly and seamlessly and does great credit to all concerned.

The speed and effectiveness of the change has ensured continuity of service and demonstrated significant capabilities in the team – not least engaging with and supporting wellbeing of remote workers.



# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

### TRUSTEES' REPORT (CONTINUED)

#### FOR THE YEAR ENDED 31 MARCH 2022

The opportunity to sustain these new and very effective ways of working will be a future focus, linking to the Citizens Advice multi-channel strategy using phone, chat, email and video to increase access. "In person" appointments for clients unable to get the help needed by phone or digital services, will continue to be achieved in a Covid-secure environment, aligned to government guidance.

Demand for the service has remained steady throughout the pandemic and it is expected to increase significantly as government support is reduced; with increasing numbers of people needing help with debt, employment, redundancy and benefit issues. The cost-of-living crisis is causing significant increases in demand, with more clients presenting with complex needs. Meeting this demand is a key operational challenge with evidence of a perfect storm of rising demand at the same time as reducing resources – financial and people.

There have been and are concerns about access to advice for some of our more vulnerable clients, including members of the Nepali community and a number of projects have been established to ensure we continue to meet the needs of people facing barriers to advice.

There is no doubt that the overall operating environment for Citizens Advice is the most challenging that has been seen for a long while. Trustees are focusing their attention on the future strategy and sustainability of the service, and how they can work with the operational team to offer the best service levels possible.

#### **Risk and internal controls**

Trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating as designed.

The Trustee Board has adopted a risk management strategy. Risk owners regularly review risks to assess the likelihood, impact and relevance of risks, the plans for managing them and adequacy of those plans.

We operate a robust system of internal financial controls which is compliant with charity commission guidance and good practice. Trustees agree annual budgets and review quarterly financial reports.

The Trustees identified the following as the key risks and uncertainties likely to affect medium and long-term service delivery and financial performance or position:

- **Funding** - securing long term funding to maintain and expand our service will remain a challenge for the next few years and is critical in terms of our sustainability and, ultimately, long term survival. Reliance on core funding from Rushmoor Borough Council, who have confirmed a 10% reduction in its general grant for the forthcoming year, and national contracts mean that this funding remains a risk. The Trustee Board has developed a funding policy to investigate broadening our approach to income generation and building our unrestricted income.
- **People** - attracting, engaging and retaining talent as well as maintaining and increasing our volunteer base are critical to the continued delivery of our service. Our People Plan includes key activities around recruitment and retention of paid staff, including engagement activities, training and development, and annual reviews of remuneration and terms and conditions. The service operates a continuous programme of recruitment of volunteers, which is flexible and responsive to new volunteering roles and remote working opportunities. Recent Trustee recruitment activity has successfully focussed on attracting new Trustees with experience in business development and fundraising, the health and social care sector and human resources and people leadership to provide Citizens Advice with additional knowledge and skills to address these key risks.

#### **ACHIEVEMENTS AND PERFORMANCE**

##### **a. Review of Activities and Achievements**

During 2021/22, Citizens Advice Rushmoor helped 11,236 people with 32,100 issues, through 27,820 activities in 10,826 cases. From money and pension savings guidance to scams and domestic abuse, we continued through the pandemic and recovery to deliver essential services.

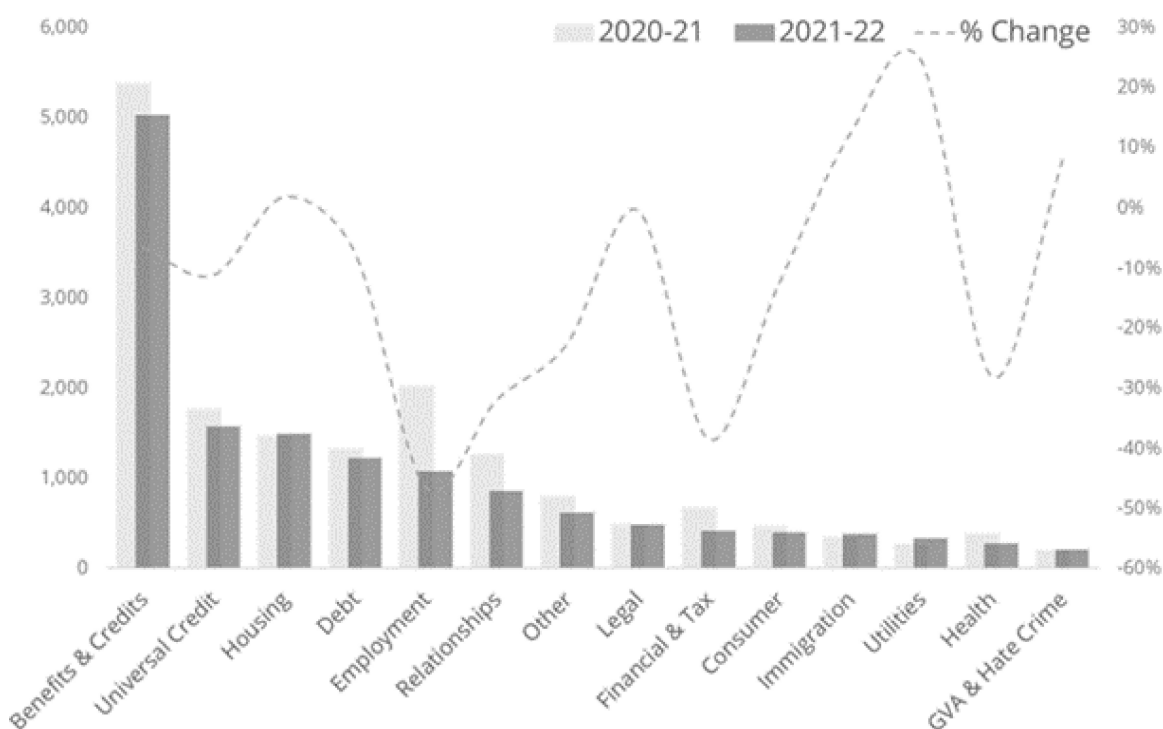
# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

### TRUSTEES' REPORT (CONTINUED)

#### FOR THE YEAR ENDED 31 MARCH 2022

The chart below shows the distribution of advice issues across the different categories of the work we do, excluding the 17,777 Financial issue codes recorded by the Pension Wise service.



Overall, numbers of advice issues presented for 2021/2022 have remained steady throughout a year which has seen continuing and significant challenge – not only from the pandemic itself, but also from demographic changes affecting staffing and volunteering; and the continuing legislative and policy initiatives impacting on advice giving. Recommissioning of funded services has also had an impact on capacity. A focus on reinstating face to face services for those who need it progressed during 2021/22. Debt advice has dropped in part because of the challenges of delivering it remotely – as well as the impact of government moratoriums. The longer-term impact of Covid continues to play out, as new government initiatives emerge requiring in depth advice for clients experiencing severe hardship.

Continuing remote delivery of our Pension Wise service remains successful, with plans for reintroduction of face-to-face work progressing. With people considering options for retirement or new strategies for dealing with cost of living challenges, the service offers much needed expertise to guide those with personal pension pots to reach the right decisions.

Our “Overcoming Barriers” work in 2021/22 helped to ensure good levels of engagement with other agencies, to ensure reach and accessibility for some of our most vulnerable communities, working in partnership to roll out new initiatives. This work has been significantly enhanced by our “Reaching People Together” project targeting BAME communities, and particularly the local Nepali community. Delivering a new “Advice First Aid” training for community members, the project has helped to empower and support local community groups to help each other, as well as recognise when to refer to our service where needed.

A greater focus than ever on responding by phone, including the opening up of a new local “welcome” number, has been an important strand, as this is now recognised as the primary route for people to reach us. Combined with improved tools on our website, enabling local partners to make referrals, as well as residents to self-refer, we continue to maximise opportunities for getting the right support and advice to people, matching them with the level of service and help required for the problem they face.

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

### TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

During 2021/22 we were successful in securing further funding from the CCG to expand our mental health services in our Heathlands team, which includes delivery for inpatients at the Farnham Road psychiatric hospital. Additional support for people in the community with less acute mental health challenges is funded by the local Broadhurst Trust, enabling more community-based partnership working and referrals. Our partnership with The Brain Tumour Charity continues to be in high demand, with plans for expansion under discussion.

Our acclaimed Domestic Abuse project, working with the Nepali community was significantly enhanced with new funding from Hampshire's Police and Crime Commissioner during 2021/22 enabling support for complex cases, as well as extending the online presence and awareness raising work for the community. This has been especially important during the pandemic.

Our Community, Research and Campaigns work has continued to enable significant work to take place, focusing on important areas such as hate crime and scams awareness.

Despite a funding cut of 10% from Rushmoor Borough Council for the coming year, our working relationship continues to be very positive, with opportunities to share initiatives which will benefit the wider community. This includes work on health inequalities and focusing on local areas of higher need.

As part of the national Citizens Advice Performance and Quality Framework, we benefit from the wider infrastructure and support offered by the national network, as well as ensuring we meet the required quality standards which sets the service apart from others. Whilst requiring significant work to meet those standards, we recognise it as a core, organisational strength, which enables us to continue to meet community needs through a time of unprecedented challenge.

#### b. Value of Advice and Volunteering

Our volunteering numbers have fluctuated during 2021/22, making it difficult to reach an accurate figure overall. On average, our volunteers give over **300 hours every week** to supporting our local community, making the estimated value of volunteering at Rushmoor Citizens Advice Bureaux alone during 2021/22 over **£270,000** for the year.

Wider benefits to the community from volunteering include improved wellbeing, reduced isolation, improved community engagement, and the significant gains in skills and confidence achieved through our recognised training programme.

Separate to our volunteering value, our financial modelling [based on Treasury approved and national Citizens Advice models] calculates the public value of our work at Citizens Advice Rushmoor at over **£37 million**, broken down below.

<b>Direct and Indirect Value of Advice 2021/22</b>	
<b>Benefits:</b> an average of £6,842 per client, in addition to 189 one-off awards totalling £404,211.	£5,008,972
<b>Debt:</b> 460 clients with debt issues 76% of which were resolved – average of £13,045 debts written off per client, with a further 55 clients having £115,915 of payments rescheduled	£984,377
<b>Housing:</b> savings to our local authority purely by preventing homelessness. In addition, £333,186 of savings to housing providers and £13,566 to the courts system.	£144,502
<b>Fiscal savings</b> to Government and non-governmental agencies	£2,561,167
<b>Public value</b> of the benefit of our advice to society as a whole	£27,898,288
<b>Client outcomes</b> including the benefit and debt outcomes above	£7,005,351
<b>Total of Fiscal Savings, Public Value and Client Outcomes:</b>	<b>£37,464,746</b>

These figures are not included in the financial statements.

#### FINANCIAL REVIEW

##### a. Results

Income in the year amounted to £1,084,756 with expenditure of £1,109,783.

The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements. The financial statements have been prepared in accordance with the Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP); and comply with the charity's Memorandum and Articles of Association.

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

### TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

#### **b. Principal Funding Source**

Rushmoor Borough Council are our principal funder and in addition to the direct financial grant and rent detailed in the financial statements, they also provide much appreciated help in kind, in the form of car parking concessions, meeting rooms and other informal support for services.

In the context of the volatile, complex, and uncertain operating environment the Board continues to recognise the importance of maintaining diverse funding and ensuring a flexible response to opportunities and challenges.

#### **c. Going Concern**

The financial statements as of 31 March 2022 were prepared on a going concern basis. In performing the going concern assessment, the Trustees have considered the coronavirus and its impact on Rushmoor Citizens Advice Bureaux's ability to continue to deliver service to its clients; the increase in client demand for services; the capacity of staff and volunteers to perform their roles; current and future funding sources; cash position; and available reserves.

Based on this assessment, the Trustees concluded and were satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future and that Rushmoor Citizens Advice Bureaux remains a going concern.

For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

#### **d. Impact of Covid-19**

The Board is pleased to confirm that during the financial year 2021/2022 there has been no detrimental financial impact due to Covid-19 and, apart from the Rushmoor Borough Council funding, see below, overall funding has been broadly maintained at 2020/2021 levels. We have also increased our funding for the Nepali Services and our Mental Health Projects during 2021/2022 and taken up the Government's Kickstart scheme. We hold regular conversations with our main funder Rushmoor Borough Council who have applied a 10% reduction in our funding for 2022/23.

#### **e. Investment Policy and Performance**

Regular reviews of investment of reserves are undertaken by our Treasurer and Finance Manager, to ensure the most favourable return for the charity. Reserves and running costs are split between Scottish Widows and Royal Bank of Scotland.

#### **f. Reserves Policy**

The Trustees recognise the need to maintain reserves to ensure Rushmoor Citizens Advice Bureaux meets its statutory and contractual obligations, following Charity Commission guidance and best practice. The Reserves Policy is reviewed annually and updated in a report to Trustee Board meetings. Trustees aim to actively manage reserves, recognising the changing operating environment.

The Reserves Policy recognises the need to hold financial reserves to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising. This includes recognition of areas such as staff redundancies; sickness cover; uninsured losses and late payment by funders. The policy defines a minimum level for restricted and unrestricted reserves. Designated reserves are allocated through periodic review of requirements.

Reserves as of 31 March 2022 total £343,443 being £338,102 unrestricted reserves and £5,341 restricted reserves. The Board considers that free reserves (defined as unrestricted reserves less tangible fixed assets) should be maintained at a minimum amount equivalent to three months of the current year's expenditure, and our results easily meet that policy, allowing us to use some of the free reserves during 2021/2022 to invest in the charity. The Board considers that the current level is adequate to support current and anticipated levels of activity, to enable it to respond to opportunities and to provide for emergencies.

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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### TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2022

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#### MEMBERS' LIABILITY

The Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up.

#### AUDITOR

Menzies LLP were appointed in November 2021 to fill a casual vacancy and have been appointed as auditor for the ensuing period in accordance with section 485 of the Companies Act 2006.

#### SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the special provisions relating to companies subject to the small company regime within Part 15 of the Companies Act 2006.

#### TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees are responsible for preparing the Trustees' report and the financial statements. Company law requires the Trustees to prepare statements for each financial year, to give a true and fair view of the state of affairs of the charitable company – as well as the incoming resources and application of resources - including the income and expenditure, of the charity for that period.

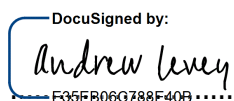
Trustees must:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the charities' statement of recommended practice (SORP);
- make reasonable and prudent judgments and estimates;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 ensuring proper accounting records are kept. The records must disclose with reasonable accuracy, at any time, the financial position of the charitable company and the Trustees must make sure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Trustees must safeguard the assets of the charitable company and take reasonable steps to prevent and detect fraud and other irregularities. As far as the Trustees are aware, there is no relevant audit information of which the charitable company's auditor is unaware, and Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

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

DocuSigned by:  
  
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**Mr Andrew Levey, Chair**

Date: 31-Oct-2022

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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**MENZIES**  
BRIGHTER THINKING

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### INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX

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#### Opinion

We have audited the financial statements of Rushmoor Citizens Advice Bureaux (the 'charity') for the year ended 31 March 2022 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### Basis for opinion

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

#### Conclusions relating to going concern

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

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

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

#### Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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### INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX (CONTINUED)

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#### **Opinion on other matters prescribed by the Companies Act 2006**

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

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

#### **Matters on which we are required to report by exception**

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

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

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

#### **Responsibilities of trustees**

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

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

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

### INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX (CONTINUED)

#### Auditors' responsibilities for the audit of the financial statements

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

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

- The charitable company is subject to laws and regulations that directly affect the financial statements including financial reporting legislation. We determined that the following laws and regulations were most significant including FRS 102, Charities SORP, Companies Act 2006, Charities Act 2011 and compliance with the National Citizens Advice Bureaux policies. We assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.
- We understood how the charitable company is complying with those legal and regulatory frameworks by, making inquiries to management, those responsible for legal and compliance procedures and the company secretary. We corroborated our inquiries through our review of board minutes.
- The engagement partner assessed whether the engagement team collectively had the appropriate competence and capabilities to identify or recognize non-compliance with laws and regulations. The assessment did not identify any issues in this area.
- We assessed the susceptibility of the charitable company's financial statements to material misstatement, including how fraud might occur. We considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in the following areas; management override of controls to manipulate results, or to cause the charitable company to enter into transactions not in its best interests.

Audit procedures performed by the engagement team included:

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

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Auditors' report.



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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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### INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF RUSHMOOR CITIZENS ADVICE BUREAUX (CONTINUED)

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#### Use of our report

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

DocuSigned by:  
  
634F24DE92A4471...  
**Janice Matthews FCA (Senior statutory auditor)**  
for and on behalf of  
**Menzies LLP**  
Chartered Accountants  
Statutory Auditor  
Centrum House  
36 Station Road  
Egham  
Surrey  
TW20 9LF  
Date: 31-Oct-2022

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
<b>Income from:</b>					
Grants	3	474,821	609,599	1,084,420	977,068
Investments	4	336	-	336	370
<b>Total income</b>		<b>475,157</b>	<b>609,599</b>	<b>1,084,756</b>	<b>977,438</b>
<b>Expenditure on:</b>					
Charitable activities	5,6	476,963	632,820	1,109,783	949,644
<b>Total expenditure</b>		<b>476,963</b>	<b>632,820</b>	<b>1,109,783</b>	<b>949,644</b>
<b>Net (expenditure)/income</b>		<b>(1,806)</b>	<b>(23,221)</b>	<b>(25,027)</b>	<b>27,794</b>
Transfers between funds	13	(12,291)	12,291	-	-
<b>Net movement in funds</b>		<b>(14,097)</b>	<b>(10,930)</b>	<b>(25,027)</b>	<b>27,794</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		352,199	16,271	368,470	340,676
Net movement in funds		(14,097)	(10,930)	(25,027)	27,794
<b>Total funds carried forward</b>		<b>338,102</b>	<b>5,341</b>	<b>343,443</b>	<b>368,470</b>

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

The notes on pages 19 to 33 form part of these financial statements.

# RUSHMOOR CITIZENS ADVICE BUREAUX

(A company limited by guarantee)  
REGISTERED NUMBER: 04354628

## BALANCE SHEET AS AT 31 MARCH 2022

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Tangible assets	10	17,584	20,339
		<u>17,584</u>	<u>20,339</u>
<b>Current assets</b>			
Debtors	11	31,618	30,298
Cash at bank and in hand		480,014	443,402
		<u>511,632</u>	<u>473,700</u>
Creditors: amounts falling due within one year	12	(185,773)	(125,569)
<b>Net current assets</b>		<u>325,859</u>	<u>348,131</u>
<b>Total assets less current liabilities</b>		<u>343,443</u>	<u>368,470</u>
<b>Total net assets</b>		<u><u>343,443</u></u>	<u><u>368,470</u></u>
<b>Charity funds</b>			
Restricted funds	13	5,341	16,271
Unrestricted funds	13	338,102	352,199
<b>Total funds</b>		<u><u>343,443</u></u>	<u><u>368,470</u></u>

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

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

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

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31-Oct-2022  
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**Mr Andrew Levey**  
Chair

DocuSigned by:  
  
31-Oct-2022  
61921256099824D5...  
**Mrs Kay Goodchild**  
Treasurer

The notes on pages 19 to 33 form part of these financial statements.

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

### STATEMENT OF CASH FLOWS

#### FOR THE YEAR ENDED 31 MARCH 2022

	2022 £	2021 £
<b>Cash flows from operating activities</b>		
Net cash used in operating activities	<b>46,240</b>	138,119
<b>Cash flows from investing activities</b>		
Purchase of tangible fixed assets	<b>(9,628)</b>	(17,058)
<b>Net cash used in investing activities</b>	<b>(9,628)</b>	(17,058)
<b>Cash flows from financing activities</b>		
<b>Net cash provided by financing activities</b>	-	-
<b>Change in cash and cash equivalents in the year</b>	<b>36,612</b>	<b>121,061</b>
Cash and cash equivalents at the beginning of the year	<b>443,402</b>	322,341
<b>Cash and cash equivalents at the end of the year</b>	<b>480,014</b>	443,402

The notes on pages 19 to 33 form part of these financial statements

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

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#### 1. General information

Rushmoor Citizens Advice Bureaux is a charitable company limited by guarantee incorporated in England and Wales. The address of the registered office is disclosed on the company information page.

#### 2. Accounting policies

##### 2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement 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) (2nd Edition, effective January 2019), "Charities SORP" and Companies Act 2006.

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

##### 2.2 Company status

The Charity is a company limited by guarantee. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity.

##### 2.3 Going concern

The Trustees believe that the charity has sufficient resources to continue its operations from at least twelve months from the date of approval of these financial statements. The accounts are accordingly prepared on the Going Concern basis.

##### 2.4 Income

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

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of meeting any performance related conditions there is not unconditional entitlement to the income and its recognition is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and the economic benefit can be measured reliably.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

##### 2.5 Expenditure

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

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

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#### 2. Accounting policies (continued)

##### 2.5 Expenditure (continued)

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with the constitutional and statutory requirements of the charity.

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

##### 2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

##### 2.7 Tangible fixed assets and depreciation

Assets costing more than £500 are capitalised. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of the asset, less their estimated residual value, over their expected useful lives on the following bases:

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following basis:

Office and Computer equipment	-	33% per annum on cost
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##### 2.8 Financial instruments

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

##### 2.9 Pensions Costs

Contributions to the defined contribution scheme are charged to the Statement of Financial Activities as incurred.

##### 2.10 Support Costs

Costs are allocated between direct and support costs in proportion to time spent by employees.

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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### NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2022

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#### **2. Accounting policies (continued)**

##### **2.11 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

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

Investment income, gains and losses are allocated to the appropriate fund.

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

#### 3. Income from donations and legacies

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
<b>Grants</b>				
Rushmoor Borough Council (funding grant)	222,175	-	<b>222,175</b>	219,540
Rushmoor Borough Council (rent and rates)	52,902	-	<b>52,902</b>	52,902
Prospect Estate Big Local	-	-	-	6,138
Pension Wise	-	365,066	<b>365,066</b>	358,295
Frimley CCG	112,577	-	<b>112,577</b>	75,512
Broadhurst Trust	27,402	-	<b>27,402</b>	17,615
Joining Forces For Families	9,545	-	<b>9,545</b>	20,618
OPCC	-	32,000	<b>32,000</b>	35,667
Help to Claim	-	41,265	<b>41,265</b>	41,134
The Brain Tumour Charity	20,230	-	<b>20,230</b>	20,230
Miscellaneous funding	23,716	-	<b>23,716</b>	10,660
Armed Forces Covenant Fund	-	29,250	<b>29,250</b>	29,250
Kickstart	-	35,925	<b>35,925</b>	2,000
BEIS Capacity Building	-	17,000	<b>17,000</b>	19,859
BEIS Innovation Community	-	8,333	<b>8,333</b>	16,667
Big Lottery Community Fund	-	-	-	18,486
Money Advice and Pension Service	-	35,760	<b>35,760</b>	22,948
Reaching People Together	-	45,000	<b>45,000</b>	-
Energy Advice	-	-	-	3,000
HCC Communities First	5,625	-	<b>5,625</b>	3,800
	<b>474,172</b>	<b>609,599</b>	<b>1,083,771</b>	<b>974,321</b>
Donations	560	-	<b>560</b>	2,747
Grants	89	-	<b>89</b>	-
	<b>474,821</b>	<b>609,599</b>	<b>1,084,420</b>	<b>977,068</b>
<i>Total 2021</i>	<b>434,762</b>	<b>542,306</b>	<b>977,068</b>	



# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

#### 4. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Bank interest receivable	336	<b>336</b>	370
<i>Total 2021</i>	370	370	

#### 5. Analysis of expenditure by activities

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £	Total funds 2021 £
Charitable activities	983,378	126,405	<b>1,109,783</b>	949,644
<i>Total 2021</i>	791,732	157,912	949,644	

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

#### 5. Analysis of expenditure by activities (continued)

##### Analysis of direct costs

Allocation between direct and support costs is calculated based on the proportion of the time spent by employees allocated to direct and support costs. In 2022 the allocation between direct and support costs was 92.5/7.5 (2021: 87/13).

	Activities 2022 £	Total funds 2022 £	Total funds 2021 £
Staff costs	868,788	<b>868,788</b>	689,223
Rent, rates, light and heat	54,372	<b>54,372</b>	51,558
Insurance	4,259	<b>4,259</b>	3,847
Telephone	13,877	<b>13,877</b>	12,109
Printing, postage and stationery	3,213	<b>3,213</b>	3,777
Computer and equipment costs	4,085	<b>4,085</b>	3,340
Cleaning	-	-	72
Sundry	7,966	<b>7,966</b>	7,741
Training	5,149	<b>5,149</b>	3,852
Subscriptions and professional publications	9,337	<b>9,337</b>	7,327
Travel	877	<b>877</b>	393
Depreciation	11,455	<b>11,455</b>	7,798
Consultants costs	-	-	695
	<b>983,378</b>	<b>983,378</b>	791,732
<i>Total 2021</i>	<i>791,732</i>	<i>791,732</i>	

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

#### 5. Analysis of expenditure by activities (continued)

##### Analysis of support costs

Allocation between direct and support costs is calculated based on the proportion of the time spent by employees allocated to direct and support costs. In 2022 the allocation between direct and support costs was 92.5/7.5 (2021: 87/13).

	Activities 2022 £	Total funds 2022 £	Total funds 2021 £
Staff costs	70,244	<b>70,244</b>	102,987
Rent, rates, light and heat	4,408	<b>4,408</b>	7,704
Insurance	345	<b>345</b>	575
Telephone	1,125	<b>1,125</b>	1,809
Printing, postage and stationery	434	<b>434</b>	564
Computer and equipment costs	329	<b>329</b>	499
Cleaning	-	-	11
Sundry	646	<b>646</b>	1,157
Training	418	<b>418</b>	576
Subscriptions and professional publications	757	<b>757</b>	1,094
Travel	71	<b>71</b>	59
Depreciation	929	<b>929</b>	1,165
Consultants costs	-	-	104
Governance costs	46,699	<b>46,699</b>	39,608
	<b>126,405</b>	<b>126,405</b>	157,912
<i>Total 2021</i>	<i>157,912</i>	<i>157,912</i>	

#### 6. Governance costs

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Auditor's remuneration	6,180	<b>6,180</b>	5,394
Accountancy fees	1,494	<b>1,494</b>	1,206
Staff costs	39,025	<b>39,025</b>	33,008
	<b>46,699</b>	<b>46,699</b>	39,608

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

Allocated governance costs are calculated at 4% of total staff and travel costs (2021: 4%).

#### 7. Auditors' remuneration

	2022 £	2021 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	6,180	5,394
Fees payable to the Charity's auditor in respect of: All non-audit services not included above	1,494	1,206

#### 8. Staff costs

	2022 £	2021 £
Wages and salaries	884,500	749,152
Social security costs	64,387	52,607
Other pension costs	29,170	23,459
	978,057	825,218

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

	2022 No.	2021 No.
Employees	43	38

The average headcount expressed as full-time equivalents was:

	2022 No.	2021 No.
Employees	33	29

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

The remuneration and benefits received by key management personnel in the year totalled £107,142 (2021: £106,450) with employer's pension contributions of £4,773 (2021: £4,605).

#### 9. Trustees' remuneration

During the year no Trustees received any remuneration (2021: £ nil).  
During the year no Trustees received any benefit in kind (2021: £ nil).  
During the year no Trustees were reimbursed in the year (2021: one Trustee was reimbursed £50 for trusteeship subscription).

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

#### 10. Tangible fixed assets

	Office equipment £
<b>Cost or valuation</b>	
At 1 April 2021	148,804
Additions	9,628
Disposals	(84,099)
At 31 March 2022	<u>74,333</u>
<b>Depreciation</b>	
At 1 April 2021	128,465
Charge for the year	12,383
On disposals	(84,099)
At 31 March 2022	<u>56,749</u>
<b>Net book value</b>	
At 31 March 2022	<u><u>17,584</u></u>
At 31 March 2021	<u><u>20,339</u></u>

#### 11. Debtors

	2022 £	2021 £
<b>Due within one year</b>		
Trade debtors	2,678	11,734
Other debtors	-	4,000
Prepayments and accrued income	28,940	14,564
	<u><u>31,618</u></u>	<u><u>30,298</u></u>

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

#### 12. Creditors: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	3,049	2,974
Other taxation and social security	16,152	16,618
Other creditors	5,921	3,199
Accruals and deferred income	160,651	102,778
	<b>185,773</b>	<b>125,569</b>
	2022 £	2021 £
Deferred income at 1 April 2021	82,967	5,667
Resources deferred during the year	97,329	82,967
Amounts released from previous periods	(64,850)	(5,667)
	<b>115,446</b>	<b>82,967</b>

Deferred income for 2022 relates to grants and other income received in respect of future periods.

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

#### 13. Statement of funds

##### Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
<b>Unrestricted funds</b>					
General Purpose Fund	352,199	475,157	(476,963)	(12,291)	338,102
<b>Restricted funds</b>					
Pension Wise	-	365,066	(365,539)	473	-
OPCC	2,837	32,000	(40,065)	5,228	-
MoD Domestic Abuse Funding	16,745	-	(10,258)	-	6,487
Help to claim	-	41,265	(41,310)	45	-
Armed Forces Covenant	(1,091)	29,250	(29,305)	-	(1,146)
Kickstart	-	35,925	(35,925)	-	-
BEIS Capacity Building	380	17,000	(16,977)	(403)	-
BEIS Innovation Funding	(2,924)	8,333	(8,334)	2,925	-
Money Advice & Pension Service	324	35,760	(40,107)	4,023	-
Reaching People Together	-	45,000	(45,000)	-	-
	16,271	609,599	(632,820)	12,291	5,341
<b>Total of funds</b>	<b>368,470</b>	<b>1,084,756</b>	<b>(1,109,783)</b>	<b>-</b>	<b>343,443</b>

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# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

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#### **13. Statement of funds (continued)**

The General Purposes Fund represents free funds of the Charity which are not designated for a particular purpose other than to meet the obligations set down in the reserves policy included in the Trustees' Annual Report.

Pension Wise Fund has been received to provide Pensions Guidance within the area designated to be covered by the Charity.

OPCC Fund has been received as part of project to prevent scams and raise awareness of Hate Crime.

MoD Domestic Abuse Fund has been received as part of continuation of a project to provide a Nepali Speaking Domestic Abuse worker.

Help to Claim Fund has been received as part of a national Department for Work and Pensions contract to support claims to Universal Credit to the point where the benefit is in payment.

Armed Forces Covenant Fund has been received to provide Domestic Abuse support and awareness. The shortfall on this fund is covered by the MoD Domestic Abuse Fund.

BEIS Capacity Building Fund has been received to increase capacity to meet additional service delivery needs as a result of Covid-19.

BEIS Innovation Fund has been received to find new ways to reach vulnerable clients disadvantaged by Covid-19 impact.

Money Advice & Pension Service Fund has been received increasing capacity for Money Advice through training additional staff.

The Domestic Abuse & Sexual violence (PCC) fund will reach out to vulnerable persons not currently accessing services, through extending our service to include an out of hours, own language and social media offer.



# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

#### 13. Statement of funds (continued)

##### Statement of funds - prior year

	<i>Balance at 1 April 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2021 £</i>
<b>Unrestricted funds</b>					
General purpose fund	237,510	435,132	(400,893)	80,450	352,199
<b>Restricted funds</b>					
Pension Wise	52,322	358,295	(348,033)	(62,584)	-
OPCC	-	30,000	(29,853)	2,690	2,837
MoD Domestic Abuse Funding	44,494	5,667	(12,726)	(20,690)	16,745
Help to Claim	-	41,134	(41,134)	-	-
Armed Forces Covenant	-	29,250	(30,341)	-	(1,091)
RBS Skills and Opportunities Fund (Clear)	6,350	-	(2,015)	(4,335)	-
BEIS Capacity Building	-	19,859	(19,479)	-	380
BEIS Innovation Funding	-	16,667	(19,591)	-	(2,924)
Money Advice & Pension Service	-	22,948	(22,624)	-	324
Big Lottery Coronavirus Community	-	18,486	(22,955)	4,469	-
	103,166	542,306	(548,751)	(80,450)	16,271
<b>Total of funds</b>	340,676	977,438	(949,644)	-	368,470

#### 14. Analysis of net assets between funds

##### Analysis of net assets between funds - current year

	<b>Unrestricted funds 2022 £</b>	<b>Restricted funds 2022 £</b>	<b>Total funds 2022 £</b>
Tangible fixed assets	17,584	-	17,584
Current assets	474,382	37,250	511,632
Creditors due within one year	(153,864)	(31,909)	(185,773)
<b>Total</b>	338,102	5,341	343,443

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

#### 14. Analysis of net assets between funds (continued)

##### Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2021 £</i>	<i>Restricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Tangible fixed assets	20,339	-	20,339
Current assets	386,263	87,437	473,700
Creditors due within one year	(54,403)	(71,166)	(125,569)
<b>Total</b>	<b>352,199</b>	<b>16,271</b>	<b>368,470</b>

#### 15. Reconciliation of net movement in funds to net cash flow from operating activities

	<b>2022 £</b>	<b>2021 £</b>
Net income/expenditure for the year (as per Statement of Financial Activities)	<b>(25,027)</b>	27,794
<b>Adjustments for:</b>		
Depreciation charges	<b>12,383</b>	8,963
Decrease/(increase) in debtors	<b>(1,320)</b>	4,278
Increase in creditors	<b>60,204</b>	97,084
<b>Net cash provided by operating activities</b>	<b>46,240</b>	138,119

#### 16. Analysis of cash and cash equivalents

	<b>2022 £</b>	<b>2021 £</b>
Cash in hand	<b>480,014</b>	443,402
<b>Total cash and cash equivalents</b>	<b>480,014</b>	443,402

# RUSHMOOR CITIZENS ADVICE BUREAUX

## (A company limited by guarantee)

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

#### 17. Analysis of changes in net debt

	At 1 April 2021	Cash flows	At 31 March 2022
	£	£	£
Cash at bank and in hand	443,402	36,612	480,014
	<u>443,402</u>	<u>36,612</u>	<u>480,014</u>

#### 18. Grants in kind

During the year the Charity received a grant in kind for the rent on two sites, Farnborough and Aldershot, from Rushmoor Borough Council; the Charity received 90% relief £52,902 (2021: £52,902) income against the rent expenditure of £58,780 (2021: £58,780).

#### 19. Taxation

Rushmoor Citizens Advice Bureaux has charitable status and is exempt from tax on its income and gains to the extent they are applied to its charitable objects.

#### 20. Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2022.